



Bishop Hamilton
Montessori School

*“Where Mind and Spirit
Go Hand in Hand”*

**Financial Handbook
2011-2012**

A School that Believes

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Welcome to Bishop Hamilton Montessori School


Dear Parents,

Our goal is to keep you informed and allow you to participate in all aspects of your child's education. The BHMS Financial Handbook is designed to provide you with an overview of our financial policies and procedures. This is a useful resource that identifies much of the information you require and serves to define the financial relationship between the School and our parent community.

BHMS is a not-for profit independent school and as such, receives no educational funding from the Province of Ontario. In our continued efforts to maintain, enhance and broaden the scope of our programs and facilities, BHMS relies on tuition fees, including the ongoing support and generosity of our community through our fundraising campaigns.

We look forward to sharing an enriched and stimulating year with you and your child. To this end, I encourage you to read this Financial Handbook and do not hesitate to contact the Administration Team at 613.596.4013 should you have any questions.

Sincerely,



Renette Sasouni
School Director

Bishop Hamilton Montessori School

OUR MISSION

To offer a Christian-based Montessori education in a safe community where infants to young adolescents are encouraged to reach their full developmental potential. BHMS is committed to the academic, spiritual, physical and social growth of each child, which is the foundation of our educational approach.

OUR VALUES

Values shape thoughts and actions; they help students explore what is morally important, socially significant and personally fulfilling. We recognize that strong, clear values are the foundation on which we build success.

The community of BHMS is comprised of students, staff, parents, the Board, alumni and friends of the school. It works together to integrate into daily life the school's values of excellence, respect, learning, faith, commitment and community, and dedication to personal growth. The community is brought together by a commitment to these values for the growth of each student.

The academic, spiritual, physical and social growth of each student is achieved through two methods: the Christian message of the Catechesis of the Good Shepherd and the Montessori approach as outlined by the Association Montessori Internationale and the Canadian Council of Montessori Administrators (CCMA).

The Catechesis of the Good Shepherd teaches Christian values based on God's unconditional love. In a separate prayerful environment in the school, students use hands-on material to learn about and encounter God in a meaningful way.

In the enriched Montessori approach, students work with sensorial materials at their own pace which leads to the development of critical thinking.

BHMS Values

We understand and recognize that students and parents demand a great deal from their educational institution providers. Our goal is to exceed those demands. As a CCMA accredited school, our success is built around serving our student needs by offering:

Spacious Facilities: which feature fully appointed learning facilities and school grounds

Certified Montessori Teachers: ensuring qualified and consistent delivery of Montessori principles, philosophy, and instruction.

Advanced Curriculum: that exceeds Ministry of Education guidelines.

Unique Combination of Two Fully Integrated Programs: the Montessori approach and the Catechesis of the Good Shepherd, offering a theoretical and experience-based foundation in Christianity, academics, community-mindedness, the arts, and physical development.

Personalized Curriculum: ensures that lessons are taught based on individual student abilities in keeping with the "follow the child" principle.

Enriched Music Program: taught by in-house Music specialist

Enriched Science Program: taught by in-house Science specialist

Enriched French Program: featuring daily lessons with 1:10 teacher/student ratios resulting in effective and enriched instruction of French as a Second Language.

Extensive After School Program: highlights include: martial arts instruction by aikido master, art instruction by a professional artist, sports, and drama.

Outcome of a BHMS Education:

BHMS prepares students to live in the real world:

- To be lifelong learners
- To become leaders
- To think independently
- To be intrinsically motivated
- To work co-operatively
- To develop a social conscience and to contribute to society
- To have a sense of their role in the world
- To be secure in their relationship with God

I. Fees Defined

To plan the operating budget, BHMS must establish fees and make contractual commitments well in advance of the academic year. Therefore, when a student is registered it is understood that a place is reserved for the entire school year and that there are penalties for withdrawal. These penalties are also outlined on the Fee Contract that parents enter into each year, for each child.

Annual Fee

The annual fees consist of tuition, activity, and capital fees. It may also include music and lunches.

