

OTTAWA CHRISTIAN SCHOOL

TRIP

(Tuition Reduction Incentive Program)

In 2004, Ottawa Christian School introduced a great new addition to its Certificate Program - it's called **TRIP!** That's the **Tuition Reduction Incentive Program**, a program designed to either help reduce an individual family's tuition or assist in meeting the general budget.

Here's how it works: the school buys certificates and gift cards in bulk at a discounted rate from various retailers, and sells them at face value to the participants. (The certificates are from retailers who stock everyday needs including food, clothing, gas, and entertainment.) The certificates and vouchers are then used *just like cash* at the participating retailer, and the net proceeds are kept by the school. But **here's the twist**: every participating family is given an account in which their purchases are recorded, and 40% of the credit earned goes into this account, to be used towards the family's annual tuition. The school will keep the remaining 60% profit to reduce the operating deficit.

Every participant in the TRIP has four choices for applying their 40% of the profits:

- A)** a specific Family tuition account
- B)** the General Operating Fund (which would assist in meeting the annual budget) or,
- C)** the Tuition Assistance Fund (which is established to help those families who, due to circumstances, cannot meet their annual tuition payments)
- D)** the Land and Building Fund (which would assist in paying off money owed on the Strandherd property)

If there is no specific allocation, the funds will go directly to reduce the operating deficit.

So, for example, the John Doe family regularly purchases certificates for groceries, gas and clothing. Here's what would happen on a monthly basis:

Certificates purchased:	Value of Certificates
Grocery	\$500.00
Gasoline	100.00
Clothing	50.00
Miscellaneous/entertainment	100.00
Total purchases	\$750.00
Average discount	5%
School portion of profits (60%)	\$ 22.50
Doe family portion of profits (40%)	\$ 15.00

If this is done consistently throughout the year, the Doe family can reduce their annual tuition by approximately \$180. Of course, this is just one scenario. Different retailers offer different discount rates (see the attached retailer list for details), and every family has its own spending patterns. However, the beauty of this program is that **anyone** can participate, and direct their TRIP earnings *to an account they've specified on their TRIP registration*. For example, if John Doe's parents also want to participate in order to reduce the tuition for their grandchildren's education, they can direct their TRIP earnings into the John Doe family account.

Then there is the **Future Families** scenario. If a family is planning to send their preschooler to OCS in the future, they can participate in the program and allocate their TRIP earnings to their future tuition payments. In fact, a Future Family need not even have children yet in order to benefit from this. They can still establish an account for their future child(ren). They too can get as many friends and family members involved in the program to help them make an even greater savings. Just think: if the Doe Family had five other families participating and allocating their TRIP earnings to the Doe family account, and their spending patterns were approximately equal, the Doe family tuition could be reduced by almost \$1,100 per year!

The beauty of the program is that it costs the participant nothing. The money used to buy certificates is the same as would be spent at the retailers without using the certificates. And no-one spent an extra penny on anything they didn't really want, like with chocolate bar sales or other such fundraisers. People have also been mentioning that it's a great budgeting tool - purchase certificates at the beginning of the month for all anticipated needs for the entire month, and you can easily keep track of your spending.

So what can you do? First, fill out the attached registration form and return it to the school office, and start participating today so that you can reap the benefits of such a great program. Second, tell your family, friends and neighbours about TRIP so that they can get involved as well. TRIP is like most other things – the greater your consistency and effort, the greater the result. Many families are feeling the burden of the cost of Christian education. Using TRIP is one practical way to reduce your family's (or your friend's) tuition costs. **Please consider using TRIP with diligence this year** – for your own family or to help someone else, as well as for the benefit of the entire OCS community.

