



Budget & Tuition Informational Meeting

March 16, 2026



Prayer & HCS' Mission and Vision

HCS' Vision:

Highland Christian School students will be academically equipped, biblically grounded, and spiritually nurtured to impact their world for Christ.

HCS' Mission:

In order to honor God, we nurture and guide students

- To see the Father's creation,
- To sense order in a world saved by Christ
- To serve God through the leading of the Holy Spirit

Meeting Norms

- We are a community of grace. We are hard on topics, not on people.
- Be concise to allow time for all voices to be heard.
- Raise concerns or questions constructively and pair them with possible solutions.
- Questions will be answered at the conclusion of the presentation. During the Q&A, participants should refrain from interrupting the speaker and should raise their hand to ask a question.

Introduction of the Finance Committee and Office Team

Board Members

- Blake Evans (Treasurer)
- Taylor Boice (Vice Treasurer)
- Darla Kinkade (Board Member; Former Foundation Board President)
- Holly Haitsma (Former Finance Chair; Board President)

Staff Members

- Roberta Huitsing (Business Manager)
- April VanderMeyden (Accounts Receivable)
- Kyle Weener (Head of School)

Changes to Budget Based on Feedback

- **Society Feedback**
 - Based on feedback from the Society, the Board decided to pause plans to increase funding for items such as the 8th grade field trip expenses. As a result, the portion covered through tuition will remain at 50%, rather than increasing to 75% as was previously being considered.
- **Teacher and Staff Feedback**
 - Teachers are seeking more planning time to meet classroom and preparation needs. As a result, an aide is being hired to cover recess duty responsibilities for teachers.
- **Administrative Feedback**
 - Compensation continues to be an area where HCS lags compared to public districts and other high quality CSI schools. As a result, efforts continue to be made to increase staff compensation and benefits.
- **Professional Feedback**
 - Christian School Management (CSM) and other consultants continue to urge HCS to work towards 102% of expenses being covered by tuition income - including depreciation. As a result, HCS is increasing its cash reserves from 1% to 1.25% in the budget with plans to increase this in future years.

Student Enrollment - This Year & Next

25/26 Enrollment

Pre-K - 114 students
K - 66 students
1st - 66 students
2nd - 66 students
3rd - 64 students
4th - 72 students
5th - 72 students
6th - 66 students
7th - 72 students
8th - 56 students

Total: 714 students

26/27 Estimated Enrollment

Pre-K - 114 students
K - 66 students
1st - 66 students
2nd - 71 students
3rd - 66 students
4th - 60 students
5th - 74 students
6th - 72 students
7th - 70 students
8th - 72 students

Total: 731 students

Classroom Caps:

K-3: 22 students
4-8: 24 students

*Buffer exists for limited situations

K-8th Capacity: 624 Students
Pre-K - 8th Capacity: 738 Students

*Estimated enrollment numbers as of
3/2/2026

Forecasted Tuition Costs

(K-8 Enrollment, does not include SEC)

HCS School Year 2025/2026	HCS School Year 2026/2027	HCS School Year 2027/2028
9,150 <u>Annual</u> Budget	9,710 <u>Annual</u> Forecast	10,325 <u>Annual</u> Forecast
*Based on 600 FTE	*Based on 610 FTE	*Based on 620 FTE

March 2025
Projections

HCS School Year 2026/2027	HCS School Year 2027/2028	HCS School Year 2028/2029
9,590 <u>Annual</u> Budget	9,960 <u>Annual</u> Forecast	10,555 <u>Annual</u> Forecast
*Based on 615 FTE	*Based on 622 FTE	*Based on 625 FTE

March 2026
Projections

2026/2027 Numbers

Tuition Cost: \$9,590

Building User Fee: \$350 (one fee per family)

Fees Reflecting No Change

- Hot Lunch, BAC, and Tech Fee

Change in Fees

Transportation: Fees were increased to \$650 (two-way) and \$325 (one-way).

