

# Financial Handbook 2019-20

Ottawa | Canada



This Financial Handbook forms a part of the 2019-2020 student Enrollment Agreement.  
By submitting an Enrollment Agreement it is understood that all commitments outlined in this Handbook are accepted.

# ASHBURY COLLEGE FINANCIAL HANDBOOK 2019–2020

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<b>Tuition Fee payment schedule</b>	Feb 15, 2019	May 15, 2019	Aug 15, 2019	Nov 15, 2019	<b>Total \$ Cdn</b>
<b>Day Students – Regular Plan</b> Tuition Refund Plan is Optional	<b>\$ 8,800</b>	<b>\$ 8,800</b>	<b>\$ 8,800</b>	<b>\$ 1,350</b>	<b>\$ 27,750</b>
<b>Day Students – Extended plan</b> Tuition Refund Plan is Mandatory	<b>\$ 5,750</b>	May 15 to Jan 15 - Nine payments of \$2,500			<b>\$ 28,250</b>
<b>Boarding:</b> Canadian Passport / Resident Card Holder Student Health Plan & TRP is included	<b>\$ 21,300</b>	<b>\$ 21,300</b>	<b>\$ 21,300</b>	<b>\$ 3,070</b>	<b>\$ 66,970</b>
<b>Boarding:</b> Non-Canadian Passport / Resident Card Holder Student Health Plan & TRP is included	<b>\$ 34,000</b>	<b>\$ 32,970</b>	-	-	<b>\$ 66,970</b>

### 3. PAYMENT OPTIONS FOR TUITION AND STUDENT ACCOUNT BALANCES

Payment of tuition or monthly student account balances can be made in a variety of ways. Please note that regardless of which payment option is selected, it is the responsibility of the parent/guardian to deliver payments by the due date listed on the Tuition Payment Schedule above for tuition, or the monthly student account statement. Any family who is unable to meet payment deadlines should contact the Chief Financial Officer at [amilroy@ashbury.ca](mailto:amilroy@ashbury.ca) to discuss an alternative payment schedule.

#### **Cheque / Cash / Money order**

Cheque and money order payments can be sent to Ashbury College to the attention of the Business Office, by mail or delivered to reception. Please include the student's name or student ID number, or the tear-off portion of the monthly student account statement. Cash can be accepted up to a reasonable limit, and must be delivered in person to the Business Office.

Post-dated cheques may be provided for tuition payments.

Cheques that are not honoured by the bank due to insufficient funds (NSF), stop payment or any other reason are subject to an administration fee of \$150.

#### **Pre-authorized Payment Plan Agreement**

Ashbury College can be authorized to automatically withdraw tuition and/or the monthly balance owing on a student account directly from a bank account using account information provided on a void cheque. The withdrawal will occur in accordance with the Tuition Payment Schedule (for tuition) or between the 15th and 25th of every month for outstanding student balances.

A completed copy of the "Pre-authorized Payment Plan agreement" and a void cheque are required to set up this option.

#### **Credit Card**

Ashbury College can be authorized to automatically charge tuition and/or outstanding student balances to a credit card. There is a service fee charged for each transaction equaling 3.0% of the amount charged. The withdrawal will occur in accordance with the Tuition Payment Schedule for tuition or between the 15th and 25th of every month for outstanding student balances.

### Online Banking

Ashbury College can be set up as a payee through online banking (like a phone or utility bill). Online payments must reference the student's ID number (the 4-digit number provided on student account statements).

### Easy Payment for International Students

Ashbury has partnered with Western Union "GlobalPay for Students" which allows our families to make payments online and in their own currency. The service is available in multiple languages. The [link to GlobalPay](https://student.globalpay.wu.com/geo-buyer/ashburycollege#!/) can be found on the Ashbury College website (<https://student.globalpay.wu.com/geo-buyer/ashburycollege#!/>).

### Wire Transfer

A wire transfer can be sent to Ashbury College using our banking information. When making a payment by wire transfer there must be reference to the student's name.

Parents/Legal Guardians who wish to make their payments by bank wire transfer should contact the Business Office (613-749-9630 ext. 217) to obtain the Ashbury College banking information.

## 4. STUDENT ACCOUNTS FOR PERSONAL EXPENSES AND OTHER CHARGES

A student account is set up at the beginning of the year for each student. Costs incurred by the student for school-related expenses are charged directly to his or her student account. These costs vary widely between students, due to different levels of participation in athletic, outdoor and cultural activities, as well as spending habits. Some examples are outlined in "Other and optional charges" below. On average, these costs are approximately \$1,500–\$2,500 per year. A monthly statement is forwarded to parents and/or guardians, and payment is due upon receipt. Late payment fees are charged at the rate of 1.5% per month.