**Ottawa Christian School
Tuition Reduction Incentive Program
Policies and Procedures**

1. The TRIP program will run throughout the entire year. Certificates will be available at the office on each school day and throughout the summer months as determined at the end of the school year. Upon registration, each family will be provided an account in the TRIP system. Each time a purchase is made, it will be recorded in the family's account. A family must register to have the credits applied.
2. When filling out the registration form, the participant will designate where TRIP credits are to be applied. They may be designated to one or more of the following:
 - The family tuition account (yours or one(s) you determine)
 - OCS General Operating Fund
 - OCS Tuition Assistance Fund
 - OCS Land and Building Fund
3. Any non-designated amounts will go directly to reduce the operating deficit.
4. Gift certificates are purchased from TRIP at face value in increments ranging from \$5 to \$100. As TRIP purchases are made, a percentage of each purchase is credited to the family's TRIP account. Of the percentage provided by the business, 40% credit will be assigned to the family and 60% credit will be used to reduce the operating deficit. All certificate orders must be accompanied by a cheque (payable to OCS) or cash. TRIP certificate purchases are not tax deductible because participants receive dollar-for-dollar value.
5. Any cheque returned because of non-sufficient funds (NSF) will incur a \$20 administration fee. The TRIP Coordinator will request payment of the amount of the certificates plus \$20, and will hold certificates and further orders until the NSF transaction is paid. Furthermore, no post-dated cheque will be accepted from the purchaser and future purchases by cheque may not exceed \$200.00. If two cheques are returned NSF, the purchaser will be limited to cash-only purchases. Following a one-year period after settlement of the last NSF cheque, the matter will be reviewed at the request of the purchaser, and the purchaser may be allowed to pay for certificates by cheque once again. This review will be done on a case by case basis, and specific limitations will be imposed as relevant to each individual situation.
6. OCS will provide each participating family with a statement summarizing the total dollar amount of their TRIP credits twice a year (October and mid-February). Each year each participating family's TRIP credit statement will be attached to the tuition pledge form, indicating the amount of TRIP credits accumulated during the past year. This amount will be deducted from tuition due for the following academic year.

7. TRIP certificates are the same as cash and become the property of the purchaser. They may not be returned or exchanged (some exceptions may apply). OCS cannot accept responsibility if your certificates are lost, stolen, or destroyed. Please use your TRIP certificates in a timely manner. TRIP certificates cannot be replaced if they expire or the company goes out of business.
8. When you pick up your TRIP certificates, check your order and verify its accuracy. In the event you should find a discrepancy in your order, please inform the TRIP Coordinator immediately.
9. OCS does not accept responsibility for certificates picked up by someone other than the purchaser.
10. If, for any reason, your child(ren) no longer attend(s) OCS, and there is no tuition balance due, any remaining TRIP credits may be designated to another family, the school's Tuition Assistance Fund, General Operating Fund, or Land and Building Fund. No cash refunds will be issued. After 60 days, if no transfer has been requested, the credit will be applied to the school's operating deficit.
11. Participation in the program is voluntary, i.e. you may still purchase certificates even if you do not participate in TRIP. In this case, all proceeds from your purchases will be credited to the OCS General Operating Fund.

Frequently Asked Questions: OCS Tuition Reduction Incentive Program

What is TRIP?

The Tuition Reduction Incentive Program (TRIP) is a program, which allows families to reduce their tuition by purchasing gift certificates – at no additional cost – for goods and services they buy every day. Families who use TRIP can potentially reduce their tuition by hundreds of dollars each year.

How does TRIP work?

A wide variety of local, regional and national businesses participate in TRIP. Gift certificates can be used like cash for products and services that families purchase regularly (groceries, gas, clothing, etc.). A complete list of participating businesses and the percentages of credit that they offer is available from OCS.

Gift certificates are purchased at face value from TRIP in increments ranging from \$5 to \$100. As families buy the certificates, a percentage of their purchase is credited to their family's TRIP account. The percentage varies depending on the business, but ranges from 1.5% to 10%. Of the percentage designated by the business, 40% credit is assigned to the family, and 60% credit is assigned to OCS. Once a year, the accumulated family credits are applied to the tuition account.

For example, if a family normally spends \$500 a month at Loblaws (5% credit), the family can purchase \$125 in Loblaws gift certificates per week from TRIP, and receive a TRIP credit (\$10.00). OCS would receive credit of \$15.00. Over a year, the family would accumulate \$120.00 in TRIP credits, which would be deducted directly from their OCS tuition for the following year.

Who can participate?

