



NEW COVENANT
CHRISTIAN SCHOOL

CAN WE AFFORD

a private education?

classical education with affordable tuition

www.nccsmd.org

Line 1: Enter your household AGI. \$ _____ .00

Line 2: Enter the amount donated to church and/or Christian organization. \$ _____ .00

Line 3: For members of New Covenant Presbyterian Church, enter Line 2 again. \$ _____ .00

Line 4: Add Lines 2 and 3 and subtract from Line 1. This is your base. \$ _____ .00

Line 5: Multiply Line 4 by 10%. \$ _____ .00

Line 6: Enter the number of children to enroll by grade level.

Kindergarten	_____
Grammar (1-6)	_____
Logic (7-9)	_____
Rhetoric (10-12)	_____

Line 7: Multiply the number for each level by the current tuition rates for each grade level.

Kindergarten	\$ _____ .00
Grammar(1-6)	\$ _____ .00
Logic(7-9)	\$ _____ .00
Rhetoric(10-12)	\$ _____ .00

Line 8: Add the \$ values from Line 7. This is the total tuition value. \$ _____ .00

Line 9: If enrolling more than one child, subtract Line 5 from Line 4. Otherwise, enter 0. \$ _____ .00

Line 10: If enrolling two children, multiply Line 9 by 3%. If more than two children, multiply Line 9 by 5%. \$ _____ .00

Line 11: If enrolling up to two children, add Lines 5 and 10. If more, go to Line 14. \$ _____ .00

Line 12: If Line 11 is less than Line 8, subtract Line 11 from Line 8. If not, enter 0. \$ _____ .00

Line 13: If enrolling up to two children, enter the amount from Line 12. This is your potential financial aid offer. \$ _____ .00

Line 14: If enrolling three children, multiply Line 9 by 50% and subtract Line 10. \$ _____ .00

Line 15: Multiply line 14 by 5%. \$ _____ .00

Line 16: For fourth child, multiply Line 14 by 50% and subtract Line 15. \$ _____ .00

Line 17: Multiply line 16 by 5%. \$ _____ .00

Line 18: For fifth child, multiply Line 16 by 50% and subtract Line 17. \$ _____ .00

Line 19: Multiply line 18 by 5%. \$ _____ .00

Line 20: Add Lines, 5, 10, 15, 17 and 19. \$ _____ .00

Line 21: If Line 20 is less than Line 8, subtract Line 20 from Line 8. If not, enter 0. \$ _____ .00

Line 22: Enter the amount from Line 21. This is your potential financial aid offer. \$ _____ .00





The Numbers

Our formula is so simple that with pencil and the back of this flyer (and maybe a calculator) you can easily estimate how much assistance you might qualify for before calling our financial manager for a formal assessment. There are four important numbers you need:

- **Household adjusted gross income (AGI)** reported to the IRS on last year's tax return(s). This is typically reported on line 37 of the IRS' 1040 form.
- **Donations to church and/or Christian organizations** in the same year as your tax return. We want to encourage charitable support of other Christian organizations and other non-profit organizations with a clear Christian identity. This may be included in the amount reported on line 19 of the IRS' Schedule A Itemized Deductions.
- **The number of children you wish to enroll.** We calculate your financial aid offer based on the number of children you are actually enrolling for the school year.

- **Annual tuition rates** for the 2025-2026 school year are:

Kindergarten: \$9,650

Grammar (1-6): \$10,226

Logic (7-9): \$10,884

Rhetoric (10-12^{**}): \$11,012

*fees for seniors (graduation and protocol) are not included in tuition amounts and are communicated on a yearly basis.

Do the numbers add up?

We hope you'll take the next step by visiting us and applying at New Covenant Christian School!

www.nccsmd.org

nccs@ncpres.org

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Abingdon, MD, 21009

443-512-0771



Can We Afford New Covenant Christian School?

Yes. Everyone can.

We believe that if you and your children are willing and able to take on the challenges of a classical education, then you should be able to access a school like New Covenant at a price that is reasonably proportional to your household income. That is why we have structured our financial aid program to operate independently from our annual tuition rates.