



Financial Aid at Covenant Day School

In order to help make a Christian education affordable for as many families as possible without compromising program excellence, Covenant Day School is pleased to offer need-based financial assistance. We strongly encourage any family to apply for financial assistance that faces a situation where the cost of attendance exceeds their ability to pay.

All families with current students or those who have applied for Junior Kindergarten through Grade 12 are eligible to apply for financial assistance. The financial aid process is confidential. Only the applicant and the Financial Aid Committee will have access to the information provided. The completed application will be evaluated by the school's Financial Aid Committee and will be treated separately from the admissions application process. Families must be in the admissions process to have their financial aid application evaluated.

North Carolina Opportunity Scholarship

Covenant Day School accepts the North Carolina Opportunity Scholarship. The program expanded in the 2024–2025 school year. As a result, all families who reside in North Carolina must complete an application – or renewal – for the North Carolina Opportunity Scholarship in order to be considered for financial aid from CDS. The application for the North Carolina Opportunity Scholarship opens on **February 2, 2026**, and can be found [HERE](#).

You may apply for financial aid through CDS prior to February 2, but in order for your application to be considered complete, you must submit as supporting documentation the confirmation report received from NCSEAA (the agency administering the NC Opportunity Scholarship program). You can still receive financial assistance through CDS even if you are not awarded an NC Opportunity Scholarship, but you must complete the application process to be considered.

How to apply for Financial Aid from CDS

Covenant Day School utilizes the online service of FACTS Financial Aid to process all financial aid applications. FACTS does not decide whether financial assistance will be given or how much to give; rather FACTS provides a need-based financial aid analysis service which includes a recommendation of what a family should reasonably contribute toward tuition. All information from FACTS is kept confidential. Results are reviewed by the CDS Financial Aid Committee who makes the final decision regarding awards.

As a reminder, you must reapply for financial aid each year. To start the process, please do the following:

- From the home page of the CDS website, go to Admissions/Tuition & Financial Aid. and click on the button near the bottom of the page to access the online FACTS application.
- The application process is self-guided. You may navigate in and out of the program allowing you to partially complete an application and go back to it at another time. Email support and a helpline are provided.
- The charge for the application is \$45.00 and can be paid by credit card or e-check at the end of the session.
- After completing the online application, you will be required to upload your 2024 and 2025 federal and state tax returns with all schedules and W-2s to the FACTS system, as well as documentation for the North Carolina Opportunity Scholarship. If you are unable to upload your supporting documents directly to the FACTS system, you can also contact Christen Marshall in the CDS Business Office for assistance.

Key Dates

Financial Aid applications are considered throughout the year as they are received, but please note the following:

- **New Students** – A family with a new student to the school who submits a completed financial aid application (including all required tax forms) by **February 10, 2026**, will receive a decision at the time they receive their offer letter from Admissions. Families with new students may still apply for financial aid after February 10, but they are not guaranteed to be considered in the first round and may need to respond to an enrollment offer prior to receiving a financial aid decision.
- **Current Students** – A family with only current students who submits a completed financial aid application before they re-enroll their students may reduce their non-refundable enrollment deposit by half. Once the online financial aid application is complete, please contact Christen Marshall at cmarshall@covenantday.org no later than **February 10, 2026**, to ensure that a reduced enrollment deposit requirement can be applied prior to the February 17 re-enrollment deadline. In order to ensure that an application is considered in the first round, current families must submit all required tax documents by **March 10, 2026**.
- Any family who submits a completed application after the early round deadlines listed above will receive a response as decisions are made. Regardless of the status of their financial aid application, families must continue to make regular tuition payments in order to maintain the enrollment of their students.

Key Points of Contact

There are two types of support available to families seeking information about the CDS financial aid process.

- If you have specific questions about the online FACTS form, you may contact FACTS directly at 866-441-4637.
- If you have general questions about the financial aid process, you may contact the CDS Student Accounts Coordinator, Christen Marshall, at 704-708-6102, or at cmarshall@covenantday.org. Please note that information about specific award decisions can only be provided after a complete application has been reviewed and evaluated by the CDS Financial Aid Committee.

Covenant Day School admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, national and ethnic origin in administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other school-administered programs.