

Welcome to the 2026 - 2027 Covenant Education Plan Parent Overview



Agenda

- Plan Overview
- Steps to Take
- Required Documents
 - Affirmation Statement
 - CEP Worksheet
 - Income Verification
- Checklist
- Questions



Christian Education Is A Core Value of the Christian Reformed Church

“The CRC as a covenantal community is committed to Christian schools as the social agent that can make Christian education effective in the totality of life.”

–CRC position statement on Christian Education

What is the ECRC Covenant Education Plan

The Covenant Education Plan (CEP) is a ministry established to help any active Elmhurst Christian Reformed Church family who is so led to send their child to an approved Christian day school. The CEP is administered by the Christian Education Committee (CEC).

As a congregation, we are convinced of the value of Christian education in passing on our faith from generation to generation and to influencing our culture for Christ.

Therefore, all members have covenanted together to give sacrificially so that all of our children have the opportunity to receive a Christian education. Parents of students and all Elmhurst CRC members contribute to the Covenant Plan through their giving to the Elmhurst Ministries Fund (EMF). All are asked to give as God has blessed them.

What the ECRC Covenant Plan is Not

The Covenant Plan is not a discounted tuition rate nor is it an accounting mechanism to avoid income taxes.

Members with or without children in school are called to contribute to the EMF as generously as they can.

Our common goal is to assist those who desire, but cannot fully afford, Christian education for their children.

Participating in the Plan

Elmhurst CRC members contribute to the Covenant Plan through the EMF, which supports all church ministries, including Christian education, youth programs, outreach, denominational ministry shares, staff compensation, and building costs.

God calls us to be generous givers. When we became members of Elmhurst CRC, we agreed to give joyfully toward these ministries and programs as God has blessed us.

We encourage all members to prayerfully consider what God has called them to give to the ministries of the church, including the education of our covenant children.

- Some will be able to contribute no more than the cost of education for their own children.
- Some will not even be able to give that.
- However, if other parents whose children have graduated, contribute at a rate equivalent to having their children in school, that generous giving would be a blessing to parents who currently cannot support the full cost of Christian Education.

What's New This Year

What's Not Changing for 2026 – 2027

- ECRC continues its commitment to the Covenant Education Plan.
- The core program structure has remained constant for about a decade.
- Second year of paperless, fully online enrollment.

All plan materials and enrollment tools are available at <https://elmhurstcrc.org/covenant-education-plan>

What's New For 2026 - 2027

- Adjusted the Family Cap to potentially provide additional support for lower income families and less support for higher income families.

2025 - 2026

1 student		2 students			3 students			4 students			5 or more students		
Income	ECRC %	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap
≤50K	50%	≤50K	50%	15,000	≤50K	50%	15,000	≤50K	50%	15,000	≤50K	50%	15,000
>50K-65K	40%	>50K-65K	40%	15,000	>50K-65K	40%	15,000	>50K-65K	40%	15,000	>50K-65K	40%	15,000
>65K-75K	35%	>65K-75K	40%	15,000	>65K-75K	40%	15,000	>65K-75K	40%	15,000	>65K-75K	40%	15,000
>75K-85K	30%	>75K-85K	35%	15,000	>75K-85K	35%	15,000	>75K-85K	40%	15,000	>75K-85K	40%	15,000
>85K-100K	25%	>85K-100K	35%	16,000	>85K-100K	35%	16,000	>85K-100K	35%	16,000	>85K-100K	35%	16,000
>100K	20%	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500
		>110K-120K	30%	18,500	>110K-120K	30%	18,500	>110K-120K	30%	18,500	>110K-120K	30%	18,500
		>120K-130K	27.5%	19,000	>120K-130K	27.5%	19,000	>120K-130K	27.5%	19,000	>120K-130K	27.5%	19,000
		>130K-140K	22.5%	20,000	>130K-140K	22.5%	20,000	>130K-140K	22.5%	20,000	>130K-140K	22.5%	20,000
		>140K	20%	N/A	>140K-165K	20%	22,000	>140K-165K	20%	22,000	>140K-165K	20%	22,000
					>165K-190K	20%	23,500	>165K-190K	20%	24,500	>165K-190K	20%	24,500
					>190K-215K	20%	26,000	>190K-215K	20%	27,500	>190K-215K	20%	27,500
					>215K	20%	N/A	>215K	20%	N/A	>215K	20%	N/A

