



Financial

Handbook

2022-2023

*This Financial Handbook forms a part of the
2022-2023 Student Enrolment Agreement*

INDEX

1 NEW STUDENT CHARGES

- 1.1 APPLICATION FEE
- 1.2 BCS CANADIAN STUDENT FUND CONTRIBUTION
- 1.3 BCS INTERNATIONAL STUDENT FUND CONTRIBUTION
- 1.4 STUDENT SECURITY DEPOSIT

2 TUITION FEES & PAYMENT SCHEDULES

3 PAYMENT OPTIONS FOR TUITION & STUDENT ACCOUNT BALANCES

- 3.1 CHEQUE/CASH
- 3.2 BANK DRAFT/MONEY ORDER
- 3.3 CREDIT CARD
- 3.4 WIRE/BANK TRANSFER
- 3.5 ONLINE PAYMENTS

4 MISCELLANEOUS PERSONAL EXPENSES

- 4.1 STUDENT CHARGES
- 4.2 DISCOUNTS
- 4.3 ENRICHMENT CENTRE CHARGES

5 NON-PAYMENT OF STUDENT ACCOUNTS

6 CANCELLATIONS AND CANCELLATION FEES

7 STUDENT HEALTH INSURANCE

8 FINANCIAL ASSISTANCE

9 PERSONAL PROPERTY

INSURANCE 10 STUDENT

BANKING/POCKET MONEY

11 INTERNATIONAL STUDENTS

12 ADVANCING BCS THROUGH CHARITABLE GIVING

13 INCOME TAX INFORMATION/TAX RECEIPTS

14 CONTACT INFORMATION

As our Mission Statement reads, at BCS we create a caring community of learning and development where cultures connect and individuals' matter. We are independent non-profit school and do not receive any governmental funding. Therefore, we cover all of our operating costs through our school related tuition and other fees and donations. This handbook is designed to highlight all the potential expenses and financial requirements of sending your child or children to BCS. Please contact the Admissions Office (for new applicants) or the Business Office for assistance if you have any questions.

The information provided in this Handbook is subject to change without prior notice.

1. NEW STUDENT CHARGES

1.1. APPLICATION FEE (NON-REFUNDABLE or NON-TRANSFERABLE)

\$150 for Canadian Applicants

\$200 for International Applicants

The initial application fee covers the cost of processing the student's application. This fee is applied for each application submitted.

1.2. BCS CANADIAN STUDENT FUND CONTRIBUTION (NON-REFUNDABLE or NON-TRANSFERABLE)

\$2,500 for Canadian Students (must have Canadian citizenship to qualify)

The Canadian Student Fund is due upon acceptance from Admissions and secures a place for newly accepted students at BCS. This fee is not an advance payment of tuition and cannot be applied to other outstanding balances

1.3. BCS INTERNATIONAL STUDENT FUND CONTRIBUTION (NON-REFUNDABLE)

\$4,500 for International Boarding Students

The International Student Fund is due upon acceptance from Admissions and secures a place for newly accepted students at BCS. This fee is not an advance payment of tuition and cannot be applied to other outstanding balances.

1.4. STUDENT SECURITY DEPOSIT

\$2,000 for Canadian Students

\$3,000 for International Students

A security deposit is payable by the parent to BCS for new students upon acceptance. This deposit is **non-refundable** if the student is expelled or withdraws after the initial

enrolment or re-enrolment process is completed.

This non-interest-bearing amount, other than as noted above, will be **refunded in July / August** after application against any outstanding accounts.

Parents may choose to donate their deposit refund to The BCS Foundation upon graduation. A tax receipt is issued for such a gift.

2. TUITION FEE & PAYMENT SCHEDULES

School fees are comprised of tuition, services, and technology fees. Service fees cover the following: housing and laundry (for boarding students only and does not include dry cleaning costs), meals, supervision, infirmary supplies, nursing care, student services, cadet fees, third party fees, most athletic expenses (see below for cost of athletic programs), student agenda, and some compulsory cultural, recreational, and social activities held at the school.

