



HARVEST CHRISTIAN ACADEMY

1000 North Randall Road
Elgin, IL 60123
847.214.3500
harvestchristianacademy.org

GRADES K-12 2025-2026 ANNUAL TUITION RATES

Grades 9-12	Upper School	\$13,330
Grades 5-8	Middle School	\$11,965
Grades 1-4	Lower School	\$11,125
Grades K	Lower School	\$9,975

GRADES PS/PK

3 Day	3 Day AM** (for 3/4 year olds)	\$3,650
5 Day	5 Day AM (for 4/5 year olds)	\$5,400
3 Day FULL DAY	3 Day Full Day**	\$5,200
5 Day FULL DAY	5 Day Full Day	\$8,520

***3 day classes are Monday/Wednesday/Friday*

Half day classes are from 8:00 - 11:30 AM, Full day classes are from 8:00- 3:00 PM

DISCOUNTS

Multi Student #2	Grades K-12 only	\$500
Multi Student #3	Grades K-12 only	\$1,000
Multi Student #4 (or more)	Grades K-12 only	\$2,000
Bridge Discount Lower School	GR PK Consecutive Full year 24-25 Enrollments paid in Kindergarten	\$500
ROAR Referral K-12	Visit harvestchristianacademy.org/roar for details	\$2,000
ROAR Referral PS/PK	Visit harvestchristianacademy.org/roar for details	\$250
Pay in Full (by Aug 2)	Grades PS-12 tuition after discounts are applied (not inclusive of Student Fees)	2%
Full Time Church Staff Member	Grades PS-12 tuition (not inclusive of Student Fees)	50%
Full Time Ministry Staff Member	Grades PS-12 tuition (not inclusive of Student Fees)	25%
HCA Legacy Discount	Grades PS-12 tuition (not inclusive of Student Fees)	25%

For more information on discounts, please read our discount policy.

STUDENT ADMISSION FEES

Application Fee	Per student for all NEW students PS/K-12	\$75	
	Annual Fee Per Student	Early Rate 1	Early Rate 2
Curriculum/Book Fee K-12	\$500	\$300	\$400
Curriculum/Book Fee PS/PK	\$200	\$100	\$150

Reenrolling student Curriculum/Book fees are paid via FACTS tuition management account and divided in the payment plan.

Student Fees are non-refundable and paid in full upon a withdrawal.

TUITION PAYMENT PLAN OPTIONS

	Payment Increment	Payment Dates
Full Annual payment	1	August 5
Semi-Annual payments	2	August 5 & January 5
Monthly installment plan	10	Begins August
Monthly installment plan	12	Begins June

FACTS FEES

	Annual Fee
Full Annual payment	\$5
Semi-Annual payments	\$15
Monthly installment plans	\$50

additional fees.