*Please contact the Business Office if you do not wish the student to have Ashbury Store charge privileges on their student account.*

### Student charges – Mandatory charges

Textbooks (usually purchased directly from supplier)	\$400–\$1,000
Uniforms (includes Dress #1, #2 and Phys Ed)	\$800–\$1,000
School fee (local transportation, yearbook, photos, access card, lock, agenda)	\$390
Tuition Refund Plan insurance (TRP) – Day students on extended payment plan	\$449.55 (includes PST)

### Student charges – Other and Optional charges (subject to change)

Tuition Refund Plan insurance (TRP) – Day students on regular payment plan	\$449.55 (includes PST)
School academic and co-curricular trips outside Ottawa	Cost recovery basis
IB administrative fee – Diploma students	\$3,500 / \$1,750 per year
IB administrative fee – Individual courses (standard level)	\$500 per course over 2 years
IB administrative fee – Individual courses (higher level)	\$1,250 per course over 2 years
IB administrative fee – Charges for late course and program changes	Variable
IB online textbook access	Variable
Senior sports – Rowing, skiing, swimming, yoga	\$100–\$300
Theatre and musical events – approximately four events per year	\$10–\$20 per event

Music equipment rental	\$180
Stationery supplies	\$50
Math calculator	\$200
Sports uniforms	\$25–\$100 per team
Summer uniform	\$100
Lunch Program (Day and Homestay Students)	\$1,200
University application fees based on number of applications and institution	Cost recovery basis
Supervision of external exams (not related to Ashbury program)	\$50 per hour
Government Certified Transcripts for International students	\$125
Transcripts requested for post-graduation (shipping charges are extra)	\$8–\$10 each

### **Additional Charges for Boarding Students**

Charges can include dry cleaning, healthcare costs not covered by insurance, and taxis.

### **Sibling Discounts**

The school offers a discount for families with three or more siblings at the school. The sibling discount for a third or subsequent child is \$1,000 for day students and \$2,000 for boarding students. This discount is credited to the student's account on August 15, 2019.

### **Food Service and Lunch Meal Plan**

Ashbury College offers a full choice "a-la-carte" lunch service which allows students to choose from a number of healthy hot and cold items. Students pay by charging their student account, or may register for a fixed price lunch meal plan which starts October 1 (\$1,200). Students may also pay with cash; however, students are discouraged from bringing cash to school for security reasons. Please note that standard food service charges for boarding students are included in the boarding fees and cover all meals plus an evening snack. The dining hall provides a variety of packaged snack-type items that are not included in the lunch plan or boarding meals, which are charged to the student account.

### **Testing Service Fees (Senior School only)**

Ashbury College is a test centre for the Scholastic Achievement Test (SAT) as well as Preliminary School Admission Test (PSAT) and Secondary School Admissions Test (SSAT). The fees for such tests are set by the appropriate external testing authority and are billed to the student's account.

## **5. INTERNATIONAL BACCALAUREATE (IB) FEES**

The International Baccalaureate Organization (IBO) charges administrative fees to cover the costs of the program, including membership, registration and examinations. Therefore, in addition to the basic tuition fee, Ashbury College charges fees for the IB program as outlined below.

### **Diploma Students**

The IB Diploma takes two years to complete. Throughout the two years the student takes six courses; three Standard Level (SL) and three Higher (HL) courses.

#### **The IB program fee for the Diploma is \$3,500 for the two-year program.**

- *This fee is invoiced as follows: \$1,750 in Year 1 / \$1,750 in Year 2.*

Higher Level IB courses are eligible for a federal tuition tax credit, and the receipted amount is a calculation based on IB program fees and tuition fees, subject to current tax legislation.

## Individual Courses

Students can also obtain IB certificates in individual courses. Each course takes two years to complete.

Students finalize whether a course is Standard Level or Higher Level in the second year. For this reason, individual courses will be treated as Standard Level in the first year and the program fee is invoiced accordingly. (Please note that one IB English course is provided to all Grade 11 and 12 students as part of the standard curriculum and is not subject to the individual course administration fees below.)

**The IB program fee for each Standard Level course is \$500 for the two-year course.**

- *This fee is invoiced as follows: \$250 in Year 1 / \$250 in Year 2.*

**The IB program fee for each Higher Level course is \$1,250 for the two-year course.**

- *This fee is invoiced as follows: \$250 in Year 1 (assumes Standard level) / \$1,000 in Year 2.*

The Higher Level IB courses are eligible for a federal tuition tax credit in the second year, and the receipted amount is a calculation based on IB program fees and tuition fees, subject to current tax legislation.

