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Dear Grace Crossing Academy Family,

I want you to hear from my heart and the hearts of my brother Shepherds, Staff and Members of Grace Crossing Church, that we consider Grace Crossing Academy to be at the very core of our calling and mission to this community. The Mission of Grace Crossing Academy is to serve our community's young families by providing a safe haven where your children can be cared for, nurtured, educated, loved and introduced to our Lord and Savior.

We continue to thoughtfully and prayerfully consider all of our policies, procedures and practices with this mission in mind. We strive to provide the best care possible and open our doors to the needs of our young families through infant care, pre-care and post-care and other services not typical of commercial facilities. Again, we see ourselves not primarily as a business or just an educational facility, but a service and a blessing to our community's young families.

One practical aspect of this focus is that we are continually looking at our budget seeking ways to maintain the lowest possible tuition structure while providing the highest possible standards of care. Because we are a mission of Grace Crossing Church rather than a commercial facility, we are blessed to be provided with a magnificent facility for which we have no capital burden, mortgage, or debt load. We also have the freedom to work within a "break-even" budget, only covering actual costs and maintenance rather than building in a rent or profit factor. All of this helps keep our costs low and our services exceptional.

Here is where we need your help. Because we lead with our hearts in all matters, we are perennially burdened with inconsistent cash flow, uncollectable accounts and extremely high credit card service fees (\$23,000 last year alone). All of this burdens our budget and strains our capacity to provide services. To address these issues, we are instituting new policies that will take effect at the first of the year. The detailed policy is attached to this letter, but I want to just hit a few high points here.

1. We're asking everyone to place their account on ACH autodraft. This will allow us to efficiently and inexpensively ensure that your monthly bills are being paid promptly. To accommodate your household budgets, we're offering a choice of four different payment dates for this draft to take place.
2. For those of you who still want the convenience of using a credit card, we will be increasing your bills by an amount commensurate with our costs. We will be adding a convenience fee of 3%.
3. For those of you who pay by cash, that will remain unchanged, subject to the ordinary due dates.
4. We are instituting a late fee of 10% for accounts that are more than 7 days late.
5. We have formed a "Financial Committee" who will be available to regularly meet with any of you who need assistance in meeting your tuition bills, need to work out a plan, need scholarships or other financial needs. If your account becomes delinquent by 30 days, we are asking you to come in and work with us so we can help you.

Inspiring minds...Nurturing hearts

If we all work together, we can keep our services exceptional and our tuition costs low. More importantly, we can help ensure that each child receives the care she or he needs. As I said above, the well-being of your children and your families are at the very heart of our mission at Grace Crossing. Our family is here to help your family. By working together with our Financial Committee, we can ensure that we maintain a healthy relationship and dialogue that is focused on meeting your needs.

Grace Crossing's mission is simple, but profound. Grace Crossing is a unified family that loves God, loves people and follows Jesus into the world. We're here to help you, your children and your family flourish as the children of God we are all created to be.

My door is always open, my cell phone and email are available 24 hours a day if you ever want to discuss anything about the school or any other matters. We're here to serve. Thank you for blessing us with your children.

Dave Gibbs, for the Shepherds