

FOR THE GLORY OF GOD AND THE GOOD OF OTHERS (SB)

Prospective SBCS Parents:

If you are reading this then you are most likely considering a private christian education for your child. Oftentimes, that consideration is followed by questions. Some of those questions pertain to the financial commitment of attending a private school. How will I afford it? Where will my tuition money come from? Are there any resources to help?

Before you begin to crunch the numbers, make sure to pray first. Spend some time searching out whether South Beach Christian School is a financial priority that God wants you to have.

The next thing to help you in this decision is to consider what is motivating you. Anything that costs us, needs to be valuable to us so we are ready for the sacrifice.

So let's discuss some of the reasons you may choose a private Christian education for your child when public school is free.

The most obvious reason is the freedom to integrate faith and education. At SBCS we can sing songs that glorify God and exalt the name of Jesus. We can pray for the students throughout the day. We are able to freely teach who God is and explore how His creation points to Him. We are able to study and celebrate the birth, life, death and resurrection of our living Savior, Jesus Christ. We can encourage teachers and students to walk in the power and leading of the Holy Spirit as they learn to obey and study the Bible.

That is just the main reason for choosing South Beach Christian School.

There are an endless amount of other reasons for prioritizing your child's education by sending them to SBCS. Let's list some:

- Close-knit Christian community
- Teachers who love Jesus and your kids
- Smaller class size
- o Incredible curriculum
- Creative teaching styles
- Hands on projects
- Outdoor learning
- Field trips
- A four day school week
- A school that values parents and family
- o Discipleship that shapes your child's Biblical worldview
- Friendships that encourage your child in their faith

It is important to review the above list because the same reasons that led you to choose a private Christian education are the very reasons that result in the education costing money. You can't have one without the other. While we would love to send everyone to SBCS for free, the reality is that the very thing that sets it apart also disqualifies the school from federal funding. It is a trade off. One that we believe is worth it if you can find a way to make it happen. We really do want to help. We really do want the school to be as affordable as possible. We also want to make sure the school is excellent and sustainable.

In an effort to help you navigate creative ways to afford school tuition, we have compiled the following information and ideas to help you.

Monthly Payment Plans are an excellent way to budget the entire tuition as a monthly expense. SBCS payment plans are available to divide the entire tuition over ten months.

School Financial Aid: SBCS will have limited and partial need-based financial aid. During the application process, if you check the box that you would like to "explore tuition assistance," we will follow up with instructions on applying for financial aid through BeneFAQ. Financial aid comes from donations and is limited.

Family Contributions/Sponsorship: Oftentimes grandparents and extended family enjoy being a partner in your child's education and discipleship. If this is true for your family, consider setting up an account that family members can contribute to throughout the year and use that account to pay for school tuition expenses.

Children's Scholarship Fund is a scholarship offered in Oregon that "empowers K-8 students from lower-income Oregon families to get a quality education" by offering partial scholarships to a tuition-based school of their parents choosing for grades K-8. Priority is given for children entering private schools for the first time. Visit https://csforegon.org/schools/ for details and to begin the application process.

Tax Credit Programs: Working Family Household Child and Dependent Care Credit, if eligible, can off-set the cost of preschool programs. Unfortunately, it does not apply for K-12 education. It can in some instances be used for K-12 programs that operate during non-school hours. Go ahead and visit https://www.oregon.gov/dor/programs/individuals/Pages/working-family-credit-information.aspx/ or https://www.irs.gov/ for more information for 2022.

Consult with a tax advisor as there may be other ways to save on tuition. An example is the 529 savings plan which are most commonly used to save for college; however, they can be contributed to pre-tax and then tuition can be withdrawn from them to be used for private elementary school.

Making some lifestyle changes: Look at your lifestyle and finances and see if there are any areas where money is going that isn't as important to you. Reassess your financial priorities and look for areas you can budget for private school instead. Examples: reduce various areas of your life like home size, number of cars/share vehicles, exchange newer vehicles for older vehicles, sell some recreational toys, minimize optional spending, opt for cheaper vacations. Many of us are already living lean and if that is true in your situation and you still would like your child to attend SBCS, think about whether you will have money coming in from tax returns or whether there is a side hustle you have considered doing that could bring in a little extra income every month.

Other options: If it isn't feasible to attend South Beach Christian School this year, there are other ways to get involved. We plan to offer an after school program and Friday enrichment days that will be available to youth in the community that are not attending the school.

Please reach out to us if you would like to discuss the financial aid process and explore tuition assistance ideas. School@southbeachchurch.org