



## **TERMS AND CONDITIONS**

Last updated: July 16, 2026

Please read these Terms and Conditions carefully before using this website, <https://www.credo-academy.org/>, operated by Credo Academy, or before registering and enrolling as a family to attend Credo Academy (we, us, our).

Your access to enrollment at Credo Academy, or use of this website, is conditioned on your acceptance of and compliance with these Terms. These terms apply to all applicants and enrolled families who access or use Credo Academy.

By accessing or enrolling at Credo Academy, you agree to be bound by these Terms. If you disagree with any part of the Terms, you may not access Credo Academy as an enrolled student or parent, or as a contracted instructor. Terms may be modified at any time for any reason by posting a new version on <https://www.credo-academy.org/>.

### **Requirements to open registration for classes**

1. All Credo registration fees must be up to date for semester-long and yearlong classes.
2. Your student's teachers must be paid for current semester tuition and materials fees as well as the tuition and materials fees for yearlong classes.
3. All volunteer hours must be current.

### **Registration and Enrollment**

- Classes are filled by age preference, with older students/grades taking preference. If fees are not paid, forms aren't turned in, applications are incomplete, volunteer hours are not up to date, or tuition/material fees to the teachers are not paid by the deadline, families risk losing the age priority to register for classes.
- All class drops must be done before the posted deadline or full payment of tuition will be required. ❖ If the maximum has been reached in any given class, you will be put on the waiting list. However, because older students will have priority in classes, the waitlist may change.
- For year-long classes, you are responsible to pay for the full year tuition and materials fees that are due the first day of fall classes. If not paid within two weeks of fall classes starting, your student will not be able to attend class/es with unpaid tuition, materials fees, or registration fees until full payment is made. If this policy creates a financial hardship for your family, please speak with a board member.
- For semester-only classes, full payment for that semester-long class is due the first day of classes (in August for the fall semester, January for the spring semester). Full payment includes tuition and supplies fees. If full payment is not received by the second week of classes, you understand your student will not be allowed to attend class until full payment is received.
- For new families, payment and registration information and deadlines are outlined on the New Family Registration & Payment agreement as payment and registration requirements are somewhat different from returning families.

- Your student may not attend any class that you have not registered them in using the registration process on the Credo Academy website.
- There are NO withdrawals from a yearlong class after the drop date.
- I understand registration fees are due upon signing up for a class and are non-refundable, but are transferable to another class choice for the current semester only.
- I understand that my registration is a commitment to the instructor to take the class(es) for which my student is enrolled. My full tuition payment to the instructor is required unless I withdraw from the class by notifying Credo Academy in writing before the drop deadline.

### **Private Lesson Payment Policy**

If you register for private instrument or voice lessons or math tutoring, the instructor will contact you to set up your lesson times. You may also send them an email with times that work best for your student(s) to help facilitate the process. 30 Day Pre-Pay Policy for private lessons: The first month of lessons is due on the first day of the semester. When you register for a private lesson, you are committing to pay for at least the first 30 days if the class is not dropped before the drop deadline. After the drop deadline, you are required to pay for the first month's payment even if you don't continue with lessons. Following the initial payment, please arrange a payment policy with the instructor.

### **Infectious Disease**

By entering this agreement, I acknowledge the contagious nature of certain virus and/or bacterial infections and voluntarily assume the risk that my child(ren) and I may be exposed to or infected by any known or unknown infectious disease by attending Credo Academy and that such exposure or infection may result in personal injury, illness, permanent disability, and death. I understand that the risk of becoming exposed to or infected by an infectious disease at Credo Academy may result from the actions, omissions or negligence of myself and others, including, but not limited to Credo instructors, volunteers, and program participants and their families. I voluntarily agree to assume all the foregoing risks and accept sole responsibility for any injury to my child(ren) or myself (including, but not limited to, personal injury, disability and death), illness, damage, loss, claim, liability or expense of any kind that I or my child(ren) may experience or incur in connection with my child(ren)'s attendance and participation at Credo Academy.

### **Credo Academy Policies and Statements**

I agree to honor all Credo policies and statements outlined in my application including, but not limited to...

1. Be able to profess a basic adherence to the Christian faith as expressed in our Statement of Faith.
2. Be able to profess a basic adherence to our Statement of Marriage, Gender, and Sexuality.
3. Commit to volunteering each week at Credo Academy, approximately 20-30 hours per semester.
4. Agree not to participate in middle school or high school academic programs funded by the public school system while you are enrolled at Credo Academy. (This excludes reimbursement for college or vocational classes).
5. Agree to abide by our Code of Conduct.
6. Agree to abide by the Credo Dress Code.
7. Agree to abide by the Conflict Resolution Policy.
8. Sign Credo Photographic Release.
9. Agree to the Credo Family/Teacher Contract.
10. Agree with Credo Academy registration and payment policies.
11. Agree that I have given accurate information on the Family/Student Eligibility Form.
12. Agree to watch all pertinent Credo Videos.
13. Agree to the Credo Academy Communications Policy.