2026 - 2027

1 student		2 students			3 students			4 students			5 or more students		
Income	ECRC %	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap
≤50K	50%	≤50K	50%	12,500	≤50K	50%	12,500	≤50K	50%	12,500	≤50K	50%	12,500
>50K-65K	40%	>50K-65K	40%	14,000	>50K-65K	40%	14,000	>50K-65K	40%	14,000	>50K-65K	40%	14,000
>65K-75K	35%	>65K-75K	40%	15,000	>65K-75K	40%	15,000	>65K-75K	40%	15,000	>65K-75K	40%	15,000
>75K-85K	30%	>75K-85K	35%	15,000	>75K-85K	35%	15,000	>75K-85K	40%	15,000	>75K-85K	40%	15,000
>85K-100K	25%	>85K-100K	35%	16,000	>85K-100K	35%	16,000	>85K-100K	35%	16,000	>85K-100K	35%	16,000
>100K	20%	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500
		>110K-120K	30%	18,500	>110K-120K	30%	18,500	>110K-120K	30%	18,500	>110K-120K	30%	18,500
		>120K-130K	27.5%	19,500	>120K-130K	27.5%	19,500	>120K-130K	27.5%	19,500	>120K-130K	27.5%	19,500
		>130K-140K	22.5%	20,500	>130K-140K	22.5%	20,500	>130K-140K	22.5%	20,500	>130K-140K	22.5%	20,500
		>140K	20%	N/A	>140K-165K	20%	22,500	>140K-165K	20%	22,500	>140K-165K	20%	22,500
					>165K-190K	20%	24,000	>165K-190K	20%	25,000	>165K-190K	20%	25,000
					>190K-215K	20%	26,500	>190K-215K	20%	28,000	>190K-215K	20%	28,000
					>215K	20%	N/A	>215K	20%	N/A	>215K	20%	N/A

Steps For Participation

Ensure eligibility

To be eligible, a parent must:

1. Be an active, communicant member of Elmhurst CRC – engaged in the process of becoming more like Jesus through Prayer, Bible Study, Fellowship, Serving, Worship, Outreach and Giving.
2. Send their children to a Christian school approved for inclusion in the plan:
 - Timothy Christian Schools (TCS)
 - Chicago West Side Christian School (CWSCS)
 - Chicago Christian Schools
 - Elim Christian School
3. Have no outstanding, prior tuition balance at any of the schools approved for inclusion in the plan.

Submit required documentation

1. Covenant Affirmation Statement
2. Covenant Education Plan Worksheet
3. Income Verification, if required (copy of 2025 IRS 1040, page 1)

Note: We are no longer using the cep@elmhurstcrc.org email address for any sensitive document submission, but it may be used for questions.

Covenant Affirmation Statement

- Each family participating in the program needs to complete and submit a Covenant Affirmation Statement
- The downloadable / printable version has been retired. Please submit the online form linked on the CEP website: <https://elmhurstcrc.org/covenant-education-plan>

Consider additional ways in which your Service can be used in the Christian instruction of our youth. Volunteering in children's ministries positively impacts the lives of our children (e.g. Children's Worship, Little Lambs, Youth Group, GEMS, Jr. GEMS, Cadets, Pathfinders, etc.)



"WE PROMISE TO DO ALL IN OUR POWER."

ELMHURST CRC Covenant Affirmation Statement

My family actively participates at Elmhurst CRC. We understand that the elders have defined active membership as those who are engaged in the process of becoming more like Jesus by worshipping, giving and serving.

We consider ourselves to be active Elmhurst CRC members by participating in the following ways. (Please detail the ways in which your family demonstrates the commitment of an active member.)

Prayer/Personal Devotion/Worship:

(Committed to deepening our relationship with Christ: Colossians 1:9-10;
Committed to worshipping together: Hebrews 10:24-25)

Bible Study/Small Group:

(Committed to loving and serving each other: John 13:34-35)

Service:

(Committed to using our gifts and abilities and being actively involved in ministry: 1 Corinthians 12:47)

Giving:

(Committed to giving generously back to God from our earnings: 2 Corinthians 9:6-7)

Outreach:

(Committed to sharing the hope and love of Jesus Christ to a lost and dying world: 1 Peter 3:15)

Signed,

Print Name

Worksheet Completion

Available To Download and Upload:

