

Victory Life Christian School--Student Contract

This Contract binds both the Private Education Institution (PEI) and the Student once both parties sign this Contract. If the Student is under eighteen (18) years of age, the Student will be represented by his/her Parent/Legal Guardian.

THIS CONTRACT IS MADE BETWEEN

- (1) Victory Life Christian School,
 CPE Registration Number: 200807687G,
 CPE Registration Period: 15 June 2012 – 14 June 2018,
 of 1 Lorong 23 Geylang, Block 8, Singapore 388352, Telephone 6251 5282;

AND

- (2) Full Name of Parent / Legal Guardian:*
 NRIC / FIN Number:*

FOR THE PROVISION OF A COURSE OF STUDY FOR

- Full Name of student ("Student"):
 NRIC / FIN / Birth Cert. Number:*
 Status: Singapore Citizen / Singapore PR / Dependant Pass / Other (.....)*
 Nationality:
 Date of Birth (DD/MM/YYYY):
 Commencing Class:^ Elementary / Middle School / Junior High / High School*
 Commencement Date: ^ Refer to Schedule E ("Classes").

* Strike out those options which are not applicable.

NOTE: References to "Student" in this Contract shall be deemed to include references to the Student's Parent or Legal Guardian, as the case may be. **IMPORTANT:** Any change in guardianship, address, or residential status must be updated to the school immediately.

1. COURSE INFORMATION AND FEES

- 1.1 Victory Life Christian School will deliver the Course as set out in Schedule A to the Student, towards conferment of the stated qualification upon successful Course completion.
- 1.2 Victory Life Christian School confirms that the Course has been permitted by the Committee for Private Education (CPE) and no amendments have been made to the Course as set out in Schedule A unless otherwise permitted by CPE.
- 1.3 The Course Fees payable are set out in Schedule B and Miscellaneous Fees in Schedule C.
- 1.4 Victory Life Christian School considers payment made seven (7) days after the scheduled due date(s) in Schedule B as late. Schedule B.4 explains the school's policy on late payments.

2. REFUND POLICY

2.1 Refund for Withdrawal Due to Non-Delivery of Course

Victory Life Christian School will notify the Student within three (3) working days upon knowledge of any of the following:

- (i) It does not commence the Course on the Course Commencement Date;
- (ii) It terminates the Course before the Course Commencement Date;
- (iii) It does not complete the Course by the Course Completion Date;
- (iv) It terminates the Course before the Course Completion Date;
- (v) It has not ensured that the Student meets the course entry requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE;
- (vi) The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA);
or
- (vii) The Student fails to obtain any approvals from any other governmental organisations including but not limited to the Ministry of Education (MOE), which approvals are necessary for the Student to attend the Course.

The Student shall be entitled to a refund of the entire School Fees and Miscellaneous Fees already paid should the Student decide to withdraw within seven (7) working days of the above notice.

NOTE: Since the Course is in individualised self-study format, students may commence at any time and progress at their own pace, therefore the above points (i) through (iv) are not applicable; however, they are included in this Contract to satisfy CPE requirements. Point (vi) is also not presently applicable, until ICA allows us to support Student Pass applications.

2.2 Refund for Withdrawal Due to Other Reasons

If the Student withdraws from the Course for any reason other than those stated in Clause 2.1, Victory Life Christian School shall, within seven (7) school working days of the Student's last day of school, or of receiving the Student's written notice of withdrawal, whichever is the later, refund to the Student an amount as described in Schedule D.

2.3 Refund During Cooling-Off Period

Victory Life Christian School will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the Maximum Refund (as stated in Schedule D) of the fees already paid **if** the Student submits a written notice of withdrawal to Victory Life Christian School within the cooling-off period, regardless of whether the Student has started the course or not.

2.4 Non-Refundable Fees

Diagnostic fee and Registration fee are **not** refundable in any case.

3. WITHDRAWAL POLICY

We request one month's written notice prior to withdrawal of student, otherwise one month's fees in lieu of notice. Any debit must be paid in full before the student's transcript, certificate, testimonial or letter of attendance etc. will be released by Victory Life Christian School.

4. INSURANCE COVERAGE

Victory Life Christian School maintains commercial insurance coverage for customary risks including comprehensive liability, property loss (school-owned property only), and fire, among others. Since January 2018, Victory Life Christian School also provides **accident** insurance for our students.

