

# 2025-2026 Financial Aid Guidelines



CENTRAL MINNESOTA  
CHRISTIAN SCHOOL

# GUIDING PRINCIPLES

The mission of Central Minnesota Christian School is to provide a Christ-centered, quality education to equip students for a life of service. We want to Bridge the Gap for families who want to invest in Christian education for their children.

FACTS is a financial tool that has given us greater transparency and provided more helpful accountability. Our desire is to steward financial aid for our families with the greatest needs.

Our guiding principles are:

1. Prayerful discernment in decision making
2. Begin financial assessment with the FACTS financial tool
3. Seek family "fit", mission/vision alignment (home/church/school)
4. Bridge the gap of Christian education to families
5. Align school's resources effectively for student success

## Process

- Apply in FACTS Financial Portal using your 2023 taxes and complete all questions that help determine financial need (\*there is a \$45 fee to apply)
- FACTS verifies information
- Award is emailed to family

## Included in tuition

Busing  
Technology  
Athletic activities  
Fine Art activities

## Important Dates

- Feb 3 - March 31 Financial Aid Application open to current families
- March 31 - Financial aid applications from current families submitted after March 31 or without all the necessary documentation by March 31 will not be considered for financial aid

**Apply for Financial Aid at [centralbluejays.org/aid](https://centralbluejays.org/aid)**

## 2025-2026 Tuition

	Grades K-5	Grades 6-8	Grades 9-12
Central's Cost of Education	\$12,064	\$13,994	\$14,718
Community Gifts	(\$4,118)	(\$4,805)	(\$4,985)
<b>Your Tuition Investment</b>	<b>\$7,946</b>	<b>\$9,189</b>	<b>\$9,733</b>

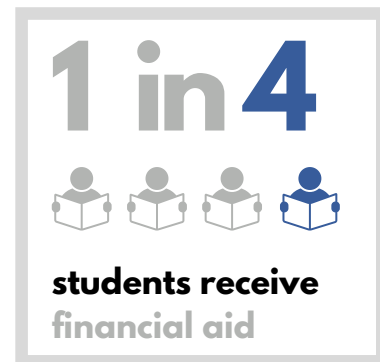
## FINANCIAL AID DISTRIBUTION

### 2024-2025

\$383,579 in aid awarded

### Families Receiving Financial Aid

24%



## BETTER TOGETHER

The total revenue generated by these fundraising initiatives provides over \$1.3M in funding for our students, including financial aid distribution. The funds raised help bridge the gap between the cost of education and tuition collected.

### Fundraising Events & Funds

- Annual Fund
- Church Offerings
- Freedom Fun Run and Freedom Days
- New to You
- CMCS Foundation
- Harvest Festival
- Legacy Dinner

# FINANCIAL AID ALLOWANCES

The financial aid process is streamlined for those who apply. Below you will find the financial variables considered in our FACTS system.

Financial aid is awarded based on need, and may cover up to 65% of tuition cost.

## Allowances

Housing	28%
Car	\$6,600 a year
Daycare	\$10,000 annual amount
Child support & alimony	25% of income
Health care premium	\$13,200
Medical (not covered)	10% of income

## Discretionary expenses not included

Home equity expense  
Charitable contributions  
College tuition  
Elder care  
Payment on 2nd home  
Credit card payments  
Students loans  
Other loan debt

## Other considerations

An automatic 7.5% of income is calculated for:

- Utilities
- Groceries
- Clothing
- Other expenses



CENTRAL MINNESOTA  
CHRISTIAN SCHOOL

**100%**

COMMITMENT TO OUR MISSION  
AND VISION

**100%**

COMMITTED TO OUR VALUES