<https://elmhurstcrc.org/covenant-education-plan>

- If your income level and number of students who will be enrolled at Timothy makes your family eligible for ECRC support greater than what is listed on the bottom cell/tier of each bracket, YOU MUST PROVIDE INCOME VERIFICATION
- If your income level falls into the bottom cell/tier of each bracket OR you elect not to share personal income statements, the 20% support level will apply and NO INCOME VERIFICATION IS REQUIRED
 - Brackets outlined in Green = No income verification required
 - Worksheet will indicate if income verification is required once completed



Elmhurst CRC | 2026-2027 Worksheet for Income-Based Covenant Education Plan

Parent Name(s):

Provide the email you regularly check:

1 List the K-12 students in your household participating in the CEP:

	Your Child(ren)'s Name(s)	Grade Next School Year (2025/26)
Student 1:		
Student 2:		
Student 3:		
Student 4:		
Student 5:		
Student 6:		

Calculated family tuition total in your household:

Grade	# Students	Tuition	TOTAL
Progressive K		9,260	
Full Day K		12,330	
Grades 1-5		12,330	
Grade 6		13,370	
Grades 7-8		14,850	
Grades 9-12		15,955	
TOTAL			

2 Determine your Income-Based 'ECRC Percentage' and 'Family Cap' based upon the number of K-12 students and your household income
Your 2024 Adjusted Gross Income can be found in Line 11 on your 2024 IRS Form 1040

Select your AGI Range: Note: Income Verification Required Family Tuition Total A:

1 student			2 students			3 students			4 students			5 or more students		
Income	ECRC %	Family Cap	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap	Income	ECRC %	Family Cap
≤50K	50%	12,500	≤50K	50%	12,500	≤50K	50%	12,500	≤50K	50%	12,500	≤50K	50%	12,500
>50K-65K	40%	14,000	>50K-65K	40%	14,000	>50K-65K	40%	14,000	>50K-65K	40%	14,000	>50K-65K	40%	14,000
>65K-75K	35%	15,000	>65K-75K	40%	15,000	>65K-75K	40%	15,000	>65K-75K	40%	15,000	>65K-75K	40%	15,000
>75K-85K	30%	15,000	>75K-85K	35%	15,000	>75K-85K	35%	15,000	>75K-85K	40%	15,000	>75K-85K	40%	15,000
>85K-100K	25%	16,000	>85K-100K	35%	16,000	>85K-100K	35%	16,000	>85K-100K	35%	16,000	>85K-100K	35%	16,000
>100K	20%	17,500	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500	>100K-110K	32.5%	17,500
			>110K-120K	30%	18,500	>110K-120K	30%	18,500	>110K-120K	30%	18,500	>110K-120K	30%	18,500
			>120K-130K	27.5%	19,500	>120K-130K	27.5%	19,500	>120K-130K	27.5%	19,500	>120K-130K	27.5%	19,500
			>130K-140K	22.5%	20,500	>130K-140K	22.5%	20,500	>130K-140K	22.5%	20,500	>130K-140K	22.5%	20,500
			>140K	20%	N/A	>140K-165K	20%	22,500	>140K-165K	20%	22,500	>140K-165K	20%	22,500
						>165K-190K	20%	24,000	>165K-190K	20%	25,000	>165K-190K	20%	25,000
						>190K-215K	20%	26,500	>190K-215K	20%	28,000	>190K-215K	20%	28,000
						>215K	20%	N/A	>215K	20%	N/A	>215K	20%	N/A

3 Enter the 'ECRC %' based upon your income and number of students who will be attending TCS: B1: 50.0%

4 Enter the 'Family Cap' (applicable for 3 or more students when not in the highest income bracket, otherwise enter 'N/A'): B2: N/A

5 Multiply your 'Family Tuition Total' in Box A by the 'ECRC %' in Box B1: C:

6 Subtract the amount in Box C from your 'Family Tuition Total' in Box A: D:

7 Enter the lower number between Box B2 (if applicable) and Box D: (This is your tuition obligation, payable directly to TCS) E:

8 Subtract the amount in Box E from your 'Family Tuition Total' in Box A: (This is the tuition amount ECRC will pay on your family's behalf) F:

Income Verification

To determine your income level

- Use Form 1040 from your latest federal tax return
- You can find your AGI (Adjusted Gross Income) on **Line 11**
- For income verification, please provide a scan, screen shot or legible photo of page 1 of your 1040; **Please black out your SS# but ensure your name(s) are visible**
 - a) Upload at <https://elmhurstcrc.org/covenant-education-plan>
 - b) Drop off or mail a paper copy to the church office at:
 - Elmhurst Christian Reformed Church
 - Attn: CEP
 - 149 Brush Hill Road
 - Elmhurst, IL 60126
- Only the CEC Chair, Bill Terpstra, will view this information
- **All financial statements are treated as CONFIDENTIAL and will be shredded (paper) or deleted (electronic) after income verification**

Form **1040** Department of the Treasury—Internal Revenue Service **2025** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning , 2025, ending , 20 See separate instructions.