Tuition Fee

Tuition refers to the Program that the student is registered in. BHMS offers four program options:

- Half Day: 8:30 – 12:00
- School Day: 8:30 – 3:30
- Extended School Day: 8:00 – 4:00
- All Day: 7:30 – 5:30 (Includes PD days)

All fees are for the school year and do not include school holidays such as Christmas Break, March Break and summer vacation.

Initial Instalment – New Students

Non-Refundable \$1,000.00 per student applies

The initial instalment **applies towards tuition fees** and is due upon registration. This fee is non-refundable unless BHMS does not accept the application for admission.

Enrolment Fee

Non- Refundable \$100.00 Returning Students
Non- Refundable \$200.00 New Students / Late Re-Enrolments

The Enrolment Fee covers the costs of processing the enrolment.

Activity Fee

Non-Refundable

This fee directly supports your child’s class activities and is used at the classroom Director’s discretion to support internal and / or external class activities. Activity Fees by program are outlined below:

Toddler	\$100
Casa:	\$100
Elementary:	\$225
Junior High:	\$700 (Includes extensive day & overnight field trips - rich program of activities)

Capital Fee**Non-Refundable \$100.00**

Funds raised through the Capital Fee are used by BHMS to invest in the on-going and future costs of building repairs and renovations. This fee is applicable to all students enrolled in the school.

Music Fee**Non-Refundable \$220.00**

This fee applies to Senior Elementary and Junior High students and goes directly to the cost of musical instrument rental. This fee is waived for students who have their own instrument.

Lunch Program \$945.00

BHMS provides an optional lunch program that is offered to all students in the West Campus.

Sibling Discounts

Sibling discounts are offered to families who have two or more children concurrently attending Bishop Hamilton Montessori Schools.

The school offers a 20% discount for the 2nd child, and a 25% discount for the 3rd or more. The discount will apply to the core Montessori Component of the day: Half day program for Toddler and Casa, school day for Extended Day, Elementary and Junior High. The discount will apply to the lower tuition.

Please note that if a student is withdrawn for any reason, all sibling discounts and registration incentives provided to the family will be re-computed at the date of withdrawal. The incentives will apply only to that part of the school year when both siblings attended BHMS. Regular, non-discounted fees will apply to the remainder of the school year for the continuing student.

II. Schedule of Academic Program Fees

Tuition Fees

Tuition Fees 2011-2012

Program	Half Day 8:30 – 12:00	School Day 8:30 – 3:30	Extended School Day 8:00 – 4:00	All Day (PD Days Incl.) 7:30 – 5:30
Toddler: 18 months - 3 years	\$ 7,995	\$ 12,650	\$ 13,365	\$15,295
Casa: 3 years – 4 years	\$ 6,955	\$ 9,500	\$ 10,675	\$ 13,125
Extended Day Casa: 5 years – 6 years	N/A	\$ 9,500	\$ 10,675	\$ 13,125
Elementary: 6 years – 12 years	N/A	\$ 10,298	\$ 11,525	\$ 14,075
Junior High: 13 years –14 years	N/A	\$ 10,620	\$ 11,880	\$ 12,980

III. Tuition Payment Options

BHMS offers two instalment options for the payment of fees which are summarized below:

Option 1: Annual Instalment Option

The fee for tuition is due in full at registration. As an incentive BHMS offers a 3% discount for this option.

Option 2: Monthly Instalment Plan

Equal monthly instalments: Monthly Pre-Authorized Debit or Post-Dated Cheques, with the final instalment being paid by January 30th of the academic year the enrolment pertains to.

The majority of parents who opt for the monthly instalment plan are on pre-authorized debit. In our continued efforts to streamline our processes, we can no longer sustain the post dated cheque option. We will maintain this option for returning students for the 2011-2012 enrolment school year to accommodate a one year transition. We urge parents to use the pre-authorized debit.

Please note that effective January 2011, all new student enrolments opting for the monthly instalment plan will be required to pay by monthly pre-authorized debit only.

