



COVENANT CHRISTIAN SCHOOL



**Creative Ways to Find Room in
Your Budget for a Private School**



Making decisions regarding your child's education will be one of the most important decisions we will make in our lifetimes. There are many implications with how your children will be taught and the people who will influence and guide them. Legacies are being built even as our children are young in their age. Souls and life long habits are being formed.

Annual tuition for a private Christian school can be intimidating for parents, especially for families with multiple children. At Covenant Christian School we desire to provide an excellent, academically-rigorous education at reasonable financial costs for families. When it comes to decisions regarding, not paying for something now will have long term consequences. When considering the implications, we need to consider our children's education as an investment rather than a sacrifice.



Some parents look at tuition and immediately rule out the possibility of private Christian school. But don't be discouraged, there are plenty of ways to make a private Christian school education fit into your budget. Begin a conversation with your family about ways you could potentially pay for tuition. Together, pray for the Lord to direct you.

Following are tips and ideas provided by parents who currently invest in private Christian education for their children:



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We started a 529 account for each of our children, anticipating college. By doing this, as we were paying our children's tuition in grades K-12 we were also saving toward their college education.

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All profits made on a 529 account are tax-free and withdrawals can be made from the account to pay private school tuition."

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Apply for need-based financial aid. This may be from the school or a private entity. One bank in our town had a scholarship set up by a customer for children who need educational funds.

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Be proactive to understand and apply for the available financial aid programs. The business office will guide you in the financial aid process.

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We make tuition a top priority each month, then budget around that amount for the rest of our family's needs.

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Any extra money goes to tuition. This would include bonuses at work, any extra money left over in our budget at the end of the month, craigslist sales, etc.

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We cut out unnecessary subscriptions and TV streaming services we didn't use and put that extra money toward tuition.

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Vacations are centered around time together and not high-priced entertainment. We highly value vacations and time away, but we camp a lot, eat PB&J a lot, and limit the higher-priced vacation things like amusement parks to every other year or less.

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We have chosen to drive our cars longer.”

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We save up for tuition the year before. This gives us a sense of security that if there were to be a change in our finances, we wouldn't have to worry about tuition stability in the middle of the year.

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See if grandparents (or another relative) would invest in a grandchild's education now and be able to see the fruits of their investment rather than leaving an inheritance for them to enjoy after they have passed.”

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Live simply.

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Make it a family goal to minimize unnecessary monthly expenses (housecleaning, eating out, entertainment, etc.). Our kids help clean the house and do the laundry, and we try to reserve eating out for special occasions.

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📍 VISIT OUR CAMPUS

TO SEE IF COVENANT CHRISTIAN SCHOOL IS
THE PLACE TO BEGIN YOUR INVESTMENT!

The best way to understand all the value and opportunities for your child at Covenant Christian School is to come and experience it for yourself. You'll see the way the students love and care for one another, the professional excellence and kindness of our faculty, our bold Christian faith and the impressive facilities, amenities and so much more!



2350 Frankford Avenue
Panama City, FL 32405

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COVENANT
CHRISTIAN SCHOOL

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