



CINCINNATI WALDORF SCHOOL **2025-2026 Finance Policies**

SIGNING ENROLLMENT CONTRACTS

When the Cincinnati Waldorf School enrolls a student, it agrees to provide the best educational program for that child that is within its resources. In order to plan for and maintain the operation of the school, it is essential that CWS's annual income from tuition and fees be predictable. Moreover, stability in class composition inures to the benefit of both students and teachers because each child is a valued member of their class. Finally, the financial strength of CWS serves the entire Waldorf community.

In consideration of this contract, the undersigned agrees to pay, on behalf of a student, the required tuition and fees as outlined each year in the Tuition and Fees Schedule. Re-enrolling students sign an Enrollment Contract in early January and secure it with a non-refundable \$400 per student enrollment deposit.

- **Contracts become binding on April 1st.** Re-enrolled families have **until April 1st** to elect not to enroll their student and terminate the Contract without being contractually obligated for the full year of tuition. However, if the Contract is terminated, the deposit will be forfeited. Adherence to the April 1st deadline is a strict policy because the school's resources are comprised in part by the tuition and fees each family agrees to pay each year.
- Contracts signed after the designated due date become binding immediately upon signing the Contract.
- The enrollment deposit is non-refundable. If re-enrolling families do NOT sign their contract on or before the designated Contract Signing Day, the \$400 per student is charged as a re-enrollment FEE and WILL NOT be credited to the tuition balance.

OLD DEBT

NO DEBT FROM A PREVIOUS SCHOOL YEAR MAY BE CARRIED OVER INTO A NEW SCHOOL YEAR. Parents must meet their financial obligations to the School in a timely way. All tuition and fees must be paid in full no later than May 31st each year. **No student will be permitted to begin a new School year if old debt exists after August 15th.**

FACTS TUITION MANAGEMENT PROGRAM

All families enrolled in the Cincinnati Waldorf School are required to use the FACTS Tuition Management Program to pay tuition through automatic bank withdrawal, unless they choose to pay tuition in full by June 1st. All semi-annual and monthly payment plans are required to be paid through FACTS. There is an annual FACTS processing fee of \$60 per family.

LATE CHARGES

A charge of \$25 will be added to a bill any month in which the tuition payment is not received within 10 days of the due date. Parents on annual or semi-annual payment plans will be assessed this Late Fee after 30 days. An additional \$25 late fee will accrue for each additional 30 days payment remains unpaid. For all families on a FACTS payment plan, there is also a fee of \$30 for every failed attempt by FACTS to deduct your payment.



INSUFFICIENT FUNDS (NSF)

If a family has three (3) payments returned for insufficient funds within any 12-month period, CWS may revoke the Contract and elect to not permit the child(ren) to return to School.

ARREARS TUITION

It is the undersigned's obligation to pay the tuition bill on time. This obligation is unconditional, except under the specific conditions outlined below. ***If tuition payments exceed 60 days past due, children must be kept home from School until payment is made in full.*** The Cincinnati Waldorf School reserves the right to take legal action to enforce the terms of the Enrollment Contract and Finance Policies of the school. Parents may become responsible for attorney or court fees associated with such action.

SCHOOL PHILOSOPHY

Parents agree to accept the regulations and philosophy of the Cincinnati Waldorf School. In addition, parents agree to work collaboratively with the faculty and administration on behalf of their child(ren). Parents unable or unwilling to cooperate with school policies and/or leadership may be asked to withdraw their child(ren) from the school.

RELEASE FROM CONTRACT

The Cincinnati Waldorf School depends on tuition income to fund its operating expenses. Even when a student withdraws, the School's operating expenses do not decrease. Parents that wish to withdraw a student in good standing will be obligated to pay 50% of the remaining tuition balance. Ed Choice families will be obligated to pay 50% of the scholarship amount(s) the School would have received from the State of Ohio.

The undersigned will only be released from a Contract if the family moves at least 50 miles from the School. Tuition will be prorated for the months the student attends CWS. No credit for partial months will be given. The family will be required to provide proof of new residency, which must be reasonably acceptable to the School. If no proof of residency is received within 30 days of withdrawal, the undersigned will not be entitled to a refund or credit and will remain obligated under the terms of this Contract.

The conditions for release from an Enrollment Contract must be in writing. No student records will be released until the family's financial obligations are satisfied in full.

AFTER CARE PROGRAM

The Cincinnati Waldorf School offers an after school childcare program. This program has its own structure and fee schedule. Drop-in periodic care may be available, depending upon classroom space. All After Care must be prepaid or added to a family's tuition contract. Further information about this program can be found in the Family Handbook and on the CWS website.

SIBLING DISCOUNT

After parents have committed to pay the full amount of tuition for their first child, eligible families will then receive a 10% discount for each consecutive child enrolled at CWS. The sibling discount does not apply to families receiving any form of tuition assistance, regardless of enrollment date.



Families enrolled as of the 2021-22 school year **who do not receive tuition assistance** will continue to receive a 20% discount for the third child and a 30% discount for the fourth and more child(ren) enrolled at CWS.

There is a 10% sibling discount offered in the Parent & Child and After Care programs.

Families may waive all or a portion of their sibling discount to support the school's operating budget to cover programming, salaries and materials.

TUITION ASSISTANCE PROGRAM

The Cincinnati Waldorf School strives to make its education available to every parent that desires it for their children. The School sets aside a percentage of its annual operating budget each year to subsidize tuition expenses for families in need. **All Ohio K-12 families must apply for and be awarded an EdChoice scholarship before CWS will consider any write-offs or additional tuition assistance.**

Additional assistance is given on a sliding scale based on income. Preschool families and/or families that live outside of Ohio may apply for tuition assistance through FACTS Grant & Aid starting December 1st. Parents are contacted once the application has been processed and reviewed. Enrollment Contracts are not binding while parents await the determination of their application. Further information about this process is outlined in the Family Handbook and on the CWS website.

STUDENT FEES

Student fees provide the Cincinnati Waldorf School faculty the ability to plan educational experiences both inside and outside the classroom based on a fixed, secure fee per student. Parents will not be asked for additional fees throughout the school year to cover class experiences, including field trips.

Student fees are collected as part of the tuition contract and accounted for through the CWS budget. Student fees must be paid in full by June 1st directly to CWS, or may be included as part of a family's FACTS tuition payment agreement. Families who leave CWS prior to Grade 12 will not receive fee reimbursements. Forfeited fees will roll into the ongoing trip fund.

RESPONSIBILITY FOR MATERIALS

Students may be issued and/or loaned materials, equipment, books, musical instruments, and/or other items throughout the school year. These materials must remain at School for use by the student unless a signed student loan form is on file for property on loan from either the Cincinnati Waldorf School or Mariemont City Schools. Any items damaged, lost, or not returned at the end of the school year are the financial responsibility of the parent and must be paid in full within 30 days of receipt of notice from the School.

FUNDRAISING and VOLUNTEERISM

Tuition alone does not cover the cost of educating a child at the Cincinnati Waldorf School, nor does it meet all of the School's operating expenses. We rely on fundraising activities and generous contributions to supplement our income. CWS sponsors fundraisers each year such as Fall Fest, Annual Fund, Holiday Faire, and Spring Benefit. These events are planned, implemented, and funded primarily by parents. The time and resources that parents give to our School benefit the education of all the children. CWS is blessed and grateful.