PAYMENT CHARGES FOR NON SUFFICIENT FUNDS			
NSF - \$30.00 fee for FACTS account & \$30.00 fee for HCA account			
REFUND POLICY			
Application fees, Curriculum/Book fees, Student fees are non-refundable			
Students withdrawn during the school year must be "paid in full" in order to obtain unofficial & official school documents, records or transcripts.			
ADDITIONAL SERVICES		Rate	Rate info
Before Care	Grades PS/PK, 7:00 AM - 8:00 AM	\$5.00/day	
After Care	Grades K-4, 3:20 PM - 6:00 PM	\$8.00/hour	15 min increments
After Care	Grades 5-6, 3:20 PM - 6:00 PM	\$5.00/hour	15 min increments
After Care (Late pick-up)	Grades K-6, after 6:00 PM	\$8.00/qtr. hour	15 min increments
Extended Care	Preschool, 3:15 PM - 6:00 PM	\$8.00/hour	15 min increments
Learning Intervention	All Learning Resource Services fees are additional to tuition depending on the level of service selected. Resource Service fees and programs will vary based on individual student needs. For details regarding specific services available, we will refer to our Resource Staff for a thorough consultation.		
Susan Barton Reading Program			
Guided Study & Tutoring			
Dual Credit, AP, Honors and Testing	Some high school courses/tests may have additional fees based on the partner institution. If a student chooses one of the courses, all fees and applicable costs may apply to the student.		
TUITION ASSISTANCE			
Families may apply for financial assistance.			
Online application of \$40 is required.			
Begin an application at harvestchristianacademy.org/admissions/tuition-financial-aid/			
Any awards are "need based" as indicated by a verified FACTs application and in general, do not exceed 50% of tuition			
Screening and award recommendation is processed a third party firm			
Please review the Financial Aid Policy which is found at harvestchristianacademy.org/admissions/tuition-financial-aid/			
ACCOUNT DELINQUENCY POLICY			
A. Due to HCA’s dependency on revenue from accounts to pay operational costs, all Accounts must remain current using one of the four payment options mentioned above. Accounts include but are not limited to, tuition, resource fees, after care and Extended Care fees.			
B. All payments submitted for collection, which are returned from a banking institution as not payable, will be assessed a bank service fee, and will be considered Past Due and subject to the terms of this Delinquency Policy.			
C. Any account not current by the day after the due date is considered “Past Due.”			
First Month of Past Due Balance			
1st Month Late fee \$25 and an email or letter notice to responsible party(ies).			
Second Month of Past Due Balance			
2 nd Month Late Fee \$25 and email or letter notice to responsible party(ies).			
Third Month of Past Due Balance			
3 rd Month Late Fee \$25 and student is suspended on the day after payment is due for that month.			
o The student may not participate in any school activities until the account is brought current.			
o The suspension will be canceled when the account is brought current.			

2025-26 Harvest Christian Academy Tuition Discount Policy

Harvest Christian Academy (HCA) desires to partner with families to make Christian education accessible while maintaining its commitment to top-class professional educators, academic rigor with Biblical integration, and programmatic advancement across all departments. Consequently, HCA offers the following tuition discounts applied in this order.

Multi Student Discounts are available for kindergarten through grade 12's academic programs beginning with the second student.

- Student two receives a \$500 credit
- Student three receives a \$1000 credit
- Student four (or more) receive a \$2000 credit

Tuition Assistance is available to any family who qualifies based on an application to and recommendation from FACTS, a third-party tuition assistance firm. While every enrolling family may apply for tuition assistance, awards, if any, are based upon various factors, including income level, overall assets, overall expenses, and number of children. Please note student qualification is for kindergarten through grade 12.

Bridge Discounts to Lower School are available for kindergarten students who attended HCA's Early Learning program (but are not applied with the Tuition Assistance program*).

- Kindergarten a \$500 credit for a previous prekindergarten enrollment

ONE DISCOUNT MAY BE USED WHERE TUITION ASSISTANCE IS NOT APPLIED

Pay in Full Discounts are available for all families paying tuition in full (lump sum) for the academic year on or before August 2. The up-front payment discount is 2% of total tuition and is applied after any other qualifying discounts are applied.

Pastoral Discounts are available for full-time church staff employed in any Gospel-partnering Christian Church at 50% of overall HCA tuition. Documentation of employment is required. Full-time employment is defined as serving in a role of employment for at least 32 hours per week.

Ministry Staff Discounts are available for full-time staff employed in any Gospel-partnering Christian Ministry. Ministry staff discounts are 25% of overall HCA tuition. Documentation of employment is required. Full-time employment is defined as serving in a role of employment for at least 32 hours per week.

Legacy Discounts are available for any parent of a student is a Harvest Christian Academy alum/alumna. The discount is 25% of overall HCA tuition.

ROAR Referral Discounts are applied in the second semester and are available for any family who refers prospective students who enroll. (Tuition credit may roll to the next school year and be applied first.*) Please see the details for this program at harvestchristianacademy.org/roar.

- PS/PK referrals are worth \$250
- GR K-12 referrals are worth \$1500

Stacking discounts*: Stacking or combining any of the above discounts is not available. If a family qualifies for multiple discounts, the single greatest discount amount is automatically applied, unless otherwise requested by the family. However, the up-front (2.0%) discount and/or sibling discount may be combined with any other single discount.

Waiving discounts: Families may choose to waive any of the above discounts they qualify for (excluding the up-front discount) for a tax deduction. The waived discount(s) will be considered a donation to Harvest Christian Academy.