- a. School Students' Accident Protector Insurance for students of Victory Life Christian School is provided by The Great Eastern Life Assurance Company Limited.
- b. The master insurance policy is available on the school's website.

Victory Life Christian School does **not** maintain medical insurance for students, nor any form of insurance for parents or guests or for theft or loss of personal property such as laptops and mobile phones. Parents are encouraged to arrange such insurance with one of the many providers in Singapore.

5. FEE PROTECTION SCHEME (FPS)

Victory Life Christian School collects course fees in instalments of not more than two months' fees in advance, so fee protection insurance is neither required nor provided.

6. ADDITIONAL INFORMATION

6.1 The laws of Singapore will apply to how this Contract will be read and to the rights the parties have under this Contract.

6.2 If any part of this Contract is not valid for any reason under the law of Singapore, this will not affect any other part of this Contract.

6.3 If the Student and Victory Life Christian School cannot settle a dispute using the way arranged by Victory Life Christian School, the Student and Victory Life Christian School may refer the dispute to the CPE Mediation-Arbitration Scheme (www.cpe.gov.sg).

6.4 All information given by the Student to Victory Life Christian School will not be given by Victory Life Christian School to anyone else, unless the Student signs in writing that he agrees or unless Victory Life Christian School is allowed to give the information by law.

6.5 If there is any other agreement between Victory Life Christian School and the Student that is different from the terms in this Contract, then the terms in this Contract will apply.

6.6 If the Student or Victory Life Christian School does not exercise or delays exercising any right granted by this Contract, the Student and Victory Life Christian School will still be able to exercise the same type of right under this Contract during the rest of the time the Contract continues.

6.7 If this Contract is also signed or translated in any language other than English, and there is a difference from the English language copy of this Contract, the English language copy will apply.

SCHEDULE A**COURSE DETAILS**

1) Course Title	American High School Diploma – School of Tomorrow Curriculum
2) Course Duration (in months)	Ten (10) months per academic year
3) Full-time or Part-time Course	Full-time
4) Course Commencement Date	<i>As entered on page 1 of this Contract</i>
5) Course Completion Date	An average student may take twelve (12) years to complete Levels 1 through 12 (Elementary through High School). However, since students pursue the course at their own individualised pace, dependent upon their unique abilities and personal motivation, they may attain graduation in a shorter or longer time-frame.
6) Date of Commencement of Studies if later than Course Commencement Date	As the curriculum is in individualised self-study format, students may enrol and commence at any time during the school year.
7) Qualification	Students graduating from Level 12 will be awarded an American High School Diploma.
8) Organisation which develops the Course	Accelerated Christian Education®, Inc., Hendersonville, Tennessee, USA
9) Organisation which awards/ confers the qualification	Victory Life Christian School, Singapore
10) Course entry requirement(s)	<ul style="list-style-type: none"> a) Singapore citizens (Primary level) – MOE exemption from Compulsory Education. b) Singapore citizens (Secondary level) – approval from MOE for admission to a private school. c) Non-Singapore citizens – Singapore Permanent Resident or holding a Dependant's Pass (DP) or Immigration Exemption Order (IEO). d) Ability to read, write, speak and understand English. e) ACE® Diagnostic Test, to determine performance level and any learning gaps. f) Submission of all required admission documents. g) Parents are required to attend Parent Orientation before student commences school (or the first Parent Orientation conducted after student commences).
11) Course schedule with modules and/or subjects	Students are assigned up to six (6) core subjects (Mathematics, English, Word Building, Literature & Creative Writing, Science and Social Studies) plus electives. The curriculum is in individualised self-study format, so students determine their own schedule for those subjects within the hours of each school day.

12) Scheduled holidays (public and school) and/or semester/term break for course	<i>Refer to <u>Schedule F</u>. For more details, please view the calendar on the school website.</i>
13) Examination and/or other assessment period	Students are continuously assessed through Checkups, Self Tests and PACE Tests in each subject. Mastery must be demonstrated in the PACE Test (minimum 80% passing mark) before advancing to the next PACE. There are no periodic examinations.
14) Expected examination results release date	Students are informed of their PACE Test results the following school day.
15) Expected award conferment date	Graduates will receive their Official Transcript and Diploma within one (1) month following successful completion of all graduation requirements and be publicly presented at our annual Graduation Ceremony the first term of the new school year (subject to all fees being paid up to date).