Tuition Payment Methods

BHMS accepts payment on school fees by cash, cheques, (please see note above re: post-dated cheque option), money order, bank draft or Pre-authorized withdrawal. Registration is not complete until payment is received, or all post dated cheques or Pre-Authorized withdrawal forms are received. The Pre-authorized withdrawal form must be completed and be accompanied by a "VOID" cheque.

Bishop Hamilton Montessori School cannot accept payment for tuition by means of credit or debit card. These methods of payment are reserved for miscellaneous charges only.

Payment Methods for Miscellaneous Charges

BHMS accepts payment for miscellaneous charges such as: casual care or fundraising purchases, by credit card, cash, debit, or cheque.

IV. General

School Hours of Operation

School hours of operation are between 7:30 am and 5:30 pm.

Program Options

BHMS offers four core options for the length of the school day:

Program Options

Program	Half Day	School Day	Extended School Day	All Day
Toddler: 18 months - 3 years	8:30 – 12:00	8:30 – 3:30	8:00 – 4:00	7:30 – 5:30
Casa: 3 years – 4 years	8:30 – 12:00	8:30 – 3:30	8:00 – 4:00	7:30 – 5:30
Extended Day Casa: 5 years – 6 years	N/A	8:30 – 3:30	8:00 – 4:00	7:30 – 5:30
Elementary: 6 years – 12 years	N/A	8:30 – 3:30	8:00 – 4:00	7:30 – 5:30
Junior High: 13 years – 14 years	N/A	8:30 – 3:30	8:00 – 4:00	7:30 – 5:30

Casual Care

Casual care may be arranged pending staff availability for:

- \$20.00 per hour or part thereof for Toddler students
- \$15.00 per hour or part thereof for Casa, Elementary and Junior High students

At least 24 hours notice is required. Payment must be made in advance of care.

Late Pick Up Fees

Costs for late pick-up, or after your contracted pick-up time, will be incurred at a rate of \$1.00 per minute with a minimum charge of \$10.

NSF Charges

A \$35.00 fee will apply to all returned cheques or automatic withdrawals for any reason not directly arising out of any action by BHMS.

Payment Obligations of Tuition Fees and Personal Charges

Tuition fees become due and payable as per the payment option taken. Charges billed to a parent's account are due upon receipt of invoice.

As places in the school are offered for the full duration of a school year, parents are responsible for payment of fees in full. Withdrawals prior to or during the school year are subject to BHMS withdrawal policies as contained in Section V titled Student Withdrawals.

In the event of student suspension, dismissal, withdrawal or absence from the School for any reason, parents or guardians shall still be liable for payment of the fees. The obligation to pay the annual fees for the entire academic year shall be unconditional, subject only to the stated cancellation and withdrawal policies.

Delinquent Accounts

- a) Interest, at the rate of 3 % per month, or part thereof will be charged on overdue accounts.
- b) Any student whose account has not been paid by the required date will not be permitted to attend the School and will not receive evaluations or transcripts. Parents or guardians shall remain liable for payment of the annual tuition fees.
- c) Requests to delay the deposit of a cheque or automatic withdrawal beyond the due date will attract a \$25.00 administration fee. Any such requests to delay a deposit must be received in writing, at least 3 school days before the deposit date.
- d) There will be a \$100.00 charge for any "stop payment".
- e) Bishop Hamilton Montessori School reserves the right to suspend or dismiss any student, for non-payment of the students account.

Forced School Closing

In the unfortunate event of a forced school closing, the school will communicate with students and parents concerning any school work that may need to be completed during the closing. In the event that the school needs to remain closed for a significant period, the school may extend the school year up to and including June 30th. Tuition fees are non-refundable in the event of a forced school closing.

Medical Requirements and Hospital Insurance

Under Ontario Law, all students are required to have the appropriate immunizations prior to entering the school. The Medical Officer of Health is required to enforce this regulation. By law, all students must satisfy this requirement. All students must have health insurance coverage provided by Ontario Hospital Insurance Plan, another provincial health insurance plan or the equivalent thereof. Students who do not have coverage must provide satisfactory evidence of alternative insurance.

Personal Property Insurance

BHMS cannot accept responsibility for loss or damage to a student's personal property, whether at school, on field trips or "Going Outs". This includes items such as: clothing, lunch boxes, musical instruments, bicycles and laptops. Parents should ensure that students' personal belongings are insured while at school.

Subsidy Program

As a registered Christian non-profit Canadian charity, Bishop Hamilton Montessori School has a subsidy program which serves to offer financial aid to students with financial need. The program allows BHMS to maintain a diversity of students and families in its community by providing financial assistance to those who would not, otherwise, be able to attend BHMS. No more than 50% of tuition will be covered by the subsidy.

Financial Need

Parents may apply with Apple Financial Services who will assess financial need and recommend an appropriate bursary amount. Apple Financial Services has been providing bursary and financial assistance analysis to private schools across Canada since 1993. This organization provides an unbiased evaluation of the applicant's financial resources and ability to fund their children's private education.

Applying parents are required to pay \$75.00 per application. To obtain additional information or to download an application, please go to www.applefinancialservices.ca.

A bursary committee consisting of two non-parent members of the Board and the School Director review the recommendations made by Apple Financial Services and determine the final bursary amount.

Timeline

The deadline for a bursary application is February 4, 2011. Once the determination is made parents who are accepted will have two weeks from date of letter of acceptance to return their completed re-enrolment contract with supporting payment.

Personal Information Protection

BHMS is accountable for the personal information collected in the process of educating students. Accuracy, retention, safeguards and individual access are ensured as required by law.

Personal information is collected under the authority of the Education Act and is used for the establishment and maintenance of the Ontario Student Record in accordance with the OSR Guideline (2000). Access to OSR Records may be obtained by contacting Administration.

V. Student Withdrawal

If it is necessary to withdraw a student, parents must give the school written notice. Student withdrawals are subject to a \$2,500 penalty.

In some cases a refund of fees will be necessary. The calculation of refunds is based on the last date on which the child attends school or the date of receipt of the written notice, whichever is later. The date of notice is the date on which the withdrawal request is received by the school in writing and signed by both parents. Refunds, if any will be processed within thirty days of receipt of the written notice of withdrawal.

The withdrawal procedure includes a meeting between the parents and the School Director to discuss matters relating to the withdrawal including the transitioning of the student to a different environment.

Bishop Hamilton Montessori School reserves the right to suspend or dismiss or withdraw services for the following reasons:

- Outstanding fees - tuition or other
- If we feel the student is not benefiting from the environment and program we provide, or if the best interests of the school or classroom are being compromised by a student's ongoing enrolment.
- If the behaviour of a parent or guardian is not conducive to our school values and mission.

Termination, Cancellation or Repudiation of the Contract

In the event that either party wishes to cancel, repudiate or terminate the enrolment contract, other than as otherwise stated herein, then, it is understood and accepted that any refunds or reimbursements arising as a result of the termination, repudiation or cancellation of this contract shall only be made in accordance with our withdrawal policy and limited to the refundable amounts as contained within our Enrolment Contract and this Financial Handbook.

VI. Income Tax Information

BHMS issues tax receipts, as allowed by Revenue Canada. These tax receipts include Childcare receipts for students in our Toddler, Casa, March Break and Summer Camps. Receipts are issued at the end of February.

Tuition Fees

Tuition fees are not deductible for income tax purposes. However, as a Christian school, a Charitable Donation receipt for a portion of the tuition fees for Junior High, Elementary and Extended Day students may be issued.

Child Care Expenses

Receipts for child-care expenses for students up to the age of 16 years are issued to parents for the portion of the tuition fees that relate to childcare. In the case of Elementary and Junior High students, this would include recess, Before and After School Care, March Break and Summer Programs.

Childcare expense receipts are issued and distributed by the end of February.

Charitable Donations

BHMS issues charitable donation receipts as allowed by Revenue Canada for cash donations and goods in kind that are donated to the school.

Receipts are issued by the end of February.

Bishop Hamilton Montessori School

Since 1983

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