## 6. RESPONSIBILITY FOR FULL PAYMENT OF FEES

As each space in the school is offered for the full school year, parents or guardians are responsible for payment of the tuition fee in full. Withdrawals prior to the start of the school year are subject to cancellation fees (Section 8).

Ashbury College reserves the right to suspend or dismiss any student whose scholarship, behaviour or cooperation is, in the opinion of the Head of School, detrimental to the standards of the school. On an annual basis the acceptance of Ashbury standards, conduct and expectations as set out in the Student/Parent Handbook and the Parent Partnership Plan are a condition of enrollment. In the event of the student's suspension, dismissal, withdrawal or absence from the school for any reason, the parents or guardians are liable for payment of the full tuition fees. **The obligation to pay the annual fees for the entire academic year is unconditional, subject only to the stated cancellation fees.**

No portion of any fees paid or outstanding are refunded or cancelled in the event of the student's suspension, dismissal, withdrawal or absence from the school. There is no reduction in fees for boarding students who, for any reason, become day students during the academic year. Day student status is available only to those students living with their parents/legal guardians.

To offset the financial burden of a student withdrawing or being dismissed, the school offers a Tuition Refund Plan, which insures a percentage of tuition fees for students who withdraw or are dismissed after attending school for more than fourteen (14) consecutive calendar days. The Tuition Refund Plan is provided automatically for all boarding and homestay students, is mandatory for day students on the extended payment plan, and is optional for day students on the regular payment plan. The premium costs for day students can be found in Section 4. Please see Section 9 for more information on the Tuition Refund Plan.

## 7. NON-PAYMENT OF STUDENT ACCOUNTS

By standing regulations of the Board of Governors of Ashbury College: Any student whose account has not been paid promptly or has not made acceptable payment arrangements with the Business Office may not:

- i) be permitted to attend classes, any school activities or take examinations;
- ii) be permitted to receive any grades or transcripts from the school;
- iii) be permitted to re-enroll in the school.

Parents/guardians will continue to be liable for the full payment of the annual tuition fees as outlined in Section 2. Interest, at the rate of 1.5% per month, or part thereof, may be charged on the unpaid balance of the account after 30 days.

## 8. CANCELLATIONS AND CANCELLATION FEES

When a student is enrolled, it is intended that the place be reserved for the full year unless arrangements have been made in advance with the Head of School, and therefore parents/guardians have committed to the student's enrollment and are liable for full tuition fees. If, however, cancellation is received prior to the start of the school year, the following Cancellation Fees are charged in lieu of full tuition. Note that the Enrollment Fee of \$3,500 (\$5,000 for students entering grades 10-12) is non-refundable, and is not included in the following amounts.

Written notice of cancellation must be delivered to the College.

<b>CANCELLATION FEES</b>	<b>Day</b>	<b>Boarder</b>
Cancellation timing:		
Between acceptance of a place and up to April 1, 2019	\$6,000	\$15,000
After April 1 and up to June 15, 2019	\$12,000	\$32,000
After June 15 and up to July 15, 2019	\$18,000	\$46,000
After July 15, 2019	Full Fees	Full Fees

### **NOTE THAT CANCELLATION FEES ARE NOT COVERED BY THE TUITION REFUND PLAN.**

Tuition Refund Plan coverage does not start until the student has attended the school for a minimum of fourteen (14) consecutive calendar days, and therefore the Tuition Refund Plan does not cover the refund of cancellation fees.

## 9. TUITION REFUND PLAN

### **Provided for Boarding Students and Homestay Students**

### **Optional for Day students on Regular Plan / Mandatory for Day students on alternate plans**

Recognizing that the College's regulation requiring full payment of tuition may cause hardship in the event that a student withdraws or is dismissed during a school year, Ashbury College provides a Tuition Refund Plan (TRP) for boarders and homestay students through an external provider. The plan is also offered to Day students, with the premium charged at cost to the student's account.

The plan provides insurance for a portion of tuition fees (subject to the plan's terms, conditions and limitations), to assist in covering the liability of parents or guardians for school fees and other charges in the event of a student's prolonged absence, dismissal or withdrawal. It should be noted that the Tuition Refund Plan does not cover tuition fees during a forced school closing (e.g. pandemic flu). In the event of a claim, the funds are paid to the College, and the balance net of any amounts owing on the student's account are paid to the parents or guardian.

Insurance coverage does not start until the student has attended the school for a minimum of fourteen (14) consecutive calendar days, and therefore the Tuition Refund Plan does not cover the refund of cancellation fees. (Refer to the Tuition Refund Plan brochure for details.)

