

# Unleash the Power of your Family Deposit



**When your family joins Mulgrave, you pay \$20,000 as your family deposit. This money remains with the school until after the graduation of your youngest child or departure of your family.**

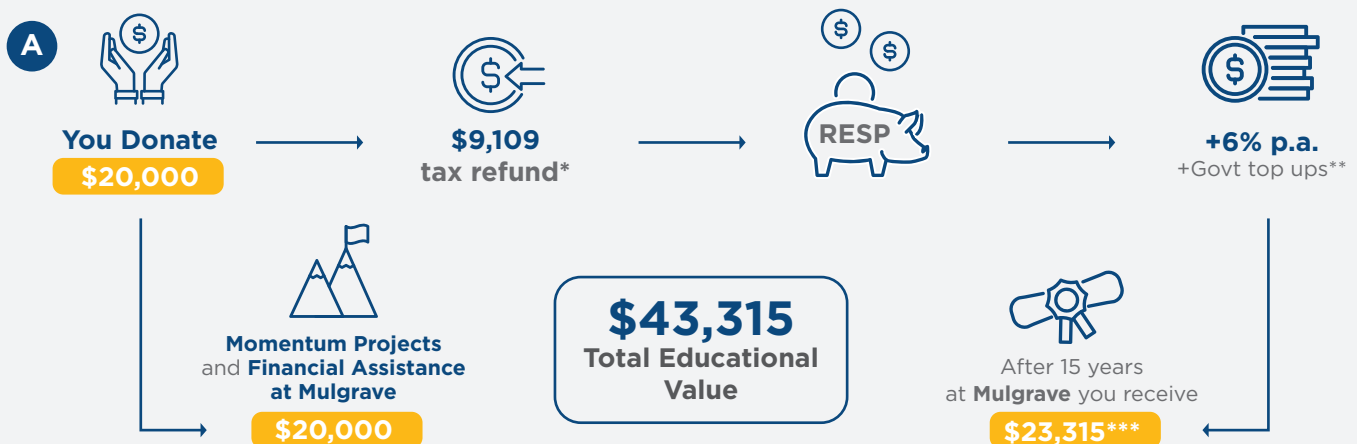
At this point, the original \$20,000 is returned to you. Over time, the purchasing power of your deposit declines due to inflation over what could be 15 years or more with the school.

**What if it was possible to make a donation that significantly changes students' lives without leaving you out of pocket and could even result in you making all or most of your donation back?**

You can donate all or a portion of your family deposit to the school. As Mulgrave is a registered charity, you will receive a charitable tax receipt in the year that you convert your deposit to a donation. This can result in a significant tax refund, which you can

subsequently reinvest to generate financial returns over the years that would otherwise be committed to the school. By the time you leave Mulgrave, the growth of your refund can likely match or even exceed the original \$20,000 deposit while simultaneously having a huge impact on the education of your children and their peers.

You can further leverage your tax refund by investing the money in a RESP. Take a look at this example of a PK3 family: even with just 6% annual growth on their investment, they more than make back the original donation, in addition to their positive impact on Mulgrave students.



\*Assuming combined tax rate (Fed+Prov.) of 45%  
 \*\*Refund amount + \$1,982 available in CESG incentives  
 \*\*\* Assuming donation made in PK3 year

Email [Advancement@mulgrave.com](mailto:Advancement@mulgrave.com) to learn more about the choices available to you.

