

Q&A for Christian School Assistance Fund (CSAF)

Why did Faith CRC adopt a Christian School Assistance Fund instead of budgeting for 100% payment of tuition through the church – Are we no longer committed to Christian education?

There are several factors involved in the decision to switch to our current system of tuition assistance.

First – please read the document entitled “What Christian Education means to a Christian Reformed congregation...”

Second – Putting the entire burden of Christian school tuition on the church has caused several problems

1. Faith consistently struggled to meet expenses during the years it was totally paid by our church.
2. When Faith paid for it – no family was able to utilize any other tuition assistance programs and the church could not apply for assistance.
3. Changes in tax law have created much more scrutiny on how tuition is being paid potentially putting at risk our tax exempt status.
4. There was no accountability in the system – all families received assistance whether they needed it or not, which allowed for potential abuse of the system.

Third – Faith is still very much committed to Christian Education. No family at Faith Church that desires a Christian day school education for their children will be deprived of that education because of financial need.

Can funds be requested for a family’s total tuition and then paid back to the church instead of paying the school?

No. If a family can afford to pay their tuition they need to pay it directly to the school. There are two reasons for this.

First, Faith church risks losing its section 501 (c) (3) exemption status if it pays an organization (in this case a school) specifically on the behalf of a family, based on a donation from that family. Second, families risk being audited by the IRS if they take a tax deduction on donations that are earmarked specific for their family.

Can a percentage of funds just be given to parents instead of a request based format?

Giving a straight percentage to all families does not allow council to determine who needs help. It also provides assistance to families who may not desire assistance. So, rather than making families who do not desire assistance opt out of a straight percentage donation we are asking parents who could use assistance to request the funds.

Will all requests for assistance be honored? If so, are families held accountable for the assistance given them?

All requests will be reviewed by the CSAF team. The team will meet with the requesting family to determine the amount of assistance given based on need.

While there is no formal tracking of assistance given, Council will encourage all families to give back to the church as they have been blessed. The ultimate decision on how much is returned to the church is a decision between the family and God.

If the budgeted tuition assistance funds are not used by the end of the Church Year, will the remaining amounts be disbursed among families with children in school?

The CSAF will be like any other budgeted item. At the end of the Church Year the budgeted amount will be reviewed along with actual receipts and expenditures to determine if any excess funds exist. If our receipts have exceeded our expenditures any excess balance will be discussed by Council and decided whether it should be spent or saved for future and how.

When will request forms be available? Who receives completed forms?

The council will have request forms available by the start of the fiscal 2009-2010 church year. They may be requested from your elder or deacon contact.

Forms can be returned to your care district deacon or any deacon on the CSAF team. You will need to make sure that you complete your form prior to the quarterly due dates if you need tuition assistance for that quarter.

What happens to the loans that were issued during the 2008 fiscal church year?

The council will work with the families that received loans in the 2008 fiscal church year on an individual basis.