TUITION FEE SCHEDULE 2022-2023

TUITION FEE PAYMENT SCHEDULE	APRIL 15, 2022	SEPTEMBER 6, 2022	DECEMBER 15, 2022	TOTAL \$CAD	EARLY PAYMENT DISCOUNT TO STUDENT EXPENSE ACCOUNT
DAY STUDENT — EARLY PAYMENT PLAN	\$4,000.00 (13%)	\$26,500.00 (87%)		\$30,500.00	\$350.00
DAY STUDENT — STANDARD PLAN	\$4,000.00 (13%)	\$13,250.00 (43.5%)	\$13,250.00 (43.5%)	\$30,500.00	
DAY STUDENT — MONTHLY PAYMENT PLAN	\$2,000.00 (6%)	\$5,880.00 (19%)	Oct. 1-Jun. 1 Nine payments of \$2,600.00 (9x8.3%)	\$31,280.00	
INTERNATIONAL DAY STUDENT — EARLY PAYMENT PLAN	\$6,000.00 (12%)	\$45,500.00 (88%)		\$51,500.00	\$350.00
INTERNATIONAL DAY STUDENT — STANDARD PAYMENT PLAN	\$6,000.00 (12%)	\$22,750.00 (44%)	\$22,750.00 (44%)	\$51,500.00	
CANADIAN BOARDING -- EARLY PAYMENT PLAN	\$34,600.00 (54%)	\$29,650.00 (46%)		\$64,250.00	\$500.00
CANADIAN BOARDING — STANDARD PLAN	\$34,600.00 (54%)	\$14,825.00 (23%)	\$14,825.00 (23%)	\$64,250.00	
CANADIAN BOARDING — EXTENDED PLAN	\$20,300.00 (32%)	\$22,365.00 (34%)	\$22,365.00 (34%)	\$65,030.00	

CANADIAN BOARDING— MONTHLY PAYMENT PLAN	\$8,000.00 (12%)	\$12,220.00 (18.5%)	Oct. 1-Jun. 1 Nine payments of \$5,090.00 (7.7%)	\$66,030.00	
INTERNATIONAL BOARDING— EARLY PAYMENT PLAN	\$38,700.00 (51%)	\$37,510.00 (49%)		\$76,210.00	\$500.00
INTERNATIONAL BOARDING— STANDARD PLAN	\$38,700.00 (51%)	\$18,755.00 (24.5%)	\$18,755.00 (24.5%)	\$76,210.00	
INTERNATIONAL BOARDING— EXTENDED PLAN	\$22,300.00 (29%)	\$27,645.00 (35.5%)	\$27,645.00 (35.5%)	\$77,590.00	

Percentages may vary if receiving financial assistance. Early payment discounts will be reduced by 50% for families receiving financial assistance

3. PAYMENT OPTIONS FOR TUITION AND STUDENT ACCOUNT BALANCES

The list below outlines the payment options for tuition and student expenses. Payment of outstanding amounts is the responsibility of the parent/guardian and is due on or before the dates listed in the tuition fee table above or upon receipt of all other expenses. Any possible delay in payment should be communicated to the Director of Finance & Operations, Sandra Edwards.

Sandra Edwards

Director of Finance &

Operations 819.566.0227 x205

sedwards@bishopscollegeschool.com

School fees are payable according to the payment schedule chosen on the supplementary services contracts. Interest charges of 1% monthly will be added to overdue accounts.

A complete set of invoices will be mailed or emailed prior to School Opening and follow-up statements will be sent as a reminder when payments are due.

School Fees may be paid by:

3.1. CHEQUE/CASH

Providing post-dated personal cheques* (in Canadian or US Currency)

3.2. BANK DRAFT/MONEY ORDER

Payable to 'BCS Association'.

3.3. CREDIT CARD

An additional convenience fee of 3% will be charged when payment by credit card

is used for school fees. Payment by credit card for other miscellaneous expenses are **exempt** from the additional convenience fee of 3%. Payment for student expenses will be taken within the first 15 days of the following month. Payment for tuition fees will be taken on the respective due dates. **Note that only MasterCard and Visa are accepted.**

3.4. WIRE/BANK TRANSFER

Please advise the Business Office by fax or email upon making bank transfers to ensure the funds transferred are properly credited to your account. Bank details can be found on your copy of the BCS Tuition and Services Contract.

