



OCONEE CHRISTIAN ACADEMY

150 His Way Circle ■ Seneca, SC 29672 ■ (864) 882-6925
www.oconeechristian.org ■ Accredited by Cognia & ACSI

OCA Financial Aid Guidelines, Procedures, FAQs, & FACTS Checklist

Oconee Christian Academy provides a Kingdom Education that yields a lifetime of returns to families who seek this opportunity for their children. OCA raises donor contributions towards a designated fund to offer tuition assistance for families who are willing to make a personal sacrifice and desire a Christian education for their children but lack sufficient resources to fully cover the cost.

Guidelines

- Tuition Assistance is need-based and is for Tuition only to students in grades K5-12th.
- Priority will be given to returning students over new applicants. Prior to Tuition Assistance being considered, a returning family must have paid the Registration Fee and your FACTS account must be current with the OCA Business office.
- New families must meet all admissions criteria, be in the enrollment process and have paid the Registration Fee before any awards will be considered. Registration Fees are nonrefundable unless we cannot accept/service a student.
- Recipients must re-apply for Tuition Assistance each year.
- Students must be in good standing academically with at least a 2.5 cumulative GPA for high school, and a “C” average for 1st through 8th grade.
- Students must be in good standing behaviorally. Students and families that do not adhere to school policies or procedures may not be considered for Tuition Assistance.
- The distribution of aid is awarded based on the order of need and availability of funds. Aid is for tuition only. Fees are included in the total amount of tuition listed on the schedule, but families will be expected to pay all fees that are built into that figure. Fees vary based on whether the student is in Elementary, Middle School or High School.
- Candidates who fail to provide the required information, do not follow the procedures/guidelines, or miss deadlines may not be considered for assistance by the Financial Aid Committee.
- All information is to be kept strictly confidential.
- Completion of the Tuition Assistance application is not a binding agreement that assistance is available or will be granted.

Procedures for Applying for Financial Aid

- Applications for financial aid should be submitted after January 1st upon completion of the current year taxes and no later than April 15th to be considered for the upcoming school year. Applications submitted after the deadline will not be considered with the initial awards; late applications will only be considered if funds are still available.
- FACTS Grant & Aid Assessment conducts the financial need analysis for Oconee Christian Academy. Access the application through your Family Portal (ParentsWeb) account or go online at <https://online.factsmgmt.com/signin/3G4C5> to complete your application. FACTS will charge an additional fee to complete their part of the process. If you have questions about the application process, a FACTS Customer Care Representative can be reached at (866) 315-9262.



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- It is necessary to upload the following documents with your application to be considered:
 - Copy of appropriate year Federal Income Tax Return (1040, 1040A, 1040EZ) and ALL schedules.
 - If applicant and co-applicant file separately, both tax returns are required.
 - W2(s) for both applicant and co-applicant.
 - Copies of supporting documentation for Social Security Income, Welfare, Child Support, Food Stamps, Workers' Compensation, TANF, SNAP, etc.
- Upon verification of income documents and application details, FACTS will make a recommendation to the Tuition Assistance Committee based on the supporting documents. The TA Committee will determine what, if any, assistance can be offered based on available funds. The Tuition Assistance Committee consists of people close to the school, but not employed by the school. No school employees are a part of the committee.
- Award Letters will be emailed to families from FACTS upon decision of awards. If a family does not respond to or accept the award within the allotted time, the award will be given to another family in need.
- A Denial Letter will be emailed if no award can be made.
- Questions related to the FACTS Application: Please contact a FACTS Customer Care Representative at (866) 315-9262.
- School Related Questions: Please contact the Admissions Office at admissions@oconeechristian.org or call (864) 882-6925.

FAQ's:

What is Tuition Assistance?

Oconee Christian Academy is committed to providing Kingdom Education that yields a lifetime of returns to families who seek this opportunity for their children. OCA raises donor contributions towards a designated fund to offer tuition assistance for families who are willing to make a personal sacrifice and desire a Christian education for their children but lack sufficient resources to fully cover the cost.

1. Who can apply?

Students in grades K5-12th grade are eligible. Student(s) must be in good standing academically with at least a 2.5 cumulative GPA for high school, and a "C" average for 1st-8th grade. Student(s) must be in good standing behaviorally. Students and families that do not adhere to school policies and procedures may not be considered for financial aid. A returning family must have paid the Registration Fees for the upcoming year. Accounts must be current with the OCA business office. New families must meet all admissions criteria, be in the enrollment process and have paid the Registration Fee before any awards will be considered. Registration Fees are non-refundable unless we cannot accept/service a student.

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and equipping them to fulfill God's unique purpose for their lives.



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2. How can I apply?

FACTS Grant & Aid Assessment conducts the financial need analysis for Oconee Christian Academy. Access the application through your Family Portal (ParentsWeb) account or go online at <https://online.factsmtg.com/signin/3G4C5> to complete your application. Facts does charge an additional fee for their services to process applications. If someone other than the parent is financially responsible for the tuition, that person must also submit a Tuition Assistance Application. In addition to the Tuition Assistance application the following documents are required to process your application:

- Copy of appropriate year Federal Income Tax Return (1040, 1040A, 1040EZ) and all supporting schedules.
- If applicant & co-applicant file separately, both tax returns are required.
- W2(s) for both applicant & co-applicant.
- Copies of supporting documentation for SS income, Welfare, Child Support, Food Stamps, Workers' Compensation, TANF, SNAP, etc.