Anyone can participate in TRIP and help reduce a family's tuition! Grandparents, aunts and uncles, co-workers, and friends can register for TRIP and designate their credits to a specific family's tuition account. Or, the credits may be donated to the Tuition Assistance Fund, the General Operating Fund, the Land and Building Fund of OCS, or a family's transportation account.

Families who are planning to eventually enroll their children in OCS can “bank” their credits – the credits will be held until the family wants them applied to a tuition account at OCS. Thus, many young families may choose to use TRIP now to reduce tuition in the future.

Credits are not transferable to other schools.

Participation in the program is voluntary, i.e. you may still purchase certificates even if you do not participate in TRIP. In this case, all proceeds from your purchases will be credited to the OCS General Operating Fund.

What will the school's 60% be used for?

The funds raised through TRIP will be used to reduce the school's operating deficit.

How do I register?

Registering in the TRIP program is easy! There is no cost to register in the TRIP program. Simply fill out a registration form, available at the OCS office. Upon receipt of your completed registration, your family will be given a TRIP account. The TRIP staff will use this to record your purchases each time you order TRIP certificates.

Registrations and certificates will be available every school day during the year at the office. A summer schedule will be determined before the end of the school year.

How do I purchase TRIP certificates?

Certificates from the majority of retailers with whom we deal are available at the school office. Occasionally we may be out of stock, or it may be back-ordered. Certificates which we do not regularly stock can be ordered on our order form, also available at the OCS office. The order form is especially useful at heavy buying times such as in November for your Christmas buying so that you can be guaranteed to get the certificates you want.

To purchase certificates, simply let the school secretary know which certificates you would like and she will fill your order (our stock allowing). When paying, please indicate the Family Name on your cheque (made payable to OCS) or with your cash payment to ensure accurate recording of credits... Payment for TRIP certificates must accompany each order. Select the number of certificates you need from each participating business and calculate the total dollar amount. For large orders, please submit a list of required certificates to the TRIP staff to ensure accuracy. Please calculate the total carefully. In case of an error in calculation, the TRIP Coordinator will adjust the order to the cheque or cash submitted.

Alternatively, you may place your order electronically by sending it to pat@ocschool.org and submit payment when you pick it up.

What methods of payment are accepted?

Payment must accompany each TRIP order. Cheque or cash will be accepted. Any cheque returned for non-sufficient funds will incur a \$20 administration fee. The TRIP coordinator will request payment of the amount of the certificates plus \$20, and will hold certificates and further orders until the NSF is paid.

TRIP certificate purchases are not tax-deductible donations, because participants receive dollar-for-dollar value.

How will I know which TRIP certificates are available to purchase?

When you register in the TRIP program, you will receive a comprehensive list of local and national vendors, their criteria for purchase and redemption of certificates.

The vendor list may change at any time. Updates will be provided in the weekly OCS Memo.

How are my TRIP credits applied to my tuition account?

A family will earn and accumulate TRIP credits from mid-February through mid-February for the following academic year. Twice a year, (October and mid-February), TRIP families will receive a statement summarizing the total dollar amount of their TRIP credits with their Tuition Pledge Form. Each March, the family is to include this credit amount on the appropriate line of their Tuition Pledge Form. This amount will be deducted from tuition due for the following academic year.

What if my child is no longer enrolled in OCS?

If, for any reason, your child(ren) no longer attend(s) OCS, remaining TRIP credits may be designated to another family, to the school's Tuition Assistance Fund, General Operating Fund, or Land and Building Fund.

What if my child is in his/her senior year?

A family whose only child enrolled in OCS is in his/her final year may apply TRIP credits to another family, to the school's Tuition Assistance Fund, General Operating Fund, or Land and Building Fund.

What if I lose my certificates?

Unfortunately, neither OCS nor the TRIP program can accept responsibility if your certificates are lost, stolen or destroyed.

Please use your certificates in a timely manner. TRIP certificates cannot be replaced if they expire or the company goes out of business.

TRIP certificates may not be returned or exchanged after they have been purchased (some exceptions may apply). If the TRIP Coordinator/program makes a mistake in filling your order, the error will be corrected as quickly as possible.

For answers to any other questions, please send an e-mail to pat@ocschool.org