



UCC FINANCIAL HANDBOOK

2017 - 2018

Upper Canada College
200 Lonsdale Rd.
Toronto, ON M4V 1W6

www.ucc.on.ca



UPPER CANADA COLLEGE

Think Ahead.

INTRODUCTION

This handbook is designed to be a useful resource for your family. We hope to provide you with the financial information you need as you plan your son's education and consider the incredible breadth of programming available at UCC. Included is an overview of our financial policies and procedures as well as compulsory and optional costs involved in the curricular and co-curricular programs. We hope the information contained in this guide will aid in your planning and in making decisions with your son.

To this end, do not hesitate to contact Colleen Papulkas, at cpapulkas@ucc.on.ca or 416-488-1125 ext. 2250 should you have any questions.

FINANCIAL ASSISTANCE

All candidates for Grade 5 and above are welcome to apply for financial assistance. Assistance is available to eligible families of both new and returning students. Amounts and eligibility are re-assessed yearly, based on family need as determined by Apple Financial Services.

Deadline to apply for financial assistance for the 2017-2018 school year

New applicants to the College: December 31, 2016

Students currently registered at the College: November 20, 2016

These deadlines allow us to ensure all financial assistance applications are assessed and decisions made before parents are required to register (early in 2017). Parents must re-apply annually by the application deadline to qualify for assistance for the following school year.

Please note the application for financial assistance is separate from the application for admission. If you are applying as a new student to Upper Canada College, both application forms must be submitted in order to be considered for financial assistance.

The financial assistance application is completed online at applefinancialservices.ca through Financial Aid for Canadian Students (FACS). The \$100 application fee is paid directly to FACS. This third-party service continues to provide independent assessment services and makes confidential recommendations directly to the College's Financial Assistance Committee. The committee will meet frequently during the late fall and early winter terms to review these recommendations and determine award allocations. Awards are made to eligible families on the basis of assessed need and, depending on a family's current financial circumstances, may vary from year to year. However, since the total amount of assistance available for 2017-18 is fixed, it's essential that we receive applications from all families by the stated deadlines.

Please contact Colleen Papulkas in the Finance Office at cpapulkas@ucc.on.ca should you have questions about the financial assistance application process.

REGISTRATION

Registration is required annually for all students to reserve placement for September. Please note that online registration forms must be completed by a parent or legal guardian of the student.

Upper Canada College is set up with an online bill payment option with all major Canadian financial institutions. Please use your son's student ID number (visible at the top of the registration form after logging in) as the account number. If you are transmitting your payment electronically please indicate this in the space provided on the online registration form. Since your registration will not be processed until confirmation of your payment is received, it would be helpful if you included the date of transmission of your payment.

The Finance Office is notified of all payments within 1-2 business days, at which point your son's account will be credited.

If you would prefer to pay by cheque please forward ALL payments to the Finance Office - 200 Lonsdale Road Toronto, M4V 1W6. Cheques should be made payable to Upper Canada College. Payments can also be made through 3rd party providers PlastiQ and HigherEdPoints.

Parents or guardians wishing to forward payment directly to the College's bank account via wire transfer may do so **only from a financial institution outside of Canada** using the following instructions:

Bank Name: Toronto Dominion Bank

Bank Address: 2 St. Clair Ave. E. Toronto, ON Canada M4T 2V4

Phone: 416 944 4054

Credit Account Number: 0617-0916969 Upper Canada College

Bank ID: 004

Bank Transit Number: 19682

Swift Code: TDOMCATTTOR

ABA Number: 026009593

Statements of Account

Monthly statements are prepared and posted to Bluenet. Click on the Net Classroom quick link at parents.ucc.on.ca to access it. Amounts may conveniently be paid through your personal bank's online bill payment system. Just add Upper Canada College as a bill payee and use your son's student ID number as the account number.

Payments must be received and negotiable on or before the last banking day of the month to avoid interest charges at a rate of 1.5% per month or 18% per annum in 2017-2018.

The College reserves the right to refuse registration for any students previously admitted whose accounts show a debit balance outstanding over 30 days.

Responsibility for Full Payment of Fees

Parents are responsible for payment of fees as per the agreed schedule. Any student whose account has not been paid promptly or has not made acceptable payment arrangements with the Finance Office may not:

- be permitted to attend classes, any school activities or take examinations;
- be permitted to receive any grades or transcripts from the school;
- be provided with any receipts for income tax purposes;
- be permitted to re-enroll in the school.

Additional restrictions are applicable to students in IB2.

Upper Canada College reserves the right to suspend or expel any student whose actions and/or behaviour are, in the opinion of the College, egregious to the standards of the school. Conduct and expectations are set out in the Family Handbook and are a condition of enrollment.

In the event of the student's suspension, expulsion, 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 annual fees for the entire academic year is unconditional, subject only to the stated cancellation fees.

Registration of New Day Students

Parents or guardians must confirm Registration for the 2017-2018 academic year by completing the online registration within **7 days** of the date of offer (as indicated in the letter of offer). The Initial Registration Fee of \$8,500 and the first instalment of \$2,000 are applicable for all payment plans and must be forwarded to the College within 7 days of the date of offer.

Re-Registration of Returning Day Students

Parents or guardians must complete the online registration before **February 20, 2017**. The first instalment of fees is applicable for all payment plans and must be forwarded to the College by this date. For re-registration, please visit parents.ucc.on.ca and click on the Re-registration 2017-2018 link in the slider.

Registration of New Boarding Students

Parents or guardians must confirm Registration for the 2017-2018 academic year by completing the online registration within **7 days** of the date of offer (as indicated in letter of offer). The Initial Registration Fee of \$5,000.00 and the first instalment of tuition and boarding fees must also be forwarded to the College within 7 days of the date of offer. The second instalment of fees for new boarding students and new international boarding students will vary according to the chosen payment plan.

Re-Registration of Returning Boarders

Parents or guardians must confirm Registration for the 2017-2018 academic year by completing the online registration (visit parents.ucc.on.ca and click on the Re-registration 2017-2018 link in the slider) before **February 20, 2017**. The first instalment of fees must also be forwarded to the College before February 20, 2017. The first instalment of fees for Canadian boarding students and international boarding students will vary according to the chosen payment plan.

TUITION AND FEES

NEW STUDENT CHARGES

Application Fee

Early Bird Day (before Nov. 1)	Regular Day (Nov. 1 to Dec. 2)	Late Day* (after Dec. 2)	Boarding
\$150	\$200	\$300*	\$200 CAD

* Late Day applications are accepted on an individual basis and are only reviewed after decisions are made for all Early Bird and Regular Day applications.

Initial Registration Fee

New Day Students	New Boarding Students
\$8,500	\$5,000

The Application Fee and Initial Registration Fee are non-refundable and are in addition to any tuition and boarding fees.

DAY TUITION AND FEES

Day Student (SK – FY)	\$31,400
Day Student (IB1 and IB2)	\$34,400
Technology Fee (all grades)	\$500

Payment Options

Plan A – Three Installments

Payments may be made by cheque or Electronic Funds Transfer in the following instalments:

	February 20, 2017*	July 1, 2017	December 1, 2017
Day Student (SK – FY)	\$2,000	\$14,700	\$14,700
Day Student (IB1 and IB2)	\$2,000	\$16,200	\$16,200

Plan B – Monthly Installments

Initial deposit of \$2,000 for Day Students and 11 monthly payments automatically withdrawn (debited) from bank accounts from May 1, 2017 to March 1, 2018. If you require a change of bank account number or any other changes throughout the payment cycle, please notify the Finance Office in writing at least 10 business days before the next scheduled withdrawal in order to prepare the change. New families must provide a void cheque for the account from which the fees will be withdrawn.

	February 20, 2017*	May 1, 2017 – March 1, 2018
Day Students (SK – FY)	\$2,000	\$2,700/month
Day Students (IB1 and IB2)	\$2,000	\$2,980/month

Plan C – Early Payment Discount

Payments must be made by cheque or Electronic Funds Transfer in full in order to take advantage of this \$450 early payment discount.

	February 20, 2017*	April 1, 2017
Day Students (SK – FY)	\$2,000	\$28,950
Day Students (IB1 and IB2)	\$2,000	\$31,950

**Or within 7 days of an Offer of Admission if received later than February 24, 2017*

BOARDING TUITION AND FEES

Boarding Student (Pre-IB)	\$56,024
Boarding Student (IB1 and IB2)	\$59,024
*International Boarding Student (Pre-IB)	\$59,524
*International Boarding Student (IB1 and IB2)	\$62,524
Technology Fee	\$500

** International Boarding students are described as students who are not Canadian citizens.*

Payment Options

Plan A – Two Installments

Payments may be made by cheque, Electronic Funds Transfer or Wire Transfer in the following instalments:

	February 20, 2017*	December 1, 2017
Boarding Student (Pre-IB)	\$29,512	\$26,512
Boarding Student (IB1 and IB2)	\$31,012	\$28,012
International Boarding Student (Pre-IB)	\$31,262	\$28,262
International Boarding Student (IB1 and IB2)	\$33,262	\$29,262

Plan C – Early Payment Discount

Payments must be made by cheque, Electronic Funds Transfer or Wire Transfer in full in order to take advantage of this \$500 early payment discount.

	February 20, 2017*
Boarding Students (Pre-IB)	\$55,574
Boarding Students (IB1 and IB2)	\$58,574
International Boarding Students (Pre-IB)	\$59,074
International Boarding Students (IB1 and IB2)	\$62,074

**Or within 7 days of Offer of Admission for New Boarders if received later than February 13, 2017*

OTHER COST CONSIDERATIONS

Personal expenses and other charges

Tuition fees are intended to cover instruction and the student's participation in the core school program. Room and board is also included in the fees for boarding students. Additional charges are required from time to time with respect to special events, trips, athletics, transportation costs, books, and other items where purchases are made or services are rendered specifically to an individual student. Please see the **Incidental Charges** appendices for more information.

Student withdrawals

Notice of student withdrawals must be made in writing. If a parent or guardian withdraws a Day student on or before May 31, 2017, \$1,000 of the first instalment of fees will be forfeited. If a parent or guardian withdraws a Day student between June 1, 2017 and July 31, 2017, \$2,000 of the first instalment of fees will be forfeited.

If a parent or guardian withdraws a Boarding student on or before May 31, 2017, \$2,000 of the first instalment of fees will be forfeited. If a parent or guardian withdraws a Boarding student between June 1, 2017 and July 31, 2017, \$4,000 of the first instalment of fees will be forfeited.

If a student is withdrawn on or after August 1, 2017 but before the start of the academic year, 50% of the tuition and boarding fees are due and payable and will not be refunded. **The Initial Registration Fee is not refundable under any circumstances.**

If a student is withdrawn at any time after the start of the academic year, all tuition and boarding fees are due and payable and will not be refunded.

If a student is asked not to return to the College, for any reason prior to the start of the new academic year, all tuition and boarding fees paid to date will be refunded.

Tuition Refund Plan

A student's place in the school is accepted for the FULL academic year and not on a term-by-term basis. Fees for the full academic year are due and payable and will not be refunded for any reason during the school year. For this reason, Tuition Refund Insurance can be purchased at the start of the academic year. We strongly recommend you read the detailed information included below.

The cost of a private school education is a substantial investment. The Tuition Refund Plan provides insurance to protect your investment. Because student withdrawals are sometimes unavoidable, the Tuition Refund Plan is a welcomed resource for families who must commit to full annual tuition fees.

This Plan will not only provide an allowance of tuition fees in the event of withdrawal of a student for medical causes but also in the event of withdrawal for other reasons including family or job relocation, unforeseen financial changes or dismissal by the College.

The Tuition Refund Plan becomes effective on August 1st in the event of a student's inability to attend the College due to a covered medical reason. The non-medical coverage (voluntary

withdrawal or dismissal) does not become effective until the student has attended 14 consecutive calendar days (including weekends) commencing on the student's first day of attendance in the academic year.