Please refer to the separate document [VLCS Course Information](#) for further details.

SCHEDULE B
COURSE FEES

Current as of School Year: **2017/2018**

B.1 FINANCIAL COMMITMENT

It is important that parents fulfil their financial commitments to the school faithfully and promptly for the effective support of the programme. For a clear understanding of your financial commitment, please refer to the following:

B.1.1 Initial Fees (amounts to be filled in before Contract is signed – inclusive of 7% GST)

Diagnostic Fee ¹	\$160.50	
Registration Fee	\$2,140.00	
Starter Kit Fee ²	\$214.00	
SUBTOTAL	\$2,514.50	
School Fee Instalment (B.1.2) ³	\$	
TOTAL	\$	

¹ The Diagnostic Test is a compulsory requirement of enrolment to determine the student's proper grade level placing, as well as any learning gaps, for each core curriculum subject. It may be conducted prior to enrolment, or once the student commences school. Diagnostic Fee must be paid prior to testing. A child already using the ACE® curriculum might be excused.

² Inclusive of two sets of school uniform and P.E. uniform, one set of desk flags, and a Bible.

³ First bi-monthly instalment due on the day of registration (see B.1.2 below).

B.1.2 School Fee (including 7% GST)

Class (refer to <u>Schedule E</u>)	Per Year	Per School Week	Bi-Monthly Instalment
* Elementary / Middle School	\$8,988.00	\$224.70	\$1,498.00
* Junior High / High School	\$10,272.00	\$256.80	\$1,712.00

* *Strike out the Classes and Fees which are not applicable (as designated on p.1).*

School Fees are charged on a bi-monthly instalment basis (School Fee Per Year divided into six bi-monthly payments) and are to be paid in advance every two months. The first instalment of School Fee is payable together with Registration Fee on the day of application, and will be subsequently due in the third week of every second (even) month for the succeeding two months. If student starts school part-way through a month, the first instalment of School Fee may be pro-rated according to the number of school weeks remaining in that month (rate based on forty school weeks per year).

B.1.3 Resources

The following resources are covered by the School Fees:

- i. Use of curriculum PACEs and classroom learning aids
- ii. Use of computer programmes and electronic PACEs
- iii. Up to three local field trips per year (excluding admission fees)

NOTE: In accordance with ACE® policy, completed PACEs are not allowed to be given to students or parents, but are kept securely by the school and destroyed after each semester. Completed PACE Tests are destroyed one year later.

B.2 FEES PAYMENT SCHEDULE (amounts to be filled in before Contract is signed – including GST)

School Fees (B.1.2) are due in the third week of every alternate (even) month for the following two months:

Fees instalment for:	Amount:	Payment due in the third week of:
July/August	\$	June
September/October	\$	August
November/December	\$	October
January/February	\$	December
March/April	\$	February
May/June	\$	April

B.3 PAYMENTS

All Victory Life Christian School fees are stated in Singapore Dollars, inclusive of Goods and Services Tax (GST) where applicable. Victory Life Christian School accepts payment for school fees in the form of cash, local cheques, or e-banking. Cheques should be crossed and made payable to “**Victory Life Christian School Ltd.**” Victory Life Christian School does not accept post-dated cheques.

For e-banking payments, please ensure the student’s full name is referenced to enable us to credit the account correctly. Please email a bank confirmation advice, with your name, date of deposit, transaction reference, purpose of payment, and our account number, to:

frontdesk@victorylifechristianschool.com

Account to credit:

DBS Current Account
018-901667-7

For payments by ATM, please give the ATM receipt to the school (or photo of receipt via WhatsApp).

All bank charges, including charges for dishonoured cheques, are to be borne by the remitter.

B.4 LATE PAYMENTS

Victory Life Christian School does not charge late payment fees, but prompt payment of all fees is expected. Transcripts and diplomas will not be issued in the event of outstanding fees until such fees are paid up to date.

SCHEDULE C**MISCELLANEOUS FEES****C.1 LITERATURE RESOURCES**

The school does hold copies of the required literature text books for use within class, but they cannot be borrowed out of school. It is recommended that students purchase their own copies, to improve their learning experience and to build up their personal library for future reference.

C.2 SCHOOL UNIFORM

Two sets of school uniform and PE uniform are included at registration, but children grow.

