



Tuition Protection Coverage Overview 2019/20

IMPORTANT: Families are reminded that the Enrollment Agreement with Episcopal Collegiate School is a legally binding contract that financially obligates them to pay tuition according to the following schedule:

- After April 30 Responsible for 50% of the tuition for the total year
- After June 30 Responsible for 100% of the tuition for the total year

The School must enforce this financial obligation because enrollment numbers drive School staffing needs, as well as other preparatory commitments that the School must make well in advance of the beginning of the school year. The School makes these financial commitments based on student enrollment and the assurance that your tuition payments will support the financial commitment that the School must make.

Tuition Protection Coverage (TPC) offers families the option of minimizing financial risk associated with executing the Enrollment Agreement.

Withdrawal Reason	Coverage %
Medical	100%
Academic Discharge	75%
Job Relocation	75%
Disciplinary Discharge	50%
Voluntary	50%
Ongoing Enrollment Allowed	
Death Of Payer *	100%
Job Loss *	100%

Families that elect to take advantage of the TPC will be relieved of all or part of the remaining (prorated) tuition obligation should they elect to withdraw a student from the School. Depending on the reason for the student withdrawal, TPC will cover either 100%, 75% or 50% of the remaining obligation.

* Note that in the event of job loss or the death of the primary tuition payer, the TPC will allow for tuition coverage as well as the student's ongoing and continued enrollment through the completion of the current school year.

Cost: The per student cost associated with Tuition Protection Coverage is based on grade level and is shown in the table below.

Grade Level	Full Tuition Amount	TPC Cost
Pre-K 3 / 4 Partial Week	\$7,770	\$250.00
Pre-K 3 / 4 Full Week	\$10,870	\$350.00
Kindergarten – 5 th Grade	\$12,940	\$350.00
Grades 6 – 12	\$15,430	\$375.00

Please see page 2 for more details regarding Tuition Protection Coverage.

Regulations: The following parameters are associated with the Tuition Protection Coverage.

- TPC charges will be billed to the family FACTS account and *must be paid in full prior to July 1* for coverage to be effective. TPC charges for new students that enroll after July 1 must be paid in full within 14 days of enrollment. TPC charges are not refundable under any circumstance.
- Students covered by TPC must be enrolled through August 31, 2019 prior to their withdrawal for coverage to be in effect.
- The Tuition Protection Coverage will relieve the family of some or all of the prorated remaining tuition that is due based on the portion of the full school year that the student is enrolled. The percentage of the prorated amount that is covered is based on the reason for the withdrawal of the student.
- Tuition Protection Coverage is limited to coverage of tuition only and does not cover New Student Fees, cafeteria charges or any other fee or item charged to the family account.

Withdrawal Reasons Defined:

Medical Withdrawal: A student may be forced to withdraw due to physical, emotional or psychological reasons. In such cases, a medical diagnosis is required, along with a doctor's recommendation that the student be withdrawn. At the discretion of the School, a 2nd opinion may be required by a medical professional of the School's choice.

Academic Discharge: The School's Administration would make the decision that a particular student is not a good fit for the School. Such decisions are made in the best interest the student, assuring that they are placed in an academic situation where they have a high likelihood of success. In such cases coverage is limited 75% of the remaining prorated tuition.

Job Relocation: Job Transfer coverage applies in the event that a family must relocate their primary residence to a location greater than 50 miles from the Episcopal Collegiate School campus due to a change in the status of one or more parent's job situation. In such cases coverage is limited 75% of the remaining prorated tuition.

Disciplinary Discharge: The School's Administration would make the decision if a particular student is unable to continue to be enrolled at Episcopal Collegiate School due to disruptive and unacceptable behavior of the student. In such cases coverage is limited to 50% of the remaining prorated tuition.

Voluntary: Families may choose to withdraw a student for a variety of reasons. Any reason for a student's withdrawal that does not fit one of the above categories will be deemed a voluntary withdrawal. In such cases coverage is limited 50% of the remaining prorated tuition.

Ongoing Enrollment Allowed:

Death of the Tuition Payer: TPC covers the death of the parent or guardian that is the primary source of financial resources to pay a student's tuition. Note that the coverage is limited to the death of a parent/guardian and does not cover the death of an extended family member or other individual.

Job Loss: Job Loss coverage applies in the event that the parent or guardian who is the primary source of financial resources for payment of tuition is involuntarily terminated from their job. In the event that a parent or guardian who is a secondary provider of resources involuntarily loses their job, the School may request the family to go through the Financial Aid process in order to evaluate qualification for TPC coverage.