

Financial Handbook 2025–2026

Full & Half Day Preschool Programs

August 2025 – August 2026 School Year

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CALVARY CHILD DEVELOPMENT CENTER

A Ministry of Calvary Church

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CALVARYCDC.COM

GENERAL INFORMATION

Calvary Child Development Center is a non-profit ministry of Calvary Church. We strive to provide the highest quality preschool programs for children ages 12 months through five years. This publication covers the tuition and fees policies and procedures for the Center.

Overview

Welcome to the Calvary Child Development Center family! This handbook provides the financial information and policies for the Center, including tuition and fees for:

- Full Day Preschool (pages 4–5)
- Half Day Preschool (pages 6–7)

Annual Tuition & Fees

All charges shall be due and payable in accordance with the terms and policies as stated in this CCDC Financial Handbook. CCDC reserves the right to revise tuition and fee rates at any time. Parents will be notified prior to rate increases.

Online Tuition Payments — REQUIRED

We require all tuition payments to be made using **recurring automatic** drafts through HeadMaster Online, our secure online payment system, at calvarycdc.com/onlinepay. Payments may be drafted from a bank account, debit card, or credit card.

During the enrollment process, you will receive an email containing a link to your account via the primary email address on file in the CCDC billing system. This email will include a username and password for access to your account. Here you will set up recurring automatic tuition payments—MONTHLY for Half Day Preschool or WEEKLY for Full Day Preschool.

Find instructions for making payments through HeadMaster Online on pages 8-9. Questions? Please contact the office at 704.341.5361.

Enrollment Fee

The enrollment fee of \$50 is due at the time of enrollment for every student each school year. This fee is not credited toward tuition and is **non-refundable**.

Annual Enrollment Expectations

Students are expected to be enrolled for the entire school year. **Full Day** students are enrolled from August to August. **Half Day** students are enrolled for the traditional school year as per the CCDC Calendar (usually August–May/June). You are responsible for the entire tuition for the enrollment period.

- Full Day tuition is quoted on a 52-week installment schedule (Aug-Aug).
- Half Day tuition is quoted on a 10-month installment schedule (Aug-May).

Attendance

Tuition for our programs is based on enrollment, NOT the number of days that a student attends each week or month. No reductions or credits are given for days a student misses FOR ANY REASON, including but not limited to absence, illness, vacations, holidays, weather, family events, or emergencies.

Withdrawals

Should you need to withdraw your student for any reason during the school year, a written notice to the CCDC office is required at least 30 days prior to the withdrawal date. You are responsible for tuition and fees for 30 days beyond the date the office receives notification, regardless of the child's last day in attendance

Delinguent Accounts

A student will NOT be permitted to **attend** our program if ANY tuition, fees, or other charges are delinquent on the account. **Delinquent is defined as 30 days** past due the standard tuition due dates or as stated on an invoice. A student will NOT be **re-enrolled** in our program unless ALL tuition, fees, and other account charges are current.

Calendar & Holidays

Our programs operate according to the CCDC School Year Calendar. The calendar is included in the CCDC Parent Handbook and posted online at *calvarycdc.com*/ calendar. Calendars are subject to change. Parents will be notified of revisions.

Damage & Loss of Personal Items

CCDC is not financially responsible for damages to or loss of any personal property.

Key Fobs

CCDC uses a secure entry system. Replacement fee for a lost key fob is \$25.

FULL DAY PRESCHOOL

Full Day Program Hours

All Programs

7:30 AM-5:30 PM

Enrollment Fee

\$50 per child

The enrollment fee is due at the time of enrollment for every student each school year. This fee is separate from tuition and is non-refundable.

Full Day Tuition Rates

Full Day Preschool is a year-round program. For your convenience, tuition totals are referenced in terms of *52 weekly installments* (August – August) as listed below. There are no tuition discounts for siblings.

