



## Payment Options and Financial Policies

Berean Christian partners with a tuition management company, FACTS, to manage family billing accounts. As part of your acceptance of a Berean Christian admissions offer you will execute an agreement with FACTS during the online enrollment process. FACTS is integrated with RenWeb, our school information system, and you will access your FACTS account by logging into your Berean Christian RenWeb account with the credentials you establish during enrollment. The current year Tuition & Fee Schedule can be found at [www.bereanchristian.com](http://www.bereanchristian.com) via the Tuition and Fees link under the Admissions menu, and also via the Accounting link under the About menu.

### Payment Options

Berean Christian is passionate about keeping its costs low so that future tuition increases can be minimized. Please partner with us by choosing a payment method that both minimizes Berean Christian payment processing and office labor costs AND maximizes the likelihood that your payment will be received on time so that your account won't be assessed follow-up fees.

- 1) **Automatic Payments** – Simplify your life and eliminate late fees forever! Berean Christian strongly encourages all families to enroll in “autopay”. When establishing your on-line Berean Christian FACTS billing account you will be able to manage enrollment in either automatic electronic debits from your bank account (at no additional charge) or automatic charges to your credit or debit card (the 2.85% merchant services processing fee is passed on to you for credit and debit card transactions). The account deduction (or card charge) will occur on your chosen due date. Autopay accounts will receive an emailed reminder a few days prior to the scheduled payment.
- 2) **On-line and Phone Payments** – You will have the ability to pay your Berean Christian RenWeb/FACTS account on-line or by phoning FACTS (866)412-4637 at any time. **“Electronic check” payments (entering bank account routing number and account number) can be made at no charge;** Credit or debit card payments will be assessed the 2.85% merchant services processing fee. If you did not enroll in autopay at the time of enrollment/re-enrollment, you can opt to enroll in autopay online at any time.
- 3) **Personal or business check** – Berean Christian can process personal or business checks drawn on U.S. banks from families in good standing on their account. (Families who have recurrent checks returned due to non-sufficient funds may be required to pay their account via other means, such as money order or cashier's check.) If paying by physical check, **please make payable to Berean Christian and deliver or mail to school office.** To avoid follow-up fees, those paying by mail are advised to schedule payment to **arrive at least 7 days prior to their account due date** to allow for post office delays. Outside of office hours, checks may be placed in an envelope through the front door mail slot.
- 4) **Money Order/Cashier's check** – Families who do not use checking accounts may find money orders/cashier's check a more secure way than cash to pay their Berean Christian account obligations. Please follow the guidelines as for personal checks.
- 5) **Bill Pay** – Some families find it convenient use their bank's online services (“Bill Pay”). Payments made via Bill Pay **should be issued payable to Berean Christian High School and sent to school address, referencing your student name as account number.** Please be advised that some banks may cut and mail a physical check to Berean Christian when Bill Pay is used; policies vary by bank and the funds are NOT always sent electronically, and the date the Bill Pay amount is shown as deducted from your bank account is NOT necessarily the date Berean Christian received the bill pay check. As with mailed checks above, to avoid follow-up fees you are advised to schedule payment arrival early enough to allow for post office and/or bank delays.
- 6) **Cash** – While cash payments are discouraged, families who wish to pay by cash can bring cash payments into the school office during office hours to be issued a cash receipt. Do not mail cash to Berean Christian, nor place cash payments through the Berean mail slot—we cannot guarantee the security of any cash payments submitted via mail or outside of office hours.
- 7) **Credit Card** – As mentioned above, you will be able to make payments toward your account balances at any time with major credit cards whether via recurring auto-pay, or one-time on-line account payments, or by phoning FACTS. Since the 2.85% merchant services processing fee is passed on to you for on all credit or debit card payments, in most situations you will find it more cost effective to pay via an “electronic check” from your bank account. However, there may be situations where a family finds it advantageous to pay via credit card, such as when the 2.85% processing fee will be less than the \$40 follow-up fee, or for reward points, or for your convenience. The choice is up to you.
- 8) **Debit Card** – Although debit cards can be accepted with a 2.85% processing fee, **families who wish their payments to directly deduct from their bank accounts are advised to pay via electronic check** (routing number and account number) **NOT via a debit card** to avoid processing the fee (unless you have other advantages for using a debit card).
- 9) **Payment at Berean Office** – Berean Christian will continue to accept payments **payable to Berean Christian High School or BCHS** mailed or brought in to the school office. We will not be accepting payments via credit or debit card in the office—payments via those methods must be made via FACTS either online or over the phone.  
**REMEMBER: payments brought or mailed to Berean Christian must be made payable to Berean Christian, not FACTS.**

### Financial Policies

- Monthly autopay reminders or account invoices will be **emailed** each month when you have a balance due. It is important to keep Berean Christian apprised of your preferred billing email address. With “24/7” on-line account access and phone payment options available, due dates will be strictly enforced, and you are responsible to pay your monthly obligation on time even if you cannot locate your most recent billing invoice or payment reminder.
- **Past due balances exceeding \$250 in a given month, whether in tuition or non-tuition charges, will automatically invoke the FACTS follow-up process and a \$40 follow-up fee will be assessed each month your past due balance exceeds this threshold.**
- **Returned checks and failed EFT transactions will result in up to a \$30 returned fee** charged to your account, and the \$40 follow-up fee will also be assessed if your failed payment results in a past due balance that exceeds the \$250 threshold.
- Autopay transactions that fail due to non-sufficient funds will be automatically attempted up to 2 more times, typically 5 business days apart. You must contact FACTS 866-412-4637 to suspend the re-attempt. After a third failed attempt of a given transaction, you must make arrangement to pay the failed transaction balance via another means, as autopay will only attempt the current months' charges and will not automatically cover failed past due balances.
- Students with past due balances exceeding the value of two months' tuition at semester break will not be allowed to return to classes, sports, and activities second semester until the account is brought into compliance of being no more than two months' tuition past due.
- Accounts with a history of recurrent delinquencies may be subject to more stringent, customized terms as a condition of continued Berean Christian enrollment.
- Report cards and diplomas of students with outstanding balances at year end will be withheld until the year's balance is paid in full.
- Seniors whose accounts have an outstanding balance due may be restricted from participating in commencement ceremonies.
- Returning students may not begin the next school year and may forfeit their enrollment if prior year's balance is not paid by **July 31<sup>st</sup>** before the next school year begins.
- All application, registration, class, and activity fees are non-refundable once billed, unless billed in error.
- Should a student withdraw without completing the school year, additional tuition may be due even if monthly tuition payments are current. (When tuition has been prepaid in part or in full, a partial tuition refund may be issued upon withdrawal). In pro-rating a student's tuition obligation upon withdrawal, their 1<sup>st</sup> semester of enrollment in a given school year is weighted at 5/9 of total annual tuition, due to the overhead costs to Berean of starting and withdrawing a student. A detailed explanation of how pro-rated tuition is calculated is provided at the time of withdrawal.