C.3 CO-CURRICULAR ACTIVITIES (CCAs)

Fees for CCAs will be payable on a per-term basis and are non-refundable. Fees will depend upon the activity and the service provider. CCAs may vary from semester to semester.

C.4 FIELD TRIPS

School fees cover up to three local field trips per year, excluding admission fees if applicable. Students will be required to pay any admission fees and other incidental or optional expenses. Honour Roll field trips might also require some “topping up” depending on the activity chosen.

C.5 STUDENT CONVENTIONS AND MISSION TRIPS

The school endeavours to sponsor or subsidise the registration fees and incidental costs for students attending ACE® Student Conventions. However, travel, insurance and accommodation expenses are expected to be borne by the students. Fund-raising may also be undertaken to help support students participating in overseas conventions or mission trips organised by the school.

C.6 REPEAT PACES

In the event of a student needing to repeat a PACE for any reason, this will be chargeable.

C.7 DESK FLAGS

Desk flags (Christian flag and Singapore flag) must be replaced if they are dirtied or damaged.

C.8 GRADUATION FEE

A graduation fee will be charged to cover expenses for the Graduation Ceremony, including the hire of gown and mortar.

C.9 RE-ISSUE OF OFFICIAL TRANSCRIPT

A fee will be charged for the issue of additional official transcripts.

MISCELLANEOUS FEES:	Approximate Amount:
C.1 Literature Books	\$11 - \$19 each
C.2 School Uniform	\$8 - \$24 per item
C.3 CCAs	Free - \$50/session
C.4 Field Trips	Free - \$50
C.5 Student Conventions and Mission Trips	\$300 - \$5,000
C.6 Repeat PACE	\$8
C.7 Desk Flags	\$6 each
C.7 Graduation Fee	\$70
C.8 Re-issue Official Transcript	\$50

NOTE: We do not apply GST to our miscellaneous fees.

SCHEDULE D
REFUND POLICY

D.1 REFUND DURING COOLING-OFF PERIOD

A student submitting a written notice of withdrawal within the cooling-off period will receive the Maximum Refund as follows:

- i. School Fees: 90%
- ii. Diagnostic, Starter Kit and Registration Fees are **not** refundable.

D.2 SUBSEQUENT TO COOLING-OFF PERIOD

After the cooling-off period, **no** refund of any fees (including School Fees) will be given except in the following cases:

D.2.1 Graduation

Graduates: Pro-rated School Fees will be refunded within seven (7) school working days after Student's last day of school.

D.2.2 Circumstances Beyond Student's Control

Cancellation of parent's Work Pass (forcing family to leave Singapore): Pro-rated School Fees will be refunded within seven (7) working days after Student's last day of school.

D.2.3 Withdrawal Prior to Commencement

In the event of withdrawal prior to commencement of course (for new enrolment), Student will be entitled to refund as follows:

- i. School Fees: 90%
- ii. Starter Kit Fee: 100% (subject to return of school uniform etc. in as-new condition – unless uniform is specially tailored for uncommon fit, then this will be deducted from refund)
- iii. Diagnostic and Registration Fees are non-refundable.

SCHEDULE E**CORRELATION OF COURSES TO CLASSES****E.1 COURSES**

For CPE’s classification purposes, our programme is divided into “Courses” according to grade levels. However, due to the individualised nature of our curriculum, unlike conventional education systems, a student may be at different levels in different subjects, and may progressively change levels on a continuum throughout the school year. Thus these “Courses” (curriculum levels) and their subsidiary “Modules” (subjects) are not conducted separately but in unison. In terms of delivery, we have divided the school into four successive “Classes”, from Elementary through High School. Consequently, for greater practicality, our “Courses” are grouped by their respective “Classes”.

Elementary

1. American High School Diploma – School Of Tomorrow Curriculum – Grade 1
2. American High School Diploma – School Of Tomorrow Curriculum – Grade 2
3. American High School Diploma – School Of Tomorrow Curriculum – Grade 3
4. American High School Diploma – School Of Tomorrow Curriculum – Grade 4

Middle School

5. American High School Diploma – School Of Tomorrow Curriculum – Grade 5
6. American High School Diploma – School Of Tomorrow Curriculum – Grade 6
7. American High School Diploma – School Of Tomorrow Curriculum – Grade 7

Junior High

8. American High School Diploma – School Of Tomorrow Curriculum – Grade 8
9. American High School Diploma – School Of Tomorrow Curriculum – Grade 9

