

Financial Assistance

Financing the cost of most students at Thrive Girls Academy is typically accomplished through a combination of personal, outside private financing, family, friends, pastors, and church sponsorships.

Recommended Private Financing:

We have partnered with Prosper Healthcare Lending as a potential lender. It simplifies the process of paying for your daughter's treatment. Working with a national network of specialized lenders, our compassionate loan consultants will help you find the most suitable financing option while maintaining the highest levels of confidentiality. Click the banner above for more information.

Other Options

We recommend that you first look at the assets you have right in front of you. If you have wealth and you can utilize that wealth to pay for the program, begin the process.

- **Do you own your home?** You may be able to apply for a low-interest equity loan from your bank. Or, you may be able to sell your home outright and downsize.
- **Do you own your car?** You may be able to sell one or both of your cars, and buy an older, cheaper car with a low-interest loan.
- **Do you own any jewelry?** You may be able to sell your jewelry.
- **Do you have bonds, stocks, an IRA or a 401k you can cash in?** Possibly now is the time to cash them in.
- **Does your child have an Education Funding Plan or College 529 Plan?** Some plans allow for funding of a stay in a [boarding school](#), [treatment](#) center program.

Look to Your Close Friends and Family

- **Grandparents** Many families go to the child's grandparents for help, and they are often willing to use some of their retirement or their available cash to help pay for private boarding school academic program.
- **Family Members** Family members are often more than willing to help with partial or full tuition payment.
- **Close Friends** If you have friends with teenagers, they are often aware of what you're dealing with and are willing to assist financially.

Still Need Help? Ask Your Local Community

If your assets and your family's help are still not enough, you can then move toward your local community to ask for help. Write a letter of support and ask your pastor and friends if they know anyone who might be interested in helping. You will be surprised at the resources you may find in the process.

- **Write a Support Letter Asking for Help** Detail who you are, why you are asking for help (private Christian boarding school/Teen Challenge program), and include the purpose and write how much you are trying to raise for student monthly tuition.
- **Ask Your Local Community Groups** If you are part of any type of community group, ask for help by giving letters to those you are acquainted with.
- **Ask Your Church Home** If you are a member of a church, go to your church body and ask for help. Send out letters or ask your church pastors if they are willing to put you before the congregation to ask for help. Churches also often have support funds for active members. Talk to your lead pastor or families pastor, write a letter to the elder board, or if the church has a formal method for applying for funds, ask the church office how to apply.
- **Start a GoFundMe page** GoFundMe is a web site where you can ask people for money in support of a cause. Start a page and ask your friends on Facebook for help.

Apply for a Behavioral Health Loan

If you have exhausted all of the above options, your last resort may be applying for a behavioral health loan.

- **Lightstream Medical Loans** Fixed rate, simple interest fully amortizing installment loans, no fees or prepayment penalties.
- **Prosper Lending** Lends up to \$35,000 for Health/Medical/Treatment at customized lending rates based on credit history, credit worthiness, and amount requested.
- **M-Lend Financial** Options include interest free credit cards (at no additional costs) and low interest installment loans for various credit ratings up to 84 month terms and \$100,000. Particularly for addiction treatment. With no interest charges for an extended period of time, this can be a welcome bridge to financing.
- **Cross Bank Medical Financing** Loan amounts range from \$1,000 to \$35,000. No loans are offered in Connecticut, New York, West Virginia and Vermont. An origination fee of 8% is included in the principal loan amount. The Annual Percentage Rate (APR) is the cost of credit as a

yearly rate. The APR offered to you will depend on such factors as your credit score, application information, loan amount, loan term, and credit history.

IEP and Adoption Assistance Funding

- **If your child has an IEP** States are required by law to provide funding if a case can be made that the [school](#) setting will not be enough to meet their IEP. See wrightslaw.com for more information.
- **Was Your Child Adopted in California?** California is required by law to provide assistance to families with struggling adoptees who were once a part of the California foster care system. [Information Resources Guide \(ca.gov\)](#)

Crime Victim's Compensation

If your child is struggling due to the fact that they were a victim of a crime, there are funds available to help you pay for treatment. You must apply for assistance in the state in which the crime was committed and tried. The **National Association of Crime Victim Compensation Boards** has a [list of all of the state crime victim compensation web sites](#) where you can begin to apply for funding for a [boarding school](#), [students treatment therapy](#) program.

Limited Scholarships: From time-to-time Thrive Girls Academy has limited scholarships available for a portion of the student's costs. For more information regarding scholarship availability and qualification please contact the admissions staff at 512-545-2226 or 936-597-2070.