## **Release of Liability**

On the students', parents', siblings' or teachers' behalf, I hereby release, covenant not to sue, discharge and hold harmless Credo Academy, its volunteers, contractors and any agents or representatives, of and from the Claims, including all liabilities, claims, actions, damages, costs or expenses of any kind arising out of or relating thereto. I understand and agree that this release includes any Claims based on the actions, omissions, or negligence of Credo Academy.

I agree to indemnify, defend and hold us harmless from and against any and all claims, demands, actions, costs, liabilities, losses and damages of any kind (including attorneys' fees) resulting from my use of Credo Academy's services. I agree that Credo Academy, its affiliates, or any party involved with Credo Academy will not be liable for any damages or injury that accompany or result from my access to and use of Credo Academy's services, nor will any such party be liable for any direct, incidental, consequential, indirect, or punitive damages, or any other losses, costs, or expenses of any kind which may arise, directly, or indirectly from my use of, or inability to use, Credo Academy.

In consideration of my application and permitting me to participate this activity, I hereby take action for myself, my executors, administrators, heirs, next of kin, successors, and assigns as follows:

(A) I WAIVE, RELEASE, AND DISCHARGE from any and all liability, including but not limited to, liability arising from the negligence or fault of the entities or persons released, for my death, disability, personal injury, property damage, property theft, or actions of any kind which may hereafter occur to me including my traveling to and from this activity, THE FOLLOWING ENTITIES OR PERSONS: Credo Academy, and/or its representatives, volunteers, contractors and agents;

(B) INDEMNIFY, HOLD HARMLESS, AND PROMISE NOT TO SUE the entities or persons mentioned in this paragraph from any and all liabilities or claims made as a result of participation in this activity, whether caused by the negligence of release or otherwise.

I agree, as we are instructed by the Apostle Paul in 1 Corinthians 6:1-8 not to pursue any legal action against Credo Academy, its volunteers, contractors and any agents or representatives, but rather, if I have any dispute with Credo Academy, its volunteers, contractors and any agents or representatives, I agree to pursue the pattern for reconciliation as outlined in the "Conflict Resolution Procedures" below.

## **Credo Adult/Child Abuse and Misconduct Policy**

Credo Academy works as an umbrella organization facilitating a relationship between Christian independent contractors/instructors and Christian homeschool families. Credo Academy works to protect our shared interest in educating homeschooled students in a safe and engaging environment while honoring Jesus Christ.

Credo Academy does not permit or allow any abuse or misconduct (sexual or non-sexual) to occur in its organization or at any activity sponsored by or related to it. \*(1 Thessalonians 4: 3-8) To make this "zero-tolerance" policy clear to all families, independent contractors (instructors), volunteers, and board members, we have adopted mandatory procedures that families, volunteers, independent contractors (instructors), board members, individuals, and victims must follow when they learn of or witness abuse or misconduct (sexual or non-sexual). Those reasonably suspected or believed to have committed abuse or misconduct (sexual or non sexual) will be appropriately disciplined, up to and including termination of association/relationship with Credo Academy in any capacity, as well as criminal prosecution. No independent contractor (instructor), family member, volunteer, board member, or person, regardless of his or her title or position has the authority to commit or allow abuse or misconduct (sexual or non-sexual). Sexual abuse or misconduct includes sexual assault, battery, abuse, exploitation, molestation, harassment, or injury of or directed at a person. Sexual harassment includes unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature of or directed at a person. Non-sexual abuse or misconduct includes all non-sexual assault, abuse, neglect, or battery of or directed at a person.

## **Prevention**

Credo Academy works to provide a safe environment for all who utilize its services. To prevent any abuse or misconduct (sexual or non-sexual) Credo Academy takes the following steps:

- Interview every family, volunteer, and independent contractor (instructor) who is associated with Credo Academy and acquire the signatures of all participants to ensure each party is aware of policies and procedures, agreeing to adhere to the code of conduct that requires respectful behavior to all involved and to testify to their commitment to Biblical teachings that prohibit all forms of abuse and misconduct, and encourage holy living that is above reproach. \*(1 Thessalonians 4: 3-8) \*\*(Romans 13: 8- 10)
- Completes background checks on all independent contractors (instructors) that will have contact with students. • Requires parents to register students in any class(es) that may require 1:1 in-person contact and therefore the parent gives their consent. There is to be no in-person 1:1 contact without parental consent.
- Allow (and sometimes required depending on the age of the student) parents to be on the premises with their student(s) to ensure their student(s) are safe and display appropriate behavior.
- Because parents are in a direct contractual relationship with their student's instructors and because parents are involved in the larger Credo Academy community through volunteering, they can be involved in every aspect of their child's time at Credo Academy to ensure their student's safety and upright conduct.

## **Reporting Procedure**

Immediately report suspected abuse or misconduct (sexual or non-sexual) to Credo Academy board members at credoboard@gmail.com or any member of leadership. Find their current contact information in the Credo Academy Directory. It is not required to directly confront the person who is the source of the report, question, or complaint before notifying any of the individuals listed. Credo Academy will take every reasonable measure to ensure that those named in the complaint of misconduct or are too closely associated with those involved will not be part of the investigative team. Intentional false reporting or false accusations are illegal.

## **Investigation & Follow Up**

Credo Academy will take all allegations of abuse or misconduct (sexual or non-sexual) seriously and will promptly, thoroughly, and equitably investigate whether misconduct has taken place. Credo Academy may utilize an outside third party to conduct an investigation of misconduct. Our organization will cooperate fully with any investigation conducted by law enforcement or other regulatory/protective services agencies. To the fullest extent possible, but consistent with our legal obligation to report suspected abuse to appropriate authorities, we will endeavor to keep the identities of the alleged victims and the subject of the investigation confidential.

If the investigation substantiates the allegation, our policy provides for disciplinary penalties, including but not limited to termination of the offender's association/relationship with Credo Academy.

## **Retaliation Prohibited**

We prohibit any retaliation against anyone, including any member of a family, independent contractor (instructor), volunteer, board member, student, or individual, who in good faith reports abuse or misconduct (sexual or non-sexual), alleges that it is being committed or participates in the investigation. Intentionally false or malicious accusations of abuse or misconduct (sexual or non-sexual) are prohibited. Anyone who improperly retaliates against someone who has made a good faith allegation of abuse or misconduct (sexual or non-sexual), or intentionally provides false information to that effect, will be subject to discipline, up to and including termination from association with Credo Academy.

## **Reporting to Law Enforcement or Appropriate Child or Adult Protective Services**

Credo Academy is committed to following the state and federal legal requirements for reporting allegations or incidents of abuse or misconduct (sexual or non-sexual) to appropriate law enforcement and child or adult protective services organizations. It is the policy of Credo Academy not to attempt to investigate or assess the validity or credibility of an allegation of abuse or misconduct (sexual or non sexual) as a condition before reporting the allegation to proper law enforcement authorities or protective services organizations.

## **Conflict Resolution Procedures**

As with any organization, conflicts will arise between members. For Credo, there are many possible conflicts between families, teachers, and volunteer leadership. Resolving such conflicts are part of life and essential to maturity, proving an opportunity to glorify God with our thoughts, words, and actions (1 Cor. 10:31).

In the case of peer-to-peer conflicts (student to student/family to teacher/teacher to teacher), Credo's desire is that the model of Matthew 18 would provide the process for both parties to solve their differences first by themselves in a spirit of humility and cooperation. When two members cannot resolve a conflict privately, they will seek the mediation of a Credo volunteer member, or other impartial parties within the Credo community, and listen humbly to their counsel (Matt. 18:16; Phil. 4:2-3). When informal mediation does not resolve a dispute, they will seek formal assistance from leadership or people they appoint and will submit to their counsel and correction (Matt. 18:17-20).

If any members have a conflict with or within the Credo Community and cannot resolve it internally through the steps given above, they will submit the matter to mediation and, if necessary, legally binding arbitration, in accordance with the Rules of Procedure for Christian Conciliation from Peacemaker Ministry (<http://www.crossroadsresolution.com/wp-content/uploads/2019/04/Rules-of-Procedure-for-Christian-Conciliation.pdf>). Any costs that may be incurred as a result of this process will be equitably distributed among the parties at the direction of Peacemakers. Credo Academy will not be responsible for any of these costs, unless Credo Academy had been the principle initiator of the complaint. All parties, by signing the student application, renounce recourse to litigation. In conflicts that are beyond the scope of the personal nature characterized in Matthew 18 (i.e. code of conduct negligence, property damage, subordinate to authority relationship, possession or use of an illegal substance or weapon, etc.), Credo still desires to honor God through humility and Godly wisdom. In these instances, Credo leadership will try to follow many of the principles of Matthew 18, but understands there are other complexities that need to be considered including the relationship between the parties, the severity of the instance, the age of those involved, as well as the different parties (Church staff, authorities, Credo leadership, etc.) that need to be involved in the process. Ultimately, we believe conflict to be an opportunity for change and hope that students, families, teachers, and leadership are able to show humility and grace to one another during those challenging times. By signing this application, each family agrees to follow the guidance and recommendations of the leadership team, understanding that it may include difficult outcomes.

## **Termination of Agreement**

Credo may terminate or suspend enrollment in Credo Academy immediately, without prior notice or liability, for any reason, whatsoever, including, without limitation, if you breach the Terms.

All provisions for the Terms which, by their nature shall survive termination, including, without limitation, indemnity, and limitations of liability.

**I have read these Terms and Conditions and am in agreement:**

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_