The College offers the Tuition Refund Plan as a means to insure your annual financial obligation under the terms of the online Registration form and Registration Policies for both Day and Boarding students. Please read the link to the brochure carefully regarding the Plan and select either the "Yes" or "No" box in the Tuition Refund Plan section of the online registration. The Plan premium, at a rate of 1.04% of the applicable fees, will be billed to your account in September 2017.

Please note once Tuition Refund Insurance has been purchased it cannot be refunded for any reason.

Student Health Insurance

All students must provide proof of health insurance coverage by the Ontario Hospital Insurance Plan (OHIP), another provincial health insurance plan or independent insurer that provides medical and hospital fee coverage for the student while he is residing in Ontario.

Health Insurance coverage for international boarding students may be obtained through the College's policy with an independent insurer that provides medical and hospital fee coverage while residing in Ontario. The College will enrol each applicable student in this plan and bill the premium to the student's account. International students who subsequently make private arrangements for health insurance may opt out of this coverage at any time by providing the College with proof of coverage.

Requests for change of status (Boarding to Day or Day to Boarding)

It is the College's expectation, as stated through the admission process, that a Boarding or Day student registering at Upper Canada College will remain as such until graduation.

A request to change status must be made in writing to the Vice-Principal of Enrolment Management, who will serve as point person between the family and the school throughout the status change review process. Requests for the next academic year must be made by December 31 of the current academic year.

Once received, and the student is determined to be in good standing, requests will be considered on a case-by-case basis. Students wishing to change status from Boarding to Day will be expected to complete the application process for Day admission, including an interview with the Vice-Principal of Enrolment Management. Day admission decisions are made in February.

If a student is receiving financial assistance (FA), it is understood that his re-application for FA must indicate the status change request as this impacts the overall assessment. The College's Financial Assistance Committee will review these requests. When requesting a change in status from Day to Boarding, the College may not be in a position to meet the additional financial obligations.

Custodianship requirements

Any student whose parents do not currently reside in Canada is required to have a legal custodian arrangement in place while attending Upper Canada College.

A legal custodian must be over the age of 21, a Canadian citizen, speak fluent English and live in reasonable proximity to the school. Parents may identify their own custodian (relative or friend) or contract custodial services through an outside agency such as [International Student Guardianship Canada](http://InternationalStudentGuardianshipCanada.com). Please contact ISGC at info@isguardianshipcanada.com for more information about this program.

Student visas

Visit the Canadian government's [Study In Canada](http://StudyInCanada.com) information site to determine whether or not the student will require a student visa. Trips outside Canada may also require your son to have a visitor's visa if he is not a Canadian passport-holder — you can discuss these opportunities with your son's adviser at the beginning of the school year.

Personal property

The school assumes no responsibility for any money or valuables lost or misplaced while students are at school.

Textbooks

Textbooks for Students from SK to Grade 5 are ordered on a student's behalf by the school and included in tuition.

For Students in Grades 7 to IB2*, parents are encouraged to order all books through Canadian School Book Exchange (CSBE). It provides the option to purchase used books when available. The sooner you place your order beginning in mid-June, the greater the chance you'll obtain used books.

Order your books as soon as possible via the "Bookstore" quick link on parents.ucc.on.ca.

If used books are available when you place your order, this will be shown as an option. Even if used books are not currently available, the default for UCC (which you can change) is for CSBE to substitute used books if they become available before shipping. Orders are generally not shipped until early August (unless all of the books are available earlier OR if you request a specific delivery date).

The Prep Parent Organization (PPO) and Parent Organization (PO) receive a commission from CSBE for all used books purchased by UCC parents. Sales go towards the UCC Wish List.

**The College orders textbooks for new boarders in their initial year.*

Technology – Acceptable Use Policy

All students from Grade 6 and above will be asked to sign and return a copy of UCC's Acceptable Use Policy. Acceptable use of technology includes ethical and legal use of technology and is governed by the College's values and standards as outlined in the Family

Handbook, and by all relevant statutes, laws and regulations. Improper care or loss of a laptop can result in repair or replacement charges to a student's account.

Additional support

Tuition fees only cover 78 per cent of a UCC education. In order to bridge the gap and offer our boys a world-class educational experience, we rely on the generosity of past and present members of the UCC community. We encourage all UCC parents, Old Boys and friends to give what they can and regularly support UCC.

