

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*

^ 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 or in residential status is to 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 7 days after the scheduled due date(s) in Schedule B as late. Refer to B.4 for the school's policy on late payments.

2. REFUND POLICY

2.1 School Fees

No refund of School Fees shall be granted except as otherwise provided in Schedule D of this Contract, and in the case where admission of the Student is denied by Victory Life Christian School.

2.2 Registration Fee

Students who are not accepted into Victory Life Christian School at the time of application (for reasons not related to waitlists) will receive the full refunded Registration Fee.

2.3 Other Fees

Starter Kit Fee may be refundable in some cases of non-commencement of Course by the Student (refer to Schedule D). Diagnostic Test Fees are non-refundable in any case.

2.4 Cooling-Off Period

Victory Life Christian School shall provide the Student with a cooling-off period of seven (7) working days from the date of signing of this Contract by both parties. Within this cooling-off period, regardless of whether or not the Student has started the Course, the Student can submit written notice of withdrawal to Victory Life Christian School and receive the Maximum Refund as per Schedule D.

3. 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.

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. Victory Life Christian School does **not** maintain medical or accident insurance for students, 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. ADDITIONAL INFORMATION

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

5.2 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.

5.3 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).

5.4 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.

5.5 Any agreement other than this Contract is invalid if it is administered without the written permission of CPE. 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.

5.6 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.

SCHEDULE A

COURSE INFORMATION

Victory Life Christian School administers the School of Tomorrow® curriculum (also known as Accelerated Christian Education® or ACE®), in accordance with ACE® prescribed procedures. Victory Life Christian School students are equipped to self-study using this curriculum, which provides biblically based, individualised, mastery learning.

A.1 Programme

- a) Students are enrolled at Victory Life Christian School on a full-time basis for each school year, which runs for forty (40) weeks divided into four (4) terms of ten (10) weeks each (including biannual Parent Conferences), from the beginning of July to the end of June.
- b) As the primary curriculum is in individualised self-study format, students may enrol at any time throughout the school year.
- c) Victory Life Christian School generally follows Singapore public school terms and holidays, although our school year runs from July to June, not January to December.
- d) Details of the holidays for the current school year are outlined in the Calendar (Schedule F). A new Calendar will be issued at the beginning of each new school year. Any changes will be advised by school announcement, letter and/or email and updated on our website:
www.victorylifechristianschool.com/calendar-events

A.2 Curriculum

- a) The School of Tomorrow® curriculum is developed by Accelerated Christian Education®, Inc., Hendersonville, Tennessee, USA.
- b) Each subject Level is broken down into twelve units called PACES (Packets of Accelerated Christian Education®).

- c) Each curriculum Level equals one year's work for a typical student, thus it would take an average student 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.
- d) Students learn to set their own goals on a daily, weekly, per-term and annual basis. They are also assisted to set their own targets for graduation.
- e) Students are continuously assessed through Checkups, Self Tests and PACE Tests. Mastery must be demonstrated in the PACE Test (minimum 80% passing mark) before advancing to the next PACE. There are no periodic examinations.
- f) Transcripts and/or Report Cards are issued during Parent Conferences (PC), usually held at the end of each semester. Transcripts will only be given in person, not by post or email.

A.3 Delivery Structure

- a) The school is divided into four progressive levels of classes: Elementary, Middle School, Junior High and High School.
- b) Students are assigned to their respective classes based on their age and the age-grade equivalent curriculum levels they are working on in their core subjects (see Schedule E).
- c) Each class has its own Learning Centre headed by one Supervisor (corresponding to teacher) assisted by one or more Monitors (corresponding to teacher aides) or co-Supervisors.
- d) The ACE® guideline is one Supervisor plus one Monitor per up to thirty students; Victory Life Christian School typically maintains a higher staff-to-student ratio than this, especially at lower grade levels.
- e) Students are taught to self-study in the Learning Centre, with the Supervisor inspiring achievement and providing academic guidance while the Monitor looks after non-academic requests and administrative support.
- f) In essence, the curriculum PACEs are the teachers, and the students are trained by Victory Life Christian School staff to be active learners. There is minimal whole-class teaching (apart from supplementary curriculum), allowing maximal one-on-one support (on a time-shared basis) as and when required by individual students.
- g) Students are also expected to complete extra PACE work at home on a regular basis (amount set according to their own goals).

A.4 Entry Requirements

- a) Ability to read, write, speak and understand English.
- b) ACE® Diagnostic Test, to determine performance level and any learning gaps.

NOTE: Under the Compulsory Education Act, we are unable to accept Singapore Citizen students until they have completed their PSLE, unless they obtain exemption from the Ministry of Education (MOE), e.g. on the basis of having Special Education needs, or returning to Singapore having already completed several years of schooling overseas. Furthermore, since June 2016, approval from the MOE is required before any Singapore citizen can be admitted to a private school such as Victory Life Christian School.

A.5 Graduation

- a) Credits towards graduation are accumulated from Level 9 onwards.
- b) One credit is earned for each unit of study (12 PACEs in one subject) completed.
- c) In addition to the core subjects, certain electives are required for graduation, including computer literacy in word processing, spreadsheet, and database management. Further electives may be chosen according to the student's preferred vocational direction.
- d) A maximum of two (2) non-academic credits may be counted towards graduation.
- e) College Preparatory and Honours students should also demonstrate the ability to communicate effectively in written and oral presentations.
- f) Students graduating from Level 12 will be awarded an American High School Diploma, conferred by Victory Life Christian School (preference given to College Preparatory or Honours courses of study):
 - (i) **General** – minimum 23 credits* + 80% GPA (C);
 - (ii) **College Preparatory** – min. 25 credits* + 88% GPA (B) + 500 wpm Readmaster + 45wpm Typemaster;
 - (iii) **Honours** – min. 27 credits* + 94% GPA (A) + 600 wpm Readmaster + 45wpm Typemaster

* Inclusive of up to two (2) non-academic credits.

- g) Graduates will receive their Official Transcript within one (1) month following successful completion of all graduation requirements (subject to all fees being paid up to date).
- h) Graduates will receive their Diploma 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).
- i) A graduation fee will be charged to cover expenses including the hire of gown and mortar.

The course information and 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.

A.6 Withdrawal

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.

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 (calculated as follows: School Fee Per Year, divided by twelve months per year, times two months) 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 school year, the first instalment of School Fee will be pro-rated, taking into account the number of school weeks elapsed since the start of the 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 second (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. Graduation 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. However, it is recommended that students purchase their own copies, to improve their learning experience and to build up their own library for future reference.

C.2 CO-CURRICULAR ACTIVITIES (CCAs)

Fees for CCAs (whether optional or compulsory) 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.3 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 mission trips organised by the school.

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 ten (10) 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 will be refunded within ten (10) 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 classification purposes, our programme may be 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”.

Pre-Elementary

0. Reading Readiness and ABCs – We are no longer conducting this course, until further notice.

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. 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 – 14	1049 – 1084	5 – 7	P5 – Sec 1
Junior High	14 – 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

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

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

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

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

Company Stamp of

Date:

VICTORY LIFE CHRISTIAN SCHOOL: