



JACKSONVILLE COUNTRY DAY SCHOOL

Nurturing Minds. Building Character.

January 14, 2011

To: All Parents of JCDS Students

Subj: Tuition Refund Plan Insurance program

When you sign a JCDS Enrollment Contract, you agree, unconditionally, that it is your obligation to pay all charges for the entire school year in full, whether your child completes the school year or not. Therefore, in the best interest of all concerned, JCDS will once again offer a Tuition Refund Insurance Plan.

Subject to its terms, conditions and limitations, the Tuition Refund Insurance Plan will pay benefits, based on the tuition amount insured, in the event of a student's separation during the academic year. **Please understand that this program DOES NOT, in any way, guarantee you a refund, but rather guarantees that the insurance program will assist you in paying the full debt owed to the school.** If the need arises, you must make application through the Business Office and JCDS will initiate the claim. When the school receives the refunded amount, if the refund is more than the outstanding balance owed to the school, the excess benefits will then be refunded to you. The enclosed brochure explains this program in more detail.

The premiums for this program are based on a percentage of the tuition requirements. This year's percentage has been set at 2.02%. The actual premium charges are listed below:

<u>Grade</u>	<u>Tuition</u>	<u>Premium</u>
PreJK	\$ 6,350	\$128.27
JK-K	\$ 9,625	\$194.43
Grades 1 - 3	\$10,925	\$220.69
Grades 4 - 6	\$11,725	\$236.85

Please review the enclosed brochure and be sure to indicate your decision by placing a CHECK MARK IN THE APPROPRIATE BOX ON THE ENROLLMENT CONTRACT.

Should you elect this coverage, the premium will be included on your August billing statement.

If you have any questions regarding this plan, please contact me at the business office. I will be happy to assist you in any way I can.

Warm regards,

Mike Morrow
Director, Finance & Operations