Filed pursuant to section 301.9100-2 Combat zone Deceased MM / DD / YYYY Spouse MM / DD / YYYY

Other

Your first name and middle initial Last name Your social security number

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025.

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Foreign country name Foreign province/state/county Foreign postal code

Filing Status Single Head of household (HOH) Married filing jointly (even if only one had income) Qualifying surviving spouse (QSS) Married filing separately (MFS). Enter spouse's SSN above and full name here: If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Check only one box.

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) Yes No

Dependents (see instructions)

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.
(6) Check if	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled
(7) Credits	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents

Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a
b	Household employee wages not reported on Form(s) W-2	1b
c	Tip income not reported on line 1a (see instructions)	1c
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
e	Taxable dependent care benefits from Form 2441, line 26	1e
f	Employer-provided adoption benefits from Form 8839, line 31	1f
g	Wages from Form 8919, line 6	1g
h	Other earned income (see instructions). Enter type and amount:	1h
i	Nontaxable combat pay election (see instructions)	1i
z	Add lines 1a through 1h	1z
2a	Tax-exempt interest	2a
3a	Qualified dividends	3a
c	Check if your child's dividends are included in <input type="checkbox"/> Line 3a <input type="checkbox"/> Line 3b	
4a	IRA distributions	4a
c	Check if (see instructions) <input type="checkbox"/> 1 <input type="checkbox"/> Rollover <input type="checkbox"/> 2 <input type="checkbox"/> QCD <input type="checkbox"/> 3	
5a	Pensions and annuities	5a
c	Check if (see instructions) <input type="checkbox"/> 1 <input type="checkbox"/> Rollover <input type="checkbox"/> 2 <input type="checkbox"/> PSO <input type="checkbox"/> 3	
6a	Social security benefits	6a
b	Taxable amount	6b
c	If you elect to use the lump-sum election method, check here (see instructions)	
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here <input type="checkbox"/>	
7a	Capital gain or (loss). Attach Schedule D if required	7a
b	Check if: <input type="checkbox"/> Schedule D not required <input type="checkbox"/> Includes child's capital gain or (loss)	
8	Additional income from Schedule 1, line 10	8
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income	9
10	Adjustments to income from Schedule 1, line 26	10
11a	Subtract line 10 from line 9. This is your adjusted gross income	11a

Attach Sch. B if required.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form **1040** (2025) Created 9/5/25



Additional Assistance

- We understand that sometimes a family changes jobs or loses employment, and their current income does not reflect what is shown on their AGI. In this situation, reach out to the CEC Chair to discuss a potential adjustment to the CEP Worksheet.
- If additional support is needed beyond that which the Covenant Education Plan provides, first apply for assistance from the Timothy Foundation.
 - Apply online at:
<https://online.factsmgt.com/grant-aid/inst/3FXMX/landing-page>
 - Contact Timothy directly to confirm application submission, any additional required steps, and tuition assistance status.
- If additional support is required after consideration by the Timothy Foundation, please speak to Ken Vander Wal as your Elder representative or Mike Holtrop as your Deacon representative to determine what support may be available.



Final Checklist

- ❑ Review program materials, including eligibility requirements, at: <https://elmhurstcrc.org/covenant-education-plan>
- ❑ Submit required documentation **no later than April 17, 2026**
 - a) Complete & submit the Covenant Affirmation Statement online
 - b) Download, complete and upload the CEP Support Worksheet
 - c) If required, provide a copy of page 1 of your 2025 IRS 1040 (upload or paper)
- ❑ Confirm registration at Timothy Christian for the 2026 - 2027 school year: <https://www.timothychristian.com/admissions>
- ❑ If additional financial support beyond the Covenant Education Plan is needed:
 1. Apply to the Timothy Foundation as soon as possible
 2. If further assistance is required, follow up with the CEC Deacon or Elder representative

Any Questions?

Contact the Christian Education Committee
cep@elmhurstcrc.org

Bill Terpstra (Chair)
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THANK YOU

ELMHURST
CHRISTIAN REFORMED
CHURCH 