3.5. ONLINE PAYMENTS

If you are a Royal Bank of Canada (RBC) client with a bank account in Canada, you will have the option of online bill payment. You will need your child's student number.

Interac e-Transfers are also available from most Canadian banks. You will need your child's student number and the following email:

acoates@bishopscollegeschool.com to make this type of payment.

Note:

Non-Sufficient Funds (NSF) or cheques not honored by the bank for any reason are subject to an administration fee of \$50.00.

Exchange rates, that may be applicable, will vary, and the school will convert at the market rate based on the date of the transaction.

4. MISCELLANEOUS PERSONAL EXPENSES

The school fees do not include purchases at the BCS Supply Shop, school uniforms, shoes, other clothing or equipment, special activities such as plays, movies, ski trips, certain athletic creases, medical and dental expenses, medical insurance, physiotherapy, counselling, private tutoring, graduation and school pictures, visa renewals, career testing and university applications, dry cleaning, taxis and travel to/from Montreal airport, pocket money, lost or damaged textbooks/equipment, damage charges, etc.

These expenses will be charged monthly to the student's account and are payable upon invoicing. Certain expenses are payable in advance such as ski, horseback riding, hockey, and golf crease, organized school trips during breaks/holidays, and music and voice tutoring.

STUDENT ACCOUNTS FOR PERSONAL EXPENSES AND OTHER CHARGES

All personal and other expenses are charged directly to individual student accounts. These costs fluctuate widely between students, due to different levels of involvement in athletic, outdoor, and educational activities, as well as spending habits. On average these costs are approximately \$3,000 per year. A monthly statement is forwarded to parents and/or guardians, and payment is due upon receipt. The school reserves the right to charge interest at a rate of 1% per month on balances past due.

4.1. STUDENT CHARGES

Standard charges apply to many or all students. Amounts below are estimates and subject to change.

School Uniforms	\$1,200.00-\$1,700.00
International Health Insurance (Required if unable to provide proof of North American medical insurance coverage).	\$800.00-\$1,000.00
Student supplies/workbooks	\$200.00-\$500.00
Technology Fee*	\$500.00
Graduation photos	\$50.00
Quebec Acceptance Certificate (CAQ) (Required for International Students)	\$120.00

*The Technology Fee for the 2021-2022 school year will cover the following services:

- Help Desk support for BYOL (Bring Your Own Laptop).
- Loaner laptop in the event that a student's personal laptop requires repairs or replacement.
- BCS User Account and Exchange mailbox.
- One (1) TB Cloud Storage with Microsoft OneDrive.
- Office 365 subscription.
- Installation of course-specific software, if required.
- Access to printers and all printing costs.
- Other IT related advancements within the school.
- Supervised Network Usage (includes WIFI)

The Technology Fee **does not** include:

- Student's personal laptop (please see requirements below for (BYOL(Bring your own laptop))).
- The cost associated with the repair/replacement of a damaged device or defective personal laptop.
- Data backup in the event of disaster recovery.

It is the responsibility of the parent/student to ensure that the below requirements are met to ensure compatibility and integration with the school's network.

revised Dec. 22,
2020

Please also take note of the following:

PC laptops with the Windows 7 operating system won't be able to access the school's wireless network provided to students

Apple laptops with an operating system of 11 Big Sur or older won't be able to use Microsoft Office 365 which is the productivity suite provided to students

WARRANTY NOTE:

All windows laptops (Ex. Dell, Lenovo, and HP among others) include a one-year warranty. International coverage must be purchased separately in the same country where the laptop was purchased. An extended warranty, protection beyond the first year of coverage, as well as Accidental Damage Protection can also be purchased separately in the same country where the laptop was purchased.

All Apple laptops include a one-year warranty. International coverage must be purchased separately in the same country where the laptop was purchased. An extended warranty, protection beyond the first year of coverage, along with Accidental Damage Protection can also be purchased separately in the same country where the laptop was purchased.

OPTIONAL STUDENT CHARGES

Optional charges will depend on the involvement of the student in varying programs as well as spending habits.