Toddlers

5 day/wk (M–F) \$400 / per week \$20,800 Child must be 12 months to 23 months of age by August 31, 2025

2s Class

5 day/wk (M–F) \$400 / per week \$20,800 Child must be age 2 by August 31, 2025

3s Class

5 day/wk (M–F) \$380 / per week \$19,760 Child must be age 3 by August 31, 2025 and fully toilet trained*

4s Class

5 day/wk (M–F) \$380 / per week \$19,760 Child must be age 4 by August 31, 2025

Transitional Kindergarten

5 day/wk (M–F) \$380 / per week \$19,760

Child must be age 5 by August 31, 2025

^{*}Children in our 3s program MUST be fully toilet trained. They must be able to indicate their needs verbally and no longer wear pull-ups. Children who are not toilet trained will be required to take a two-week leave of absence to be trained at home. Full tuition is required during this leave.

Full Day Tuition Payments

August tuition (the first two weeks of school) is due at the time of enrollment, along with the Enrollment Fee.

This will be billed through your HeadMaster Online account and **must be paid to secure enrollment in the program**. This payment is non-refundable.

We REQUIRE weekly tuition payments to be made using automatic drafts through HeadMaster Online at calvarycdc.com/onlinepay beginning September 2025.

Due Dates & Late Fees

Full Day Preschool tuition payments are **DUE WEEKLY by Friday** and must be received by the CCDC by the following Monday via automatic drafts.

A **\$50 late fee** will be charged if a scheduled payment is returned or unprocessed by your bank. If your account becomes delinquent, your child will not be permitted to attend the program until your account is current.

Lunch & Snacks Provided

A hot, healthy lunch and two snacks per day are INCLUDED in the Full Day program. Monthly menus are posted at calvarycdc.com/menu.

Late Pick-up Fee

A \$50 LATE FEE will be charged each time a child is picked up after 5:30 PM. Late fees will be billed to your HeadMaster Online account and are **DUE with your next regularly scheduled payment.** See payment instructions on page 9.

HALF DAY PRESCHOOL

Half Day Program Hours

Ages 2, 3, 4 9:00 AM-1:00 PM

Transitional Kindergarten M-Th 8:30 AM-2:15 PM

Fri 8:30 AM-1:00 PM

Enrollment Fee

\$50 per child

The enrollment fee is due at the time of enrollment for every student each school year. This fee is separate from tuition and is non-refundable.

Half Day Tuition Rates

Half Day Preschool is a traditional school-year program. For your convenience, annual tuition totals are referenced in terms of *10 monthly installments* (August – May) as listed below. There are no tuition discounts for siblings.

2s Class — Child must be age 2 by August 31, 2025

 5 day/wk
 (M-F)
 \$580/10 installments
 \$5,800

 3 day/wk
 (MWF)
 \$370/10 installments
 \$3,700

 2 day/wk
 (TTH)
 \$270/10 installments
 \$2,700

3s Class — Child must be age 3 by August 31, 2025 and fully toilet trained*

5 day/wk (M–F) \$580/10 installments \$5,800

4s Class — Child must be age 4 by August 31, 2025

5 day/wk (M–F) \$580/10 installments **\$5,800**

Transitional Kindergarten — Child must be age 5 by August 31, 2025

5 day/wk (M–F) \$790/10 installments **\$7,900**

^{*}Children in our 3s program MUST be fully toilet trained. They must be able to indicate their needs verbally and no longer wear pull-ups. Children who are not toilet trained will be required to take a two-week leave of absence to be trained at home. Full tuition is required during this leave.

Half Day Tuition Payments

August tuition (the first monthly installment) is due at the time of enrollment, along with the Enrollment Fee.

This will be billed through your HeadMaster Online account and **must be paid to secure enrollment in the program**. This payment is non-refundable.

We REQUIRE monthly tuition payments to be made using automatic drafts through HeadMaster Online at calvarycdc.com/onlinepay beginning September 2025.

Due Dates & Late Fees

Half Day Preschool tuition payments are **DUE on the 1st day of each month.**

A **\$50 late fee** will be charged if a scheduled payment is returned or unprocessed by your bank. If your account becomes delinquent, your child will not be permitted to attend the program until your account is current.

