

Financial Handbook

2026-2027

This Financial Handbook forms a part of the 2026-2027 BCS Tuition and Services Contract

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At BCS we create a caring community of learning and development where cultures connect and individuals' matter. We are an 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 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 and NON-TRANSFERABLE)

$50 for Canadian and 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. ADMISSION FEE (NON-REFUNDABLE and NON-TRANSFERABLE)

$200 payable following acceptance of an offer of admission to BCS. This fee covers the cost of enrolling the student, attributing BCS student number and file, and preparing related new student materials.

1.3. CAPITAL AND INFRASTRUCTURE INVESTMENT FEE (NON-REFUNDABLE)

A capital and infrastructure investment fee are required of each new student enrolled at the school. These funds provide for property improvements and investment in infrastructure and equipment of a capital nature, which are not covered by tuition fees. This fee will be invoiced upon enrolment. Capital and Infrastructure Investment Fees are as follows:

$750 for Day Students
$2,500 for Canadian Boarding Students
$4,500 for International Boarding Students / International Day Students

***Note there is no donation receipt issued as payment is mandatory.**

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, 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.

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.

TUITION FEE SCHEDULE 2026-2027

TUITION FEE PAYMENT SCHEDULE	Aug. 31	Dec. 1	Feb. 1	Apr. 1	Oct 1 to Apr. 1 Per Month	TOTAL	Early Payment Discount
DAY STUDENT— EARLY PAYMENT PLAN	34,550 (100%)					$34,550	$350
DAY STUDENT— STANDARD PLAN	$17,600 (51%)		$16,950 (49%)			$34,550	
DAY STUDENT— QUARTERLY PAYMENT PLAN	$9,625 (27.5%)	$8,475 (24%)	$8,475 (24%)	$8,475 (24%)		$35,050	
DAY STUDENT— EXTENDED PLAN	$5,870 (16.5%)				$4,240 (12%)	$35,550	
INTERNATIONAL DAY STUDENT— EARLY PAYMENT PLAN	$66,800 (100%)					$66,800	$350

INTERNATIONAL DAY STUDENT—STANDARD	$33,720 (50.5%)		$33,080 (49.5%)			$66,800	
INTERNATIONAL DAY STUDENT - QUARTERLY	$18,189 (27%)	$16,537 (24%)	$16,537 (24%)	$16,537 (24%)		$67,800	
CANADIAN BOARDER - EARLY PAYMENT PLAN	$74,150 (100%)					$74,150	$500
CANADIAN BOARDING—STANDARD PLAN	$37,400 (50.5%)		$36,750 (49.5%)			$74,150	
CANADIAN BOARDING—QUARTERLY PLAN	$20,025 (26.5%)	$18,375 (24.5%)	$18,375 (24.5%)	$18,375 (24.5%)		$75,150	
CANADIAN BOARDING—EXTENDED PLAN	$11,720 (15.5%)				$9,190 (12%)	$76,050	
INTERNATIONAL BOARDING - ERALY PAYMENT PLAN	$90,550 (100%)					$90,550	$500
INTERNATIONAL BOARDING—STANDARD	$45,600 (50.5%)		$44,950 (49.5%)			$90,550	
INTERNATIONAL BOARDING—QUARTERLY PLAN	$24,825 (27%)	$22,475 (24.5%)	$22,475 (24.5%)	$22,475 (24.5%)		$92,250	

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@bcs1836.com

School fees are payable according to the payment schedule chosen. Interest charges of 1% monthly (12% *per annum*) will be added to overdue accounts.

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

Upon enrolment an account will be created via the Financial Portal (COBA) that will provide access to real-time Statement of Accounts along with the ability to make Credit Card payments. All payments made through COBA will be exempt from any additional fees.
Any Credit Card payments processed manually through the Business Office will incur an additional convenience fee of 3.5%.
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: accountsreceivable@bishopscollegeschool.com to make this type of payment.

Note:
Non-Sufficient Funds (NSF) or cheques not honoured by the bank for any reason are subject to an administration fee of $75.00.
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, laundry, 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 skiing, 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 $4,000 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 (12% *per annum*) 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	$1,400.00-$1,900.00
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*	$650.00
Enrichment Center General Support	$300.00
Graduation & School photos	$50.00 to $75.00
Laundry Fee (Does not include Dry Cleaning charges)	$250.00
Quebec Acceptance Certificate (CAQ) (Required for International Students)	$150.00

*The Technology Fee for the 2026-2027 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 Wi-Fi).

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.

PERSONAL STUDENT LAPTOP

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.

Requirements	Windows Laptop	Apple Laptop
Operating system	Windows 11 (64-bit) English version	macOS 13 Ventura or later
Browser	Google Chrome with the latest updates	
Screen size	13" to 15" inch recommended	
Resolution	1920 x 1080 pixels +	1920 x 1080 pixels +
CPU	2.5 GHz or faster, 4-core processor or higher	Apple M3 processor
Collaboration	Operational webcam and microphone	
Memory	16 GB +	
Storage	SSD 256 GB +	
Wi-Fi	Required 802.11N/AC	
Battery autonomy	45Wh + (at least 7 hours)	
OS Protection	Latest updates of Windows 11 and Defender	Latest updates of macOS
Warranty coverage	Valid North American Warranty is required	

Please also take note of the following:

As Microsoft no longer supports Windows 10, students' laptops must ensure a minimum operating system of Windows 11.

Apple laptops running macOS 13 Ventura or earlier will not be able to install or receive updates for Microsoft Office 365, the productivity suite provided to students. Microsoft now supports only the three most recent macOS versions, and new installations of Microsoft 365 require macOS 13 Ventura or newer.

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 Skiing/Snowboarding Hockey (Varsity and Prep) Golf Horseback Riding Elite Girls Basketball Basketball Programs	 $1,800.00 $1,750.00 $200.00 - $400.00 $1,000.00-$1,200.00 $750.00 $250.00 - $500.00
Enrichment Centre Specific 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)	$40.00 to $75.00 weekly
CAIS Tournaments (fees will depend on destination and fundraising efforts).	Variable
Extensive External Arrangement Fee (for Admissions to other schools)	$45 per Hour
Rescheduled Testing for Unexcused Absences	$45 per Hour

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 school trips or campus stays 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 / SOCIAL & ACADEMIC SUPPORT CHARGES

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

As every student benefits from daily social and academic support at BCS, a **$300.00** support fee is charged per student. Below are several examples of the support students may access throughout the year, recognizing that additional services are also available.

- Universal EC evening subject-specific supports

- Programming in *The Den*, for example, on executive functioning, self-management, wellbeing, and subject-specific support
- Various programming (e.g., advisory, post-secondary advising, information literacy and social competency development programs)
- Return-to-Learn (concussion protocol) support
- Availability of learning strategists and the counsellor on an ad-hoc basis
- In-class accommodation tools for various learning exceptionalities

ACADEMIC SUPPORT FOR EXCELLENCE

Academic support staff and teachers work together to offer students pathways to success that account for cognitive diversity. They provide various opportunities to enhance learning skills, academic independence and confidence. While BCS offers a variety of universal academic support (some of which is mentioned above), 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* within the *R.D.W. Howson Enrichment Centre.*

Each program above is tailored to meet individual needs using resources such as teachers, advisors, coaches, prep supervisors, the counsellor, tutors and learning strategists. The dedicated Academic Support Team, in collaboration with teachers, houseparent's 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 includes 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 the IEP process, BCS Portal, virtual meetings and/or email)

- Accommodations for students who have recommendations following a psychological-educational or neuropsychological evaluation
- Internal 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. accommodation)
- Access to resources (e.g. Math 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 tiered and is calculated per half-year. In addition, the number of hours is based on day and evening support services.*

PROGRAM	FEE PER HALF YEAR
Assistance Program (IEP accommodations with one session with a learning strategist / 9-day cycle)	**$750.00**
MEES Provincial Examination(s) Retake Preparation Support Program (up to ten support sessions with a qualified subject teacher)	**$1,200.00**
Extensive Assistance Program (four extensive support measures, e.g., supervised prep, tutoring, session with learning strategist)	**$2,300.00**
Comprehensive Program (ESL+) (above seven hours/ 9-day cycle) ***2***	**$3,700.00**

2 *Hours may differ for the Comprehensive English Language and Literacy Skills Development Program (ESL+) because support and mainstream sessions are intertwined.*

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 (**$1,500.00**, depending on the number of registered participants).

PRIVATE TUTORING

Support from a member of our tutoring team to support students' understanding of skills and concepts of a specific course. Our tutoring fees vary from the tutor's experience and qualifications, ranging from **$50.00/hour to $75.00/hour**.

Packages of 5, 10 or more sessions can be organized upon availability of tutors or may be included in the assistance or comprehensive support programs above.

For more information regarding our Academic Support Services, please contact the Director of Academics, Marie-France Labelle at mlabelle@bcs1836.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:

- attend classes, reside on campus, participate in any school activities, or take examinations.
- receive any grades or transcripts from the school; and/or
- 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 March 1st for the following year are not subject to penalty.
- If withdrawn after March 1st, 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 being 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 $2.3 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 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.

APPLYING FOR FINANCIAL ASSISTANCE
To apply for assistance, families must complete the application form on the website of Apple Financial Services (AFS). Completed forms, including AFS non-refundable application fee of $140, are sent directly to Apple Financial Services for analysis to determine eligibility and need prior to consideration by the BCS Scholarship and Financial Assistance Committee.

Assistance may be renewed annually 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.

Financial Assistance applications for new students should be submitted to Apple Financial Services on the same timeline as the admissions application and will be reviewed on a rolling basis.

FINANCIAL AWARD DECISIONS
The results from the Apple Financial Services analysis are reviewed by the BCS Financial Assistance Committee once the student has been accepted to BCS. Amounts awarded depend upon demonstrated need and the available funds from the BCS Foundation. Every effort is made to distribute funds 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
gmcconnell@bcs1836.com

Gingi Sheppard
Associate Director of Admissions
819.566.0238 x214
gsheppard@bcs1836.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(s) 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 accountsreceivable@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 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 our Director of Advancement, Angela Kempf.

Angela Kempf
Office of Advancement
819.566.0238 x225
akempf@bcs1836.com

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 $29,900 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 applicable.

Please consult with your tax advisor to learn if 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
Director of Finance and Operations
819.566.0238 x205
sedwards@bcs1836.com

Gerri Lasenba
Finance Manager
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