Athletic Programs (fees will vary by program)	
Alpine	\$950.00
Skiing/Snowboarding	\$950.00
Hockey (Varsity and Prep)	\$175.00
Golf	\$500.00-\$750.00
Horseback Riding	
Enrichment Centre Support (see separate Fee Schedule below)	Variable
Transcripts for International Students (includes Notary Fee and postage)	\$150.00
Supply Shop purchases (BCS clothing, souvenirs, snacks, etc.)	Variable
Pocket money (average)	\$30.00 to \$50.00 weekly
CAIS Tournaments (fees will depend on destination and fundraising efforts).	Variable

- **Activities outside of the BCS offerings will be at the expense of the family**

OTHER STUDENT FEES

THIRD PARTY SERVICES

Other student charges can include dry cleaning, healthcare, dental costs not covered by insurance, taxis, computer repairs, other transportation, postage and/or shipping costs, university application fees, career testing, etc.

OPTIONAL ORGANIZED SCHOOL TRIPS or STAYS ON CAMPUS

Costs for during school breaks and long weekends will vary depending on destination and duration. Costs for these trips are payable in advance to secure participation in the trip or planned stays.

4.2. DISCOUNTS

SIBLING DISCOUNT

To assist families with two (2) or more children attending BCS throughout the same year, BCS provides a reduction of 10% of the school fees of the second child in attendance and any additional child(ren). These discounts will be deducted from the school fees and are calculated on the net school fees after deduction of any scholarship and/or financial assistance awarded.

EARLY PAYMENT DISCOUNT

If all School Fees are paid in full by the first day of school, the Early Payment Discount will be credited to the student account, according to the Early Payment Plan listed above in the Fee Schedule.

This early payment discount will be applied at a rate of 50% for families receiving financial assistance or bursaries.

4.3. ENRICHMENT CENTRE CHARGES

The R.D.W. Howson Enrichment Centre (EC), through a caring and supportive approach, addresses the academic needs of every student. The EC provides extensive academic and language support as well as life and study skills training.

ACADEMIC SUPPORT FOR EXCELLENCE

Academic support staff and teachers work together to offer students pathways to success that take cognitive diversity into account. They provide various opportunities to enhance learning skills, academic independence and confidence. While BCS offers a variety of universal academic support, we strive to reach out to students who may need additional individualized or small group support or enrichment.

Our academic support programs are integrated, personalized, wide-ranging, and ensure consistent feedback on progress. We offer two comprehensive support programs that enhance the students' academic strengths and achievements.

- **Comprehensive Approaches to Learning (ATL) and Skills Development Program**

This program is designed by the Academic Support Team and is delivered through the *R.D.W. Howson Enrichment Centre*.

- **Comprehensive English Language and Literacy Skills Development Program (ESL+)**

This program is designed by the Academic Support Team and is delivered through the *English Language (ESL) Centre*.

Each program above is tailored to meet individual needs using resources such as advisors, coaches, Prep supervisors, the School Counsellor, tutors and learning strategists. The dedicated Academic Support Team, in collaboration with teachers, houseparents and other staff members work together, at the beginning of each school year, to craft and provide the best possible program for students at every level.

Enrolment in our programs include all or some of the advantages below:

- ★ Learning Profile (LP), Individual Education Plan (IEP) or Educational Portfolio (EP)
- ★ Academic file review
- ★ Goal oriented in-person dialogue
- ★ Ongoing communication & feedback (e.g. via a specialized BCS application, the BCS portal, virtual meetings and/or email)
- ★ Accommodations for students who have recommendations following a psychological-educational or neuropsychological evaluation
- ★ Diagnostic educational assessment and reporting
- ★ Number of *support contact hours**1 using various strategies for academic or language growth such as:
 - Executive functioning, study skills and learning strategies (e.g. homework completion, test preparation, note-taking, essay preparation, standardized testing prep, return-to-learn)
 - Subject-specific tutoring in person or virtual (e.g. offered in most BCS subjects, revision courses)
 - Supervised study and testing space with customized support (e.g. accommodations)
 - Access to resources (e.g. Maths Support, Writing Success Centre, Enrichment Centre), instructional and general academic or language support

*1 Fees depend on the academic support program and the level and frequency of support required. The fee structure is three-tiered and is calculated per half-year:

Program Level	Fee Per Half-Year
Assistance Program Level 1 (approx. 5-10 hours/9-day cycle)	\$ 1,050
Intermediate/Transition Program Level 2 (approx. 10-15 hours/9-day cycle)	\$ 1,950
Comprehensive Program Level 3 (approx. 15-20 hours/9-day cycle)*2	\$ 3,500

*2 Hours may differ for the Comprehensive English Language and Literacy Skills Development Program (ESL+) because support and mainstream sessions are intertwined. In addition, the number of hours is based on day and evening support services.

ADDITIONAL ACADEMIC SUPPORT SERVICES

SAT PREP

Students take a one-week course with a professionally trained instructor to prepare for SAT examinations for entry into US colleges and universities (\$1,300.00).

PRIVATE TUTORING

Support from a member of our tutoring team to support students' understanding of skills and concepts of a specific course (\$40.00/hour).

For more information regarding our Academic Support Services, please contact the Director of Academics, Marie-France Labelle mlabelle@bishopscollegeschool.com.

5. NON-PAYMENT OF STUDENT ACCOUNTS

In the event of non-payment or failure to adhere to an acceptable payment arrangement with the Business Office, the family forfeits the right to:

- be permitted to attend classes, reside on campus, participate in any school activities, or take examinations;
- be permitted to receive any grades or transcripts from the school; and/or
- be permitted to re-enroll in the school.

6. CANCELLATIONS & CANCELLATION FEES

Once a student has enrolled, notice of withdrawal must be made in writing and provided to the Business Office and/or Admissions.

- Cancellations received in writing prior to February 15th for the following year are not subject to penalty.
- If withdrawn after February 15th, or following confirmation of re-enrolment has been received, the Security Deposit is forfeited.
- Should a student leave the school after September 1, for any reason including expulsion, parents are financially responsible to pay all expenses incurred or engaged at the time of departure, as well as tuition and service fees up to and including the full month in which services were rendered. For students receiving financial assistance, it will be applied to the final months of the contract when calculating the amount of any refund applicable. **Deposits received will be forfeited.**

7. STUDENT HEALTH INSURANCE

All students living internationally are required to purchase a Student Health Insurance plan if they do not have proof of North American medical insurance. This ensures the student has appropriate coverage while attending BCS.

Canadian families residing outside of Quebec are encouraged to contact their provincial (government) health agency to ensure adequate inter-provincial coverage while their student attends BCS.

8. FINANCIAL ASSISTANCE

Whenever possible, BCS is committed to making itself accessible to all families, regardless of financial means. Our diverse student body is one of our greatest strengths and we are proud to offer over \$2.8 million in scholarships and financial assistance each year.

Acceptance of financial assistance will be conditional on receipt of a signed BCS contract for the academic year by the deadline indicated in the financial assistance offer letter.

The Financial Assistance & Bursaries awarded will be credited against the final installment(s) due on the School Fees account only after receiving the corresponding payment(s) from the parent.

BURSARIES

To apply for assistance, families must complete the application form on the website of Apple Financial Services. Completed forms, including a non-refundable application fee of \$120, are sent directly to Apple Financial Services for analysis to determine need prior to consideration by the BCS Scholarship and Financial Assistance Committee.

Bursaries may be renewed from year to year and are conditional upon continued, verifiable need, as well as full payment of outstanding accounts. Renewal applications for students currently receiving financial assistance must be completed annually and submitted to Apple Financial Services for review by February 1.

New student applications may be submitted to Apple Financial Services after February 1 and will be reviewed on a rolling basis.

FINANCIAL AWARD DECISIONS

The results from the Apple Financial Services analysis are reviewed by the BCS Scholarship and Financial Assistance Committee once the student has been accepted to BCS. Amounts awarded depend upon demonstrated need and the BCS Foundation available funds. Every effort is made to distribute bursary awards as broadly and equitably as possible. BCS is "need-aware" when reviewing applications.

The school holds information concerning need-based awards in the strictest confidence, and families are expected to do the same.

For further information on Scholarships and Financial Assistance at BCS please contact Greg McConnell, Director of Admissions or Gingi Sheppard, Associate Director of Admissions.

Greg McConnell

Director of Admissions

819.566.0238 x296

gmccconnell@bishopscollegeschool.com

Gingi Sheppard

Associate Director of

Admissions 819.566.0238 x214

gsheppard@bishopscollegeschool.com

9. PERSONAL PROPERTY INSURANCE

BCS 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, for example, are insured while at school.

10. STUDENT BANKING/POCKET MONEY

Students need access to cash for personal expenses incurred off campus and/or travel expenses for breaks or holidays.

Cash can be given to students in the following methods:

- Parents may provide postdated cheques (made out to the student) to be cashed no more than once a week at the BCS Student Bank located near the Student Centre.
- If the child has an ATM debit card or VISA/MasterCard, cash may be withdrawn once a week at the BCS Student Bank.
- Parents may deposit funds with our internal BCS Student Bank for their child to withdraw pocket money on a weekly basis. A statement will be mailed to the

parent detailing account activity on a regular basis. When funds are low, the account can be automatically refilled by credit card in \$500.00 amounts, if written authorization has been sent to the Business Office.

The student may withdraw up to \$100.00 CAD per week, unless parents have authorized otherwise. Should a student request funds over \$100.00 CAD in a week, written

authorization from their parent is required. Authorizations can be e-mailed to studentbanking@bishopscollegeschool.com for these special requests.

11. INTERNATIONAL STUDENTS

Families are responsible for obtaining necessary visas and study permits and BCS recommends seeking professional advice on the process.

The Government of Canada requires all non-Canadian students to have a valid Study Permit in order to attend school. A letter of enrolment may be required to obtain or renew your student visa.

****Note that only a certified immigration consultant or Immigration lawyer may legally assist you in the study permit application process. BCS is not certified to provide assistance in this area.***

12. ADVANCING BCS THROUGH CHARITABLE GIVING

Although all tuition fees are directed to the day-to-day expenses of the school, they do not cover the full cost of operating the school. It is the generosity of the BCS community of parents, alumni and friends that enables the school to meet its full operating expense. Donations are a lifeline to new academic and co-curricular programs, exceptional offerings in everything from the arts to athletics, capital improvements on campus, student financial assistance, and much more. Therefore, it is hoped that all parents consider BCS a deserving recipient of their annual charitable giving. Donations, irrespective of the size, are greatly appreciated and 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 the BCS Foundation. For more information on supporting BCS, please contact Ryan Comeau.

Charles de Sainte Marie

Office of

Advancement

819.566.0238 x225

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13. INCOME TAX INFORMATION/TAX RECEIPTS

Parents should seek professional advice on the tax implications of tax receipts issued. These receipts are subject to your local tax limitations, which vary regionally.

Scholarship & Assistance Income: to comply with Canadian tax regulations, we must issue all students receiving any scholarship or financial support a tax receipt for inclusion in the income of the student.

- Child Care receipts will not be issued. TAX AGENCIES ARE NOT LIKELY TO ACCEPT CHILD CARE RECEIPTS FROM PRIVATE SCHOOLS.

- Tuition Fee receipts (Form T2202A) in the amount of approximately \$26,500 CAD

are issued to Form VII (grade 12) students. In the province of Quebec our Form VII is taught at the post-secondary level and therefore the tuition fees are eligible for deduction by the student. If the student is currently in Form VII, a receipt will be issued for the period from September to December. A second receipt for January to June will be issued in February of the following year. For Federal tax purposes, any portion unused by the student may be transferred as a tax credit to parents under certain conditions.

- For Québec tax purposes, BCS is not recognized as a “designated educational institution” so we cannot issue the RL-8 Slip.
- Please note that the education credit amount is not available, as BCS is not a “designated educational institution” under the Student Loans Act. Therefore, we have entered “0” in columns B and C on the T2202A.
- The admissibility of the tuition credit was the subject of a tax case with the Tax Court of Canada, (case # 95-3929). Your individual situation may or may not be similar.

Please consult with your tax advisor to ensure that the above receipts apply in your situation.

14. CONTACT INFORMATION

Should you have any questions or require assistance please do not hesitate to reach out. We look forward to your arrival in September!

Sandra Edwards

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