If you have questions or concerns about the application process, you may speak with a FACTS Customer Care Representative at (866) 315-9262.

3. What additional factors does the Financial Aid Committee take into consideration in determining awards?

To get a clear picture of a family's financial situation, the Tuition Assistance Committee must receive accurate information from all the adults residing in the applicant's home. Parents who work at full capacity, live frugally, and still have limited funds to cover tuition costs will receive priority consideration.

4. How is it awarded?

The financial aid committee reviews all the above information and determines what, if any, assistance can be offered. Award letters will be emailed to families upon decision of award. If a family does not respond to or accept the award by the deadline stated in the award correspondence, the award will be given to another family in need. If an award will not be made a denial letter will be emailed.

5. Does OCA offer scholarships to students with academic, fine arts or athletic skills?

OCA does not offer scholarships based on a student's skills, talents, or abilities. All aid is based on financial need rather than co-curricular strengths, in accordance with the regulations of the South Carolina Independent School Association.

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6. How much aid may I expect to receive?

Each case is considered individually. The amount of aid awarded will be based on financial need determination, number of families requesting assistance, funds available, and student evaluation. It is understood that a cooperative effort will take place between the school and the family regarding financial assistance given. All awards should be kept confidential by the receiving parties.

Open discussions of financial aid awards could result in the loss of the award.

7. Is the aid renewable each year? No, recipients must reapply each year and submit updated supporting financial documentation.

8. Is there a deadline to be considered for aid?

Applications and supporting documentation for tuition assistance should be submitted upon the completion of your tax return between January 1st and April 15th, to be considered for the upcoming school year. Applications submitted after the deadline will not be considered with the initial awards; ***late applications will only be considered if funds are still available.*** Awards are made as early as April. We encourage families to complete the process early for the best opportunity to receive assistance.

9. Can I use a 529 college savings plan?

Yes, a 529 college savings plan can be used to pay private school tuition in South Carolina, and you can get tax benefits for doing so. This article gives a lot of helpful information.

<https://www.savingforcollege.com/intro-to-529s/what-is-a-529-plan>

10. Are there any options for financing tuition available?

Yes. Finance all or part of tuition through ***Your Tuition Solution***. Your Tuition Solution is a premier provider of low fixed rate extended payment options for private school education. Your Tuition Solution's convenient payment plans give you a wide range of options such as:

To learn more about ***Your Tuition Solution***'s flexible plans, compare payment options or apply online, visit www.yourtutionsolution.com today or call (800) 920-9777.

***It is extremely important to have clear uploads of your documents without borders, folds, etc. Blurry images or images that don't meet FACTS upload standards will stall your verification process.**



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FACTS Grant and Aid Application Checklist

This list can give you an idea of what questions to expect so you can be prepared to answer them on the FACTS Grant and Aid application. There may also be additional information requests for you to answer that may not be included on this list.

1. **Student Information** (Info must be entered for all students attending a tuition charging school)

- Student Social Security number
- Student date of birth
- The amount of tuition you can pay for each student (annual amount)
- If tuition responsibility for the student is shared with another person (who is not included on your application), what percentage of the tuition are you responsible for, i.e. 50%, and what is the name of the other responsible party.

2. **Income**

- Adjusted Gross Income for the applicant and/or co-applicant from most recent Federal Income tax return

3. **Nontaxable Income (amount received and frequency)**

- Child support
- Alimony received
- Temporary Assistance for Needy Families (TANF)
- Welfare
- Supplemental Nutrition Assistance Program (SNAP)
- Tuition support from friends/relatives/employers
- Workers' compensation
- Housing allowance (military, religious, parsonage, etc.)
- Tax-Exempt Interest
- Social Security (for all household members)
- Any other nontaxable income received

4. **Decrease of income**

- If a decrease in income is expected, provide the reason(s) why and your anticipated income

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5. Expenses

- Rent/Mortgage payment (include principal, interest, taxes, and home insurance)
- 2nd home mortgage payment
- Monthly home equity loan payments
- Monthly alimony payments
- Year, make/model and monthly payment for all vehicles leased or owned including those without a monthly payment; do not include any vehicle insurance expenses)
 - Vehicle insurance
 - Total credit card debt & minimum amounts due on statements
 - Student loan payments for family members no longer attending college
 - Other monthly loan payments (do not include cell phone, utilities, or other living expenses)
 - Child support payments

- Health insurance premiums paid per month (amount and how it is paid = pre-tax payroll, direct to insurance company, etc.)
- Out-of-pocket medical expenses (not paid by insurance)
- Charitable contributions
- Number of family members attending college in fall, and your total out of pocket cost
- Number of children you pay child/day care expenses beginning in fall, and annual expected cost
- Number of people for whom you pay elder care expenses, and total expected cost

6. Assets

- Value of cash, savings, and/or checking accounts
- Value of stocks, bond investments, mutual funds, and/or certificates of deposit
- Value of all 529 plan accounts and expected annual contribution to 529 plan account
- Value of all retirement plan assets and expected annual contribution to retirement plan
- Estimated value & amount owed on your home
- Estimated value & amount owed on your second home

Required Tax Documents

Once the application has been completed, FACTS will request you to submit/upload any required tax documents once they are available. Depending on your application, some or all of the following documents may be required.

- Copy of U.S. Individual Income Tax Return, supporting schedules, and business returns
- Copies of W-2 Wage and Tax Statements
- Copies of supporting documentation for household nontaxable income

A complete list of required documents will be available once you have submitted your application with instructions on how to upload your documents.

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