High School

10. American High School Diploma – School Of Tomorrow Curriculum – Grade 10
11. American High School Diploma – School Of Tomorrow Curriculum – Grade 11
12. American High School Diploma – School Of Tomorrow Curriculum – Grade 12

E.2 CLASSES

Students are assigned to their respective classes based on their age and the age-grade equivalent curriculum levels they are working on (“performance level”) in their core subjects (also considering the available space in each Learning Centre). However, from June 2018, students will be promoted from Middle School (Junior Cluster) to Junior High (Senior Cluster) in the calendar year they turn 13 years of age, regardless of their grade levels. Promotion to the next class, when attained, will usually be effected at the beginning of a new term or school year.

Class	Age-Range (years)	PACE Numbers	Curriculum Levels	Singapore Equivalent
Elementary	7 – 10	1001 – 1048	1 – 4	P1 – P4
Middle School	9 – 12	1049 – 1084	5 – 7	P5 – Sec 1
Junior High	13 – 17	1085 – 1099	8 – 9	Sec 2 – Sec 3
High School	16 – 19	1100 – 1144	9 – 12	Sec 4 – JC 2

SCHEDULE F**SINGAPORE SCHOOL AND PUBLIC HOLIDAYS CALENDAR**

For Academic Year **2017/2018**

F.1 SCHOOL TERM HOLIDAYS

Before Term 1:	Saturday, 27 th May, to Sunday, 25 th June 2017
After Term 1:	Saturday, 2 nd September, to Sunday, 10 th September 2017
After Term 2:	Saturday, 18 th November 2017, to Sunday, 31 st December 2017
After Term 3:	Saturday, 10 th March, to Sunday, 18 th March 2018
After Term 4:	Saturday, 26 th May, to Sunday, 24 th June 2018

F.2 SINGAPORE PUBLIC HOLIDAYS

Hari Raya Puasa:	Sunday, 25 th June 2017*
National Day:	Wednesday, 9 th August 2017
Hari Raya Haji:	Friday, 1 st September 2017
Deepavali:	Wednesday, 18 th October 2017 (subject to change)
Christmas Day:	Monday, 25 th December 2017
New Year's Day:	Monday, 1 st January 2018
Chinese New Year:	Friday and Saturday, 16 th and 17 th February 2018**
Good Friday:	Friday, 30 th March 2018
Labour Day:	Tuesday, 1 st May 2018
Vesak Day:	Tuesday, 29 th May 2018

* The following Monday, 26th June 2017, will be a public holiday.

** The following Monday, 19th February 2018, will be a school holiday.

F.3 SCHEDULED SINGAPORE SCHOOL HOLIDAYS

Youth Day:	Sunday, 1 st July 2017*
Teachers' Day:	Thursday, 31 st August 2017
Children's Day:	Friday, 6 th October 2017

* The following Monday, 2nd July 2017, will be a scheduled school holiday.

NOTE: Calendar may be subject to change. Any changes will be advised to our students by newsletter or email and updated on our website: www.victorylifechristianschool.com

VICTORY LIFE CHRISTIAN SCHOOL--STUDENT CONTRACT SIGNATORY PAGE

The Advisory Note to Students (Form 12) has been read and signed by the Student.

Page 1 (Parent/Guardian and Student Details) has been fully completed.

Tables **B.1.1** (Initial Fees) and **B.2** (Fees Payment Schedule) have been filled in.

All amendments have been signed by both Victory Life Christian School and the Student.

NOTE: The course information and/or fees for each subsequent school year, **if** there are any changes, shall be set out in an Addendum to this contract, to be signed by Victory Life Christian School and the Student on or before the commencement of the subsequent school year.

The parties hereby acknowledge and agree to the terms stated in this Contract.

SIGNED by the Student (*if the student is at least eighteen (18) years of age*): **or** **SIGNED** by the Student's parent or legal guardian:

x

.....
Name of Student

.....
Name of Parent / Legal Guardian

NRIC / FIN No:

NRIC / FIN No:

Date:

Date:

SIGNED by and on behalf of Victory Life Christian School:

x

Mrs Jan Boey alias Chern Chin Shiang

Founder/Director

Date:

Company Stamp of

OR

VICTORY LIFE CHRISTIAN SCHOOL:

x

Mrs Lim Ho Mun **OR** Mrs Malnaveley Valluvan

Principal

Date: