

The seal of Andrew's College is a circular emblem. The outer ring contains the text "ANDREW'S COLLEGE" at the top and "HYDRONIA" at the bottom, separated by two small crosses. Inside the ring is a shield with a large cross. The shield is flanked by two olive branches. Below the shield is a banner with the Greek text "ΑΝΔΡΙΖΕΣΘΕ ΚΡΑΤΑΙΟΤΣΘΕ".

2022-2023 Financial Guide For Returning and New Students



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St. Andrew's College

2022-2023 Tuition and Other Mandatory Fees

	ALL PLANS Tuition Deposit <i>(non-refundable)</i>	Annual Plan		Instalment Plan <i>(default payment plan)</i>				Monthly Plan		
Payment Due Date(s)	Feb. 1, 2022	April 1, 2022	Total	April 1, 2022	June 1, 2022	Oct. 1, 2022	Total	April 1, 2022	May 1, 2022 to Jan. 1, 2023	Total
Tuition Fees										
Day Student	\$3,000	\$36,185	\$39,185	\$4,925	\$15,865	\$15,865	\$39,655	\$5,170	\$3,645 <i>9 payments</i>	\$40,975
Boarding Student	\$5,000	\$61,600	\$66,600	\$8,460	\$26,925	\$26,925	\$67,310	\$8,860	\$6,175 <i>9 payments</i>	\$69,435
Day Student requiring a Study Permit*	\$3,000	\$39,395	\$42,395	\$5,585	\$34,330		\$42,915			
Boarding Student requiring a Study Permit*	\$5,000	\$68,750	\$73,750	\$9,870	\$59,485		\$74,355			
Other Mandatory Fees										
Technology Fee		\$1,500	\$1,500		\$1,500		\$1,500	\$155	\$155 <i>9 payments</i>	\$1,550
Personal Service Fee		\$975	\$975		\$975		\$975	\$100	\$100 <i>9 payments</i>	\$1,000
Lunch Fee (day student only)		\$1,500	\$1,500		\$1,500		\$1,500	\$150	\$150 <i>9 payments</i>	\$1,500

*Study Permit – is a legal written governmental authorization that allows a foreign national student to attend a designated learning institution in Canada for the purposes of study.



Enrolment Terms

- Enrolment at St. Andrew's College (the "School") is continuous.
- The signed Enrolment Contract ("Contract") is in effect for the duration of the student's enrolment at the School. There is no re-enrolment contract to complete or sign in future years.
- The continuous Contract does not guarantee continued enrolment for a student, nor does prior year enrolment guarantee enrolment in any future year.
- The Contract is in force until a Cancellation Notice is given in writing (or electronically) by the student's parents/guardians to the School or by the School to the student's parents/guardians.
- The School reserves the right to ask any student or family to leave the School if they are not meeting the School's expectations or abiding with the School's *Code of Honour*, *Code of Conduct*, *Parent & Student Handbook*, mission, policies, and general requirements.
- The School reserves the right to discontinue enrolment or to refuse to re-enrol any student if the School concludes that the actions of the student, the parent(s) or guardian(s) interfere with the constructive and positive relationship between School and the parent(s) or guardian(s), between the School and the student, or with the School's ability to accomplish its mission and educational goals.
- To cancel a student's enrolment for the upcoming school year, please send a cancellation notice email to reenrolment@sac.on.ca with the student's name and state the intention to cancel the student's enrolment. An Admission Officer will be in touch to discuss the student's withdrawal. Please see the Cancellation Policy section in this Guide.
- The School may amend the Contract from time to time and will notify you in writing (or electronically) if there are any material changes to the Contract.
- A copy of the Contract in force is available from the Business Office upon request.

New Student Fee and Deposits

- An initial non-refundable **Registration Fee** of \$4,000 is charged to all new students and is due at the time of the student's acceptance of admission.
- A \$1,000 **Refundable Deposit** is charged to all new students on their first billing statement. This deposit is held until the student leaves the School and the student's statement of account is finalized.
- New students **enroled before March 15** must pay the annual non-refundable tuition deposit within two weeks of their enrolment date to secure their enrolment.
- New students **enroled after March 15** must pay the annual non-refundable tuition deposit following their selected payment plan to secure their enrolment.
- New students will receive a Welcome Letter from the Business Office with the following information:
 - i. the amount and the due date for the non-refundable tuition deposit and other fees
 - ii. details about the parent portal and
 - iii. the various payment methods

Tuition Fees and Non-Refundable Tuition Deposit

- The tuition and other mandatory amounts owing and the related due dates are outlined in the Tuition and Mandatory Fee schedule included in this Guide.
- Before the December break of each school year, the School will notify families of the tuition, other mandatory



fees, and the non-refundable tuition deposit amounts for the next academic year and the dates when they are due.

- A non-refundable tuition deposit is charged to the student's account on January 1 and is due February 1. The payment of the tuition deposit secures the student's enrolment for the upcoming academic year.
- To secure the student's enrolment, **the tuition deposit must be paid by February 15**. The student's position may be offered to other applicants if the tuition deposit payment is not received.
- The tuition deposit payment will be applied against the tuition fees owed for the upcoming academic year.
- If the student's account is in arrears, any payment received, including the tuition deposit payment, will be used against the oldest items outstanding on the account and will not be considered payment of the non-refundable tuition deposit.
- The tuition deposit is not refundable or transferable under any circumstances.

Other Mandatory Fees

- An annual **Technology Fee** is charged to all students, which helps cover the technology costs of our educational programs and infrastructure. It covers the use of a 2-in-1 laptop computer with a touchscreen and a pen-enabled or inkable digitizer built-in the laptop on our campus-wide fibre optic internet connection. On-campus technicians offer technical support and warranty repair service support through our various Help Desks. This fee also includes laptop theft insurance, accidental damage plan, education software, a protective laptop backpack, and a loaner laptop program. Other computer-related fees and deductions may be charged. Please see the *Parent & Student Handbook* for more details on our wireless laptop program and other computer-related fees and deductions that may be charged.
- An annual **Personal Service Fee** is charged to all students to help cover a portion of the costs incurred for the following: transportation for athletic and other mandatory school-sponsored events and trips, Arts, AC Plus and Leadership programs, clubs and Cadet Corps uniforms and equipment.
- An annual **Lunch Fee** is charged to all day students to help offset the cost of lunches at the School.
- All students must provide proof of coverage under the Ontario Health Insurance Plan (OHIP). Students who do not have evidence of OHIP coverage must subscribe to the Medical Insurance Plan offered through the School. The **Medical Insurance Plan Fee** for coverage from September to June is charged to the student's account during the Fall term. The approximate cost for the 2022-2023 academic year is \$500. For more information on the Medical Insurance Plan, please contact the School's Health & Wellness Centre.

Other Incidental Charges

- Uniforms, textbooks, and school supplies are additional annual costs. Textbooks and uniforms are purchased through the Campus Shop. Textbook costs may range from \$400 – \$900 per year. Textbook and uniform costs are charged to the student's account. Please contact the Campus Shop for uniform pricing and requirements.
- Athletic team fees apply to specific sports. Other athletic fees may be charged for equipment, uniforms, supplies, entry fees and other events beyond the scope of the regular season (e.g., optional tournaments). Please see the Athletic section of the *Parent & Student Handbook* for further details.
- Students enrolled in art and music classes may be charged additional fees for the rental and cost of specialized equipment and supplies.



S|A|C

St. Andrew's College

- Mandatory class trips and outings are scheduled periodically for an entire class as part of a subject program or grade level. The cost of these trips, less transportation costs, is charged to the student's account.
- Academic tutoring by private tutors may be arranged through the School at an additional cost.
- Music tutoring may be arranged through St. Andrew's Academy of Music at an additional cost.
- Dry-cleaning and alteration services are available for an additional fee.
- The School offers various weekend activities through its *Complete Weekend Program*. The cost of these programs is charged to the student's account. Please contact the Complete Weekend Coordinator for program details.
- The cost of breakage or damage of school property beyond normal wear and tear may be charged to the student's account.
- Students can purchase various items from the Campus Shop, which can be charged to their student account.
- Students cannot obtain a cash withdrawal from their student account. We encourage all students to open a Canadian bank account and receive a bank debit card to withdraw cash through ATMs available on and off-campus. During office hours Monday through Friday, students can withdraw money from their Canadian bank account through the Business Office ATM.

SAC Parent Fund

- Philanthropy has been an important and impactful tradition at the School since the School's inception in 1899. The SAC Parent Fund was established as a way for our current parents to support the School with an annual donation.
- Each year, we ask every family for a voluntary gift of \$1,500, which directly benefits our students, programs and traditions. We are very grateful to parents who provide this tremendous amount of support on an annual basis. Donations may be designated to various school needs and ongoing fundraising projects through our 'Pick Your Passion' program.
- To facilitate donations, the School places a \$500 voluntary gift on the student's account three times during the Fall term. For families with two or more students at the School, the voluntary donation will appear on the eldest student's account. As this is a voluntary donation, families may request not to participate. St. Andrew's College Foundation will issue a tax receipt for your donation if you wish to participate.

Payment Plans

- The School offers three payment plan options for the payment of tuition and other mandatory fees: **Annual**, **Instalment** and **Monthly**. Details of the tuition and other mandatory amounts owing and the due dates are outlined in the Tuition and Mandatory Fee schedule found in this Financial Guide.
- Upon acceptance to the School, a payment plan was selected on the Enrolment Contract Part A. For the duration of the student's enrolment, the student account will be charged based on the payment plan selected on the Enrolment Contract.
- Requests for a change in a payment plan should be emailed to billing@sac.on.ca before January 15 (in the academic year before the academic year for which the payment plan is to be changed).
- Under the Annual Plan, all tuition and other mandatory fees must be paid in full by April 1 (in the academic year before the academic year to which the fees relate). If fees are not paid in full by April 30, the account will automatically revert to being charged under the Instalment Plan.
- Under the Monthly Plan, the student account will automatically revert to being charged under the Instalment Plan if the School does not receive (in the academic year before the academic year to which the fees relate)



one of the following payment methods by May 1:

- authorization to charge a credit card monthly,
 - a completed PAD (pre-authorized debit/bank withdrawal) agreement, or
 - post-dated cheques.
- The Monthly Payment Plan is **not** available to students requiring a study permit.
 - Students who require a study permit must pay their fees in full by June 1.
 - The Annual Payment Plan is not available to new students enrolled after May 1.

Payment Options

- Payments can be made by one of the following methods: cheque (payable to St. Andrew's College), online bill payment, pre-authorized bank withdrawal (PAD) or, for our international students, Pay-My-Tuition.
- The student identification number (ID) is required as an "account number" when registering with a bank's online bill payment service. The student ID number is the eight (8) digit number located on the top right-hand corner of the student's statement of account.
- **Credit cards** may be used for incidental charges and registered with the Business Office for making pre-authorized payments. The Business Office will only process credit card payments for tuition and other mandatory fees if the Monthly Payment Plan is selected.
- **Pay-My-Tuition** is an online service that offers a secure payment platform for our international families to pay their tuition and other fees. The link to the Pay-My-Tuition portal is on our website, or you can access it by visiting www.paymytuition.com.
- Please ensure the student ID number is documented on all payments.
- The School **does not accept cash** payments for student accounts.

Financial Assistance (Scholarship or Bursary)

- To renew or apply for financial assistance, a family must complete and submit an [Apple Financial Services application](#) by February 15 of the academic year before the academic year assistance is being requested. The Admission Office cannot confirm or review your financial assistance until the application is submitted.
- All students requesting financial assistance are subject to a review process, which takes place after the release of the March report card. For financial assistance to be renewed:
 - The student must remain in good standing academically.
 - The student must continue to participate positively and fully in school life and generally conduct themselves in an exemplary fashion.
 - The student's account must be in good standing with the Business Office.
- Families will receive a confirmation letter from the Admission Office regarding the student's financial assistance status.
- Should a student's financial needs not be met, the financial obligations for the upcoming academic year under the Enrolment Contract will be waived.
- On April 1, the student's account will be credited with 20% of the current academic year's financial assistance received.
- Upon confirmation from the Admission Office of the financial assistance received for the next academic year, the remainder of the financial assistance will be credited to the student's account based on the payment plan selected.



S|A|C

St. Andrew's College

- Please contact the Admission Department for additional financial assistance information, including details on the application and renewal processes.

Financial Regulations and Obligations

- The School is a charitable organization operating on a non-profit basis. Tuition is its primary source of income.
- Families need to meet their payment deadlines and financial obligations to ensure that the School operates with fiscal responsibility and maintains financial stability.
- The School's overhead expenses do not diminish with the departure of some students during an academic year. It cannot determine the damage or loss to the School due to the late cancellation/withdrawal of some students who have enrolled.
- If a student is withdrawn, absent, or voluntarily or involuntarily separated from the School, families are liable for the entire academic year's tuition and mandatory fees, and for boarding students, the whole academic year's fees for room and board.
- No portion of tuition and fees paid or outstanding will be refunded or cancelled for a student's voluntary or involuntary absence, withdrawal, or expulsion.
- Failure to pay part or all the student's financial obligations may result in the student not being allowed to attend classes, participate in overnight trips, participate on athletic teams, write examinations, receive final reports, grades, or transcripts.
- For student accounts in arrears on November 30, payment arrangements must be in place that are acceptable to the School before the student can return to classes after the December break.
- If a student terminates their Contract for the upcoming academic year, families will be obligated for the tuition and other mandatory fees as outlined in the section entitled 'Cancellation Policy.'

Finance Charges

- Tuition, deposits and other mandatory fees are due as outlined in the Tuition and Other Mandatory Fees table included in this Financial Guide.
- Other incidental charges are due when charged to the student's account.
- Payments must be received no later than 30 days from the due date.
- Finance charges will be assessed on all balances outstanding for more than 30 days at a 1.5% interest rate per month (18% per annum).
- The School reserves the right to accelerate payment of the total unpaid tuition and fees if a student's account is more than 90 days in arrears. Student accounts in arrears may be referred to the School's collection agent or legal counsel for remediation.

Cancellation Policy

- The Enrolment Contract may be cancelled on notice by following the procedures as outlined in the Enrolment Contract. The Cancellation Notice must:
 - be dated
 - state the student's name



S|A|C

St. Andrew's College

- state the intent to terminate
 - be signed by the parents/guardians, and
 - be received and acknowledged in writing (or electronically) by the School
- If the Cancellation Notice is received in the academic year before the academic year in which the student's enrolment is to be cancelled by:
 - February 1 – no fees are owed
 - March 31 – the non-refundable tuition deposit is owed
 - After March 31 – the full tuition and mandatory fees are owed

Online Student Statement of Account

- Parents have access to the student's online statement of account by signing into our Parent Portal website at <https://sac.myschoolapp.com/app#login>. If you are having trouble signing in to the parent portal, please use the "Forgot your Login?" link for assistance.
- For new students, the School will provide your parent portal sign-in information once we have set up the student's account.
- For those individuals who elected to receive student billing and account communication, you will receive monthly email notifications from Student Billing regarding the account status, payment requirements and reminders on how to access the billing account.
- Students' statements of account are **not mailed or emailed**.
- Any questions or requests for student billing account information should be made to the Business Office – Student Billing.

Canadian Income Tax Returns - Deduction and Credit

- The Canadian Income Tax Act allows individual taxpayers to deduct or claim an income tax credit for certain expenses.
- When filing a personal Canadian income tax return:
 - childcare expenses may be claimed as a deduction by the individual taxpayer with the lower net income for children who were under 16 years of age at some time during the taxation year, and
 - students who enrolled and completed an Advanced Placement (AP) course are eligible for an income tax credit receipt for post-secondary education.
- Childcare and AP Tuition income tax receipts are issued and uploaded to the Parent Portal by the Business Office each year in February for all eligible students. Taxpayers should review their income tax circumstances with professional advisors.