The Tuition Refund Plan is available to Day students at a cost of 1.5% of the annual school fees and is subject to PST. The premiums for the 2019-20 year are as follows (subject to change by the provider):

- Day Students (mandatory for extended payment plan) \$ 449.55 (includes PST)

**IT IS STRONGLY RECOMMENDED THAT DAY STUDENTS ENROLL IN THE TUITION REFUND PLAN.** Please review the plan brochure, and contact the Business Office with any questions.

**IMPORTANT:**

All Day Students who do not remit their tuition fees according to the Regular Plan tuition payment schedule (see Section 2) must enroll in the Tuition Refund Plan. The Tuition Refund Plan premium will automatically be charged to the student account on August 15, 2019.

**10. STUDENT HEALTH INSURANCE**

**Provided for Boarding Students and Homestay Students; optional for Day students**

Ashbury College provides a Student Health Insurance plan for boarders and homestay students to ensure they are covered by a comprehensive health plan. Coverage is included in the tuition fees for boarding and homestay students, and is provided for twelve months beginning August 1 and ending July 31 to ensure coverage is in place during summer school and school trips. Coverage is provided by Guard.me International Insurance, and a summary of benefits can be found on the Guard.me section of the Ashbury College website. Day students can purchase coverage under the plan as required.

Please review the plan information on the Ashbury website, and contact the Business Office with any questions.

**11. CHANGE OF ENROLLMENT STATUS**

**From Boarding to Day/Homestay; or from Day/Homestay to Boarding**

If a returning student wishes to change their enrollment status for the 2019–20 school year, the change must be approved by the Admissions office. A formal request to change must be submitted in writing by the student's parents /guardians by February 15, 2019. If the request is approved by the Admissions office, the student will be automatically withdrawn from their current program (Day, Homestay or Boarding) immediately upon confirmation of approval. Please contact the Admissions office for more information.

**12. MERIT AWARDS AND FINANCIAL ASSISTANCE**

As a registered Canadian charity, the Ashbury College Foundation manages an endowed fund from which we can offer financial assistance to students with financial need, and merit awards for outstanding new applicants. Through fundraising and gifts to the school, the endowment fund has grown to over \$12 million. We continue to work toward increasing this fund in order to make Ashbury more financially accessible. Financial awards have increased in recent years, reflecting the high priority the Board of Governors places on attracting talented students. Students must successfully complete the application process prior to being considered for merit awards or financial assistance. All financial assistance is based on need and merit, and is subject to the provision of personal financial information to a third-party agency that makes an independent determination of financial need. Additional information and application procedures are available from the Admissions Office ([admissions@ashbury.ca](mailto:admissions@ashbury.ca)).

**13. HEALTH SERVICES, MEDICAL REQUIREMENTS AND HOSPITAL INSURANCE**

Under Ontario Law all students are required to have appropriate immunization prior to entering the school. The Medical Officer of Health is required to enforce this regulation. **By law all students must satisfy this requirement.** All students must have health insurance coverage provided by the Ontario Health Insurance Plan (OHIP), another provincial health insurance plan or the equivalent thereof. Students must provide satisfactory evidence of insurance. This applies in particular to Quebec residents. Health insurance for Boarding and Homestay students is provided through the College. Day students who do not have adequate healthcare insurance may purchase coverage through the College's plan, and a summary of benefits can be found on the Guard.me section of the Ashbury College website.

Health services are provided to students through the school Nurse in our Wellness Centre. In order to have access to these services parents/guardians must provide proof of medical coverage and complete the Wellness Centre Acknowledgement form.

#### **14. PERSONAL PROPERTY INSURANCE**

Ashbury College cannot accept responsibility for loss or damage to a student's personal property. Parents should ensure that students' personal belongings, including computers, musical instruments and bicycles, are insured while at school.

#### **15. FORCED SCHOOL CLOSING**

In the unfortunate event of a forced school closing, (e.g. pandemic flu) the school will communicate with students and parents concerning any school work that may need to be completed during the closing. In the event that the school needs to remain closed for a significant period the school may extend the school year up to and including June 30. The school may also schedule weekend classes. Tuition fees are non-refundable in the event of a forced school closing.

#### **16. INTERNATIONAL STUDENTS**

The Government of Canada requires all non-Canadian students have a valid student visa and/or a study permit before entering school. A letter of enrollment may be required to obtain or renew your student visa. **To obtain a letter of enrollment, tuition fees must be paid in full.** Students are responsible for their visas and study permits.