Athletics: The fee is still being evaluated for next year

*Note: Tuition is set independently of the Choice Scholarship amounts

Out of Pocket Tuition Cost with Choice Scholarship

Indiana Residents

- Munster Resident: $\$9,590 - \$6,480 = \$3,110$
- Highland Resident: $\$9,590 - \$6,829 = \$2,761$
- Hammond Resident: $\$9,590 - \$7,417 = \$2,173$
- Gary Resident: $\$9,590 - \$8,328 = \$1,262$
- Lake Central Resident: $\$9,590 - \$6,552 = \$3,038$

Illinois Residents

- $\$9,590/\text{student}$

Year	HCS' Cost of Tuition
1997-1998	\$2,850
2001-2002	\$3,400
2003-2005	\$3,850
2007-2008	\$4,625
2011-2012	\$5,460

Costs of Christian Education Regionally

2025/2026 Area (K-8) CSI Tuition Costs

DeMotte Christian - \$7,800

Lansing Christian - \$8,970

Highland Christian - \$9,150

Calvin Christian - \$9,531

Crown Point Christian - \$8,989 - \$9,645

Chicago Christian - \$11,521 - \$12,502

Timothy Christian - \$11,750 - \$14,150

2026/2027 Area (K-8) CSI Tuition Costs

DeMotte Christian - \$8,300

Highland Christian - \$9,590

Lansing Christian - \$9,750

Crown Point Christian - \$9,990 - \$10,250

Calvin Christian - \$10,300

Chicago Christian - \$12,250 - \$13,250

Timothy Christian - \$12,330 - \$14,850

Overall Process

September - November

- Meet with Department Heads
- Identify upcoming needs and changes
- Begin drafting and updating 3-year budget

January

- Finance reviews rough Draft of budget
- Dedicated night to thoroughly review budget
- Finance committee approves draft budget to present to full board
- Full Board reviews, discusses, and completes a 1st reading (adjustments made if needed)
- *Benefit plans are selected for upcoming year

February

- Full Board completes a 2nd reading and approves the budget
- Full Board reviews and approves communication sent to HCS community
- Choice Scholarship process begins*

March

- Teacher Contracts are drafted *
- Identified upcoming staffing need positions are posted *
- Admissions and Re-enrollment process for upcoming school year begin *

April

- Annual Society Meeting

School Board Priorities

Tuition / Budget decisions are based on 3 key drivers:

- Great Teachers
- Classroom Sizes (Caps)
- (Low) Tuition Costs

It is impossible to to attain all three... you can't have low tuition costs and pay great teachers appropriately unless you overflow the classrooms. There is a balance.

HCS has committed to staffing great teachers and implementing classroom size caps, this will have an impact on tuition costs.

How Tuition is Determined

Many Schools:

- Step 1: Set Tuition
- Step 2: Determine Level of Excellence
- Result: Budget Gap

Highland Christian's Process:

- Step 1: Determine Level of Excellence
- Step 2: Set Tuition
- Result: Proper Supports for All Students to Learn & Thrive

Tuition = Expenses / Students

Significant Factors that Influence the Budget

- **Health Insurance**
 - This year, HCS was slated to see a 25.1% (\$93,018) increase to stay with GuideStone for health insurance. This equates to a tuition increase of \$127.59 per student. Instead, we went to market with UHC and obtained the same plan for a reduction of -2.0% (-\$7,263). This was a HUGE win. It is likely that a substantial increase will occur next year.
- **CSI Pension Plan**
 - Each year, HCS pays \$102,684 into CSI's frozen pension plan. No additional benefits are obtained, but HCS will continue to pay this amount for the next few years until the plan is sold to an insurance company.
- **401k Match Increase**
 - Eligible employees (1000+ hours/year) will be eligible for a 6% match - instead of 5%.
- **SB1**
 - Senate Bill 1 substantially changed the landscape for public school funding. Most public districts froze or limited pay increases due to dollars being directed away from public schools. As a result, HCS' percentage of pay - compared to public school employees - improved. With referendums on the horizon for many local public schools, the landscape of educator pay could change quickly and likely cause HCS to fall further behind local public districts.