Lunch From Home

Children must bring lunch from home. Please see the CCDC Parent Handbook for lunch requirements at the Center.

Late Pick-up Fee

Half Day Preschool ends each day as listed on page 6. A \$50 LATE FEE will be charged each time a child is picked up after the stated ending time. Late fees will be billed to your HeadMaster Online account and are **DUE with your next regularly scheduled payment.** See payment instructions on page 9.

TUITION PAYMENTS

How to Set Up HeadMaster Online

- Log in to HeadMaster Online at calvarycdc.com/onlinepay.
- In the **Overview** window, locate the **Family Balances** section.
- Click Manage Scheduled Payments.
- Click Add New Scheduled Payment.
- Enter the amount you want to pay.
- Select a payment frequency.
- Select the date you want the payments to start. Select an end date or the number of recurrences (see below).
- Enter your payment method (bank account, debit card, or credit card).
- Select Schedule Payment.

You can create and manage your payment methods via the My Account link that appears in the upper-right corner of the **Overview** window.

Full Day Payments

- **Schedule your first payment** for the week of September 1, 2025.
- Frequency is WEEKLY.
- Number of recurrences is 50. (You made the first two weekly payments when you enrolled; so this covers your 52 total payments.)

Half Day & TK Payments

- Schedule your first payment for September 1, 2025.
- Frequency is MONTHLY.
- **Number of recurrences is 9.** (You made the first monthly payment when you enrolled; so this covers your 10 total payments.)

NON-TUITION INVOICES & FEES

We have two options for paying non-tuition invoices and fees, such as Late Pick-up and Late Tuition fees.

Pay by check or credit card:

• Make your payment at the CCDC Main Office window on the first floor.

Make a one-time payment in your HeadMaster Online account:

- Log in to HeadMaster Online at calvarycdc.com/onlinepay.
- In the **Overview** window, locate the **Family Balances** section.
- Click Make a Payment.
- Enter the amount you want to pay.
- Click Continue.
- Select Payment Method or click Add a New Payment Method.
- Click Continue.
- Review your payment information and select **Process Payment**.
- You will receive an email receipt.
- Click Print to obtain a copy of your receipt for your records immediately.

CENTER POLICIES

NOTICE of Student Nondiscriminatory Policy

Calvary Child Development Center admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national and ethnic origin in administration of its educational policies, admissions policies, and other school-administered programs.

REQUIRED Medical Report/Immunization & Action Plans

The state requires that we have current medical forms on file for each child enrolled in CCDC. The Children's Medical Report/Immunization form MUST be submitted by July 31, 2025. If your child needs a Medical Action Plan and/ or medication, those forms and medicines must be submitted to the Center by July 31, 2025.

Children without the required medical forms, including action plans, will NOT BE ALLOWED TO BEGIN THE SCHOOL YEAR until the forms are submitted.

DIRECTOR DISCRETION Regarding Continued Enrollment

After your child has been in attendance in our program for one month, he/she will be assessed by our Director and Staff to determine if Calvary Child Development Center is the best fit for your child and his/her individual needs. At the conclusion of this assessment, the Director shall have the right to determine whether continued enrollment at the CCDC is appropriate for your child. In the event the Director determines that Calvary is not the appropriate program for your child, she will recommend other options or placements for your child and the Contract of Enrollment will be terminated. The decision to terminate enrollment shall be at the sole discretion of the Director and will be communicated to you.

The Director also reserves the right to deny admittance or to revoke or suspend enrollment of a child, at her discretion, for reasons including, but not limited to, the following:

- Non-payment of tuition and fees
- Inability to provide the school with full required medical records and any other required documentation for Medical Actions Plans and Medication Forms
- Lack of immunizations
- · Child's repeated disruptive behavior
- Child's violent behavior, including biting, hitting, and scratching
- Lack of cooperation with Center staff by student or parents
- Developmental or health needs of the child which, in the discretion of the Director, cannot be met at Calvary Child Development Center within its existing structure or procedures
- · Temporary health needs, conditions, or periods of recuperation which the Director determines would require a leave of absence until resolved



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