



# Registration Policies 2023-2024

FASCINATING MINDS



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## Registration Policies 2023-2024

Please read all the registration information carefully, and be sure to print all supplementary forms for your files. In the online registration form, student information has been merged from our database - please be sure to update any missing or changed information by contacting [bioupdates@appleby.on.ca](mailto:bioupdates@appleby.on.ca). This information is used strictly in accordance with the Personal Information and Privacy of Electronic Documents Act (PIPEDA).

If you have any questions regarding the registration process, please refer to the help section at the end of these policies and address your question to the appropriate person.

### Registration of New and Returning Students:

- Use the login instructions provided by Appleby College to complete your online registration form. Once submitted, be sure to print off a copy of your completed online registration form for your files.
- Complete and return all required forms and the online registration before **Tuesday, February 21, 2023**. Retain copies of the forms for your files.
- For all students, parents must choose a payment plan. For international students, the Annual Plan is required. Please note that the payment plan selected will be automatically downloaded to the student account so it is important that the plan selected is how you intend to make tuition payments.
- Students who do not have provincial health coverage in Canada will be automatically enrolled with Appleby's preferred health care insurance provider [MSH StudyInsured](#). With the exception of [MSH StudyInsured](#), the Health Centre at Appleby does not accept private health care insurance.
- Appleby College reserves the right to refuse registration to a family whose account with the College or the Appleby College Foundation is considered past due.
- Withdrawals must be made in writing to the Admissions Office and must reach the College before **Tuesday, February 21, 2023**. See the section on withdrawals for complete information.
- Please contact [studentaccounts@appleby.on.ca](mailto:studentaccounts@appleby.on.ca) if you need to change your payment plan or banking information.

ALL REGISTRATION FORMS CAN BE FOUND ONLINE AT:

[www.appleby.on.ca/registration](http://www.appleby.on.ca/registration)

## Payments and Fee Schedule

As a not-for-profit organization, the school's main revenue source is tuition fees, which are used to finance the school's operating costs including school programs, teachers' salaries and benefits, and facility maintenance. We appreciate that the cost of an Appleby education is a significant commitment for our families and are conscious of the pressures facing families particularly in the current economic climate. We are committed to keeping tuition fees aligned with our ongoing efforts to manage operating and capital expenditures, while continuing to provide our students with an exceptional educational experience. The tuition fee increase for the 2023-2024 school year will be five percent. This increase is reflective of the current economic situation we are facing, particularly the impact inflation is having on the school's operating costs while remaining below the current inflation rate, and is in line with economic forecasts predicting an environment of higher prices for goods and services in the year ahead.

In addition to Appleby's ongoing philanthropic efforts, we continue to explore opportunities to address longer-term issues concerning financial sustainability in an effort to diversify the school's future revenue streams and alleviate pressure on tuition fees. This includes the broadening of educational offerings to a larger group of adjacent students or clients.

### Payment Plans

Appleby College offers the convenience of three payment plans: **Annual**, **Quarterly** and **Monthly** as per the [Fee Schedule](#).

- Select or confirm your preferred payment plan option in the Online Registration.
- If a plan is not selected, the student will be enrolled under the Annual Plan.
- International Students - families must select the Annual Plan.
- **Annual Plan**
  - Tuition Refund Insurance is optional. You may choose whether or not to participate in the Tuition Refund Plan.
  - **Returning students - Please submit a cheque for the initial installment by February 21, 2023** or pay by online banking, Interac e-Transfer, PayMyTuition by MTFX, Alipay, WeChat Pay, UnionPay or wire transfer.
  - **All students - Please submit a post-dated cheque for the full tuition amount for April 1, 2023 by February 21, 2023**, or pay by online banking, Interac e-Transfer, PayMyTuition by MTFX, Alipay, WeChat Pay, UnionPay or wire transfer by April 1, 2023.
- **Quarterly and Monthly Plans**
  - Tuition Refund Insurance is mandatory and is included in the fees.
  - **Returning students - Please submit a cheque for the initial installment by February 21, 2023** or pay by online banking, Interac e-Transfer, PayMyTuition by MTFX, Alipay, WeChat Pay, UnionPay or wire transfer. The initial installment will not be automatically withdrawn.
  - Pre-Authorized Payments (PAP) are optional for the Quarterly and Monthly Plans for payments starting on April 1:
    - If you are already on the PAP plan, you need only submit a new void cheque if your banking information has changed.
    - New parents choosing the Monthly or Quarterly Payment Plan can provide a void cheque to have the tuition fees deducted from their bank account. Please forward to Appleby's Business Office either by mail (540 Lakeshore Road West, Oakville, Ontario L6K 3P1); by e-mail: [studentaccounts@appleby.on.ca](mailto:studentaccounts@appleby.on.ca); or in person.

## Payment Terms and Conditions

- Tuition fees are due as per the Fee Schedule. Payment can be made by cheque, online banking