Other Significant Impacts

- **Staffing Changes**
 - Due to a number of retirements and situations where employees self-selected to reduce hours, employee costs were reduced. Work was internally picked-up instead of hiring to replace these hours.
- **Competitive Bidding**
 - HCS continues to be **very lean** when it comes to expenditures. The Business Office monitors costs closely, administration actively negotiates services, and the Finance Committee remains good stewards of resources.
- **Literacy Cadre Partnership**
 - By participating in the Indiana Literacy Cadre, $\frac{1}{3}$ of Mrs. Freel's compensation was paid for through the State of Indiana; thus a reduction in billed tuition for the 25/26 school year. Next year, Mrs. Freel will fully return to HCS' budget.
- **Grants Sought... Grants Achieved**
 - This year, various grants were obtained to lower out of pocket expenses. This was achieved through Title I-IV Funds (\$112,923.96), a robotics grant, and PLTW grant.

Reduction of Interest

- Expansion Loan (Interest Payment)
 - 2023/2024 was \$150,000
 - 2024/2025 was \$110,000
 - 2025/2026 was \$89,000 (last year's balance was \$1,990,000)
 - 2026/2027 is \$59,885 (current balance is \$1,376,687)
 - Reminder: No principal payments are made with tuition dollars; interest is part of tuition.
 - The board approved a policy change during the 2022-2023 school year that allowed interest to be a part of tuition. These interest payments have been a part of the approved budget in the past two school years.

2026/2027 HCS Compensation Changes

- **Hourly Employees**
 - 5.5% Base Increase + Year of Experience Credit
- **Teaching Staff**
 - 5.5% to base
 - Steps Increase
 - BA Step: \$1,000 → \$1,020
 - MA Step: \$1,180 → \$1,210

25-26 Compensation

Experience	BA	MA		Experience	BA	MA
Base	\$44,940.00	\$47,106.00		Base	\$47,411.70	\$49,696.83
20+ Years	\$63,740.00	\$69,166.00		20+ Years	\$66,551.70	\$72,266.83

26-27 Compensation

Accessibility

- **Tuition Assistance**
 - 100% of demonstrated financial need has been met by Tuition Assistance (TA).
 - Award policies were expanded in 2023 to remove barriers and ensure TA was accessible to all K-8 families
- **Foundation Gift**
 - This year, gifts were awarded to 247 students with awards from \$300 - \$1,250 (per student) based on the net tuition each family owed. A cap of \$2,400 was in place. Everyone that applied received a gift.
- **Church Support**
 - Our local churches continue to make a positive impact on families. So far this year, 160 students received gifts from their church ranging from \$100 - \$2,600.
- **Family Legacy Funds**
 - This spring, over \$18,118 will be distributed from family legacy funds (donor originated and designated) to support various families in our school community.

Example of 1st Year Teacher Budget w/ 26/27 Pay

Income		
Monthly Paycheck (\$47,411/12)	\$3,950	Assumptions
		No Insurance Dependents
Total Income	\$3,950	*Would Add Expense of \$430 - \$1,237
		Shared Housing
Expenses		No Medical Emergencies
Tithe	\$395	No Personal Vacations
Tax Withholdings	\$395	Minimal Savings per Month
6% - 401k Match (Offered by School)	\$237	No Emergency Fund
Basic Insurance (Dental, Vision, and \$50/month HSA)	\$100	No Teaching Expenses
Rent (Shared with Roommate)	\$800	Not Pursuing Continuing Education
Utilities (Shared with Roommate)	\$150	No Giving to Others
Cell Phone Bill	\$80	No Entertainment (Netflix, Friend Outings)
Groceries and Food Expenses (\$10/day)	\$300	No Savings to Purchase Home
Gas for Car (3 fill-ups/month)	\$150	
Insurance for Car	\$75	
Student Loans And/Or Car Payment	\$500	
Basic Savings	\$200	
Essential Needs (Basic Clothes, Car Repairs, Personal Care, Tax Prep, Etc)	\$400	
Minimal Expenses	\$3,782	
Difference After Fixed Expenses	\$168	

Q&A

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