INCOME TAX INFORMATION

Charitable Giving

Upper Canada College is a not-for profit independent school and as such, receives no educational funding from the Province of Ontario. Donations are essential to keeping UCC strong and helping boys meet their potential. Tax receipts are issued to donors in Canada. UCC is also affiliated with charitable entities in the U.S. and U.K., and tax receipts can be issued to supporters in those countries.

Tuition Receipts

Receipts for those elements of the College's tuition fees that are allowable as deductions for income tax purposes are distributed to those families whose accounts with the College are current. These receipts include the Child Care expense deduction and the T2202A for IB higher level courses.



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Toronto, Ontario
Canada M4V 2X8
TEL. 416 488 1125

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PREP SCHOOL INCIDENTAL CHARGES

Incidental charges vary from student to student and will be billed only where applicable via monthly statement once a student is enrolled. All costs are approximate based on the 2016-2017 academic year and are subject to change.

STANDARD	ANNUAL COST
Uniform (purchased new)	\$600 first year \$200 annually
Apple device lease (all grades)	\$500
School Supplies	\$250
School photo (Grade 7)	\$55
Class Trips	\$200
Field Trips (based on average of 4 trips at \$35/trip)	\$140
TOTAL	\$1,745

OPTIONAL	ANNUAL COST
Meal plan (billed over three terms)	\$1,550
Tuition Refund Insurance	\$350
Athletic tournaments (based on one tournament)	\$300
Athletic team travel, uniform and photo (costs vary depending on team and level)	\$80 to \$120
Music festivals, camps and trips (Grade 7)	\$150 (local) to \$1,200 (out-of-province)
Music equipment rental	\$30
Academic and Learning Support	\$70 per hour
Private music instruction	\$37 per half hour
After School Program	\$15 per hour



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UPPER SCHOOL INCIDENTAL CHARGES

Incidental charges vary from student to student and will be billed only where applicable via monthly statement once a student is enrolled. All costs are approximate based on the 2016-2017 academic year and are subject to change.

STANDARD	ANNUAL COST
Books (purchased externally)	\$600 (Year 1) to \$1,000 (IB1/IB2)
Laptop Lease	\$500
Uniform (purchased new)	\$600
School supplies	\$250
Math calculator	\$185
Class trips	\$200
Field trips (based on average of 4 trips at \$35/trip)	\$140
Yearbook and Arts & Literature publication	\$85
House Activity Fee	\$30 (Day) \$80 (Boarding)
TOTAL	\$2,395 to \$2,995 (Day) \$2,445 to \$3,045 (Boarding)

OPTIONAL	ANNUAL COST
Meal plan (based on average use of \$175/mo.)	\$1,400
Additional foreign language (other than French, Latin, Mandarin or Spanish)	\$5,000 (IB1/2 Standard Level) to \$7,000 (IB1/2 Higher Level)
Tuition Refund Insurance	\$350 (Day) \$600 (Boarding)
Transcripts (courier fee)	\$25 (local) to \$50 (international)
Athletic tournaments (costs vary depending on sport and level)	\$550 (local, weekend) to \$1,000 (out-of-province)
Athletic team travel, photo and uniform charges (costs vary depending on sport and level)	\$100-\$700 (most teams) \$3,000 (rowing, \$500/mo x 6) \$4,000 (varsity hockey, \$500/mo x 8)
Music festivals, camps and trips	\$200 (local) to \$1,200 (out-of-province)
Club travel (i.e. debating, Model UN)	\$40 (local) to \$2,500 (international)
Academic and Learning Support	\$70 per hour
Private music instruction	\$37 per half hour
World Affairs Conference (FY-IB2)	\$45
Duke of Edinburgh program	\$75

ADDITIONAL CHARGES FOR BOARDING	ANNUAL COST
Guardianship program (for international students without local family member or guardian)	\$1,500
Health Insurance (standard unless proof of private coverage provided)	\$1,050
ESL instruction (as desired)	\$70 per hour

Boarding families should also budget for discretionary “cost of living” charges, such as dry cleaning, local transit and spending money.