

K-12 Tuition Protection Plan

The K-12 Tuition Protection Plan (“TPP”) was established to provide financially responsible Parent(s)/Legal Guardian(s) with the opportunity to insure their tuition obligation in the event of a voluntary withdrawal of the Student by Parent(s)/Legal Guardian(s) from the San Diego Jewish Academy (“SDJA”) during the school year. The TPP covers a portion of the tuition still owed or previously paid in the event of a withdrawal of a student. Parent(s)/Legal Guardian(s) that select payment plans 2, 3, or 4 are required to purchase TPP. TPP is recommended to Parent(s)/Legal Guardian(s) that select payment plan 1 (a single payment), but not required. However, if a single payment has been paid for Student’s tuition without TPP and Student withdraws for any part of the 2023-2024 school year, School will not reimburse any portion of the Net Tuition Obligation. The cost of TPP is \$350 per student. TPP must be purchased at the time of enrollment and submitted with the initial tuition payment. TPP cannot be purchased at any time other than at the time of enrollment. Payment must be received by the School’s Business Office prior to the benefit coverage being activated. In no circumstance can TPP be purchased after a withdrawal event occurs.

Definitions

- **Non-Medical Withdrawal** means a Parent(s)/Legal Guardian(s) withdrawing the Student from SDJA any time on or after the June 1st enrollment cancellation deadline for the upcoming school year, for any reason other than a Medical Withdrawal or a Military Relocation Withdrawal.
- **Medical Withdrawal** means a Parent(s)/Legal Guardian(s) withdrawing the Student from SDJA any time on or after the June 1st enrollment cancellation deadline due to a medical condition, upon written certification by a licensed physician or other licensed health care practitioner that withdrawal is recommended due to a medical condition (the specific medical condition does not need to be identified). The licensed physician or other licensed health care practitioner providing written certification may not be a relative of the Student who is initiating a medical withdrawal and otherwise must be in good standing.
- **Military Relocation Withdrawal** means a Parent(s)/Legal Guardian(s) withdrawing the Student from SDJA any time on or after the June 1st enrollment cancellation deadline because of written orders from any branch of the United States Armed Forces for a Parent/Legal Guardian with whom the student resides to relocate to a location outside of San Diego County.
- **Net Tuition Obligation** means the total tuition parent(s)/legal guardian(s) agreed and is required to pay to SDJA as set forth in the Enrollment Agreement.
- **Pro Rata Tuition** means the amount of the Net Tuition Obligation that would cover the remaining months of the school year after the month in which the Student withdraws. Pro Rata Tuition and related TPP coverage amounts are set forth below.

Coverage

- **Non-Medical Withdrawal**

The TPP will pay pro rata tuition (excluding non-refundable fees/payments as set forth in the Enrollment Agreement, including TPP insurance, ITP, and Security Enhancement Fee) based on the date of withdrawal as follows:

Withdrawal Date	Coverage and Pro Rata Tuition
Between June 1st and July 31	75% of 100% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between August 1 and August 31	75% of 90% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between September 1 and September 30	75% of 80% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between October 1 and October 31	75% of 70% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between November 1 and November 30	75% of 60% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between December 1 and December 31	75% of 50% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between January 1 and January 31	75% of 40% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between February 1 and February 28 (or 29 in leap year)	75% of 30% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between March 1 and March 31	75% of 20% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between April 1 and April 30	75% of 10% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
After April 30	No coverage

- **Medical and Military Relocation Withdrawals**

The TPP will pay pro rata tuition (excluding non-refundable fees/payments as set forth in the Enrollment Agreement, including TPP insurance, ITP, and Security Enhancement Fee) based on the date of withdrawal as follows:

Withdrawal Date	Coverage and Pro Rata Tuition
Between June 1st and July 31	100% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between August 1 and August 31	90% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between September 1 and September 30	80% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between October 1 and October 31	70% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between November 1 and November 30	60% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between December 1 and December 31	50% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between January 1 and January 31	40% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between February 1 and February 28 (or 29 in leap year)	30% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between March 1 and March 31	20% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
Between April 1 and April 30	10% of the Net Tuition Obligation excluding any non-refundable amounts set forth in the Enrollment Agreement.
After April 30	No coverage

Coverage Exclusions

There is no coverage under the TPP, and therefore no reimbursement or cancellation of any tuition obligation, when the student withdraws for the following reasons or under the following circumstances:

- Withdrawal when the student receives credit for an incomplete term.
- Withdrawal upon completion of academic requirements or early graduation.
- Any SDJA initiated action or event such as inability of the school to operate and provide formal academic instruction, including closure for any reason, or dismissal/expulsion of the student by SDJA during the current school year for disciplinary or other reasons.

Claims Process

To initiate a claim under the TPP, the Parent(s)/Legal Guardian(s) must:

- Provide the Head of the division of the School the Student attends and the Admissions Director written notice of the withdrawal, the date of withdrawal, and whether the withdrawal is a Non-Medical Withdrawal, a Medical Withdrawal, or a Military Relocation Withdrawal.
- For a Medical Withdrawal, provide written certification by a licensed physician or other licensed health care practitioner that withdrawal is recommended due a medical condition (the specific medical condition does not need to be identified). The licensed physician or other licensed health care practitioner providing the written certification cannot be a relative of the student and otherwise must be in good standing.
- For a Military Relocation Withdrawal, provide written orders from any branch of the United States Armed Forces ordering a parent/legal guardian with whom the Student resides to relocate to a location outside of San Diego County.