#### **17. CONSENT FOR ECONOMIC SANCTIONS AND EMBARGOS SCREENING**

Ashbury is required by Canadian laws and regulations and by its financial service providers to screen all financial transactions originating outside North America against certain designated persons lists established under the authority of Canadian and United States economic sanctions and embargo laws. By applying to Ashbury, parents/guardians consent to the use of their personal information (and the personal information of any potential payee that is provided to the College) to conduct economic sanctions and embargo screening activities.

#### **18. PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS ACT**

Ashbury is accountable for the personal information collected in the process of educating students. Consent is obtained in the annual enrollment contract and specifically when needed. Information is disclosed to Ashbury employees only as appropriate and with consent. Accuracy, retention, safeguards and individual access are ensured as required by law.

Personal information is also collected under the authority of the Education Act and will be used for the establishment and maintenance of the Ontario Student Record (OSR) in accordance with the *OSR Guideline* (2000). Access to OSR records may be obtained by contacting the Head of School or the Director of Student Services.

#### **19. ADVANCING THE SCHOOL THROUGH CHARITABLE GIVING**

##### **Please support the College!**

Although tuition fees cover the day-to-day operating expenses of the school it is the generosity of the Ashbury community of parents, alumni and friends that enables the school to move forward in the area of capital improvements, new academic and co-curricular programs and student financial assistance. As with

most independent schools, the provision of these enhanced services, facilities and programs depends upon the level of charitable giving. Although always voluntary, it is hoped parents will include the school as a deserving recipient of their annual charitable giving. The goal is to have 100 percent parent participation in the Annual Giving program. Donations to the school can be made through gifts of cash, bequests, life insurance, capital assets, gifts-in-kind and other methods. All gifts are eligible for charitable tax receipts issued by Ashbury College Foundation. Please contact the Advancement office for detailed information.

## 20. INCOME TAX INFORMATION

NOTE: Income tax legislation is subject to change and this section is provided for information purposes only.

### Tuition Fees

Typically, tuition fees are **not deductible** for income tax purposes as the College is not a post-secondary institution. The only exception is tuition for Higher Level IB courses (see Section 5), as these courses are recognized as post-secondary.

To ensure that students and parents/guardians are able to claim all credits to which they are entitled, the College provides receipts for Higher Level IB courses. The issuance of a receipt does not guarantee that the taxpayer is entitled to any credits.

Note that receipts must be issued on a calendar year basis, and therefore reporting for one school year will be split over two calendar years.

### Financial Assistance

Awards provided through the College's financial assistance program will be reported on a T4A issued to the student. Under current tax legislation the full amount of a scholarship, fellowship or bursary is excluded from income if the particular award is received in connection with the taxpayer's enrollment in an elementary or secondary school educational program. However, the College is required to report the award.

### Child Care Expenses

Receipts for child-care expenses for children up to the age of 16 years are issued each February for the portion of tuition fees that relate to lunchtime and recess care. Please note that it is the responsibility of the parent to establish eligibility for this deduction. Further information can be accessed through the CRA website.

### Voluntary Gifts

Income tax receipts are automatically issued under our registered charitable organization number for any voluntary gifts given to Ashbury College or Ashbury College Foundation.

## **Our Mission**

Our mission is to engage students in a dynamic learning environment and inspire them to become intellectually curious, compassionate and responsible citizens.

## **Our Core Values**

### **Academic Excellence**

Our enriched academic programs promote critical thinking, creativity and the pursuit of knowledge in preparing students for success in university and in life. Our teachers thrive within a culture of innovation and creativity in teaching and learning excellence and are committed to continuous improvement.

### **Community**

The spirit of Ashbury is characterized by enthusiasm and cooperation and based on strong and productive relationships among students, staff, alumni and parents. Our caring coeducational community offers a safe, structured environment in which students and staff members are encouraged to reach their potential.

### **Character Development**

We foster ethical and spiritual growth in a community founded on mutual respect. Our students and staff act with integrity and compassion. Ashbury provides an environment that supports constructive debate, allows time for reflection, and encourages community involvement and personal responsibility.

### **Personal Growth**

Athletics, the arts, outdoor education, spirituality and service to others drive our students to take risks and to strive for excellence. They learn about the importance of commitment and collaboration. Participation leads to the development of healthy, self-confident, resilient individuals with strong leadership skills and balanced lives.

### **International Engagement**

As an IB World School located in the heart of Canada's bilingual capital city and profiting from a culturally diverse community, we foster students who are open-minded to the perspectives, values and traditions of all cultures and who act with international understanding and global responsibility. We share a spirit of outreach locally, nationally and globally and seek partnerships to enhance our learning.

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### **For more information, please contact:**

Executive Director of Enrollment and Advancement  
Head of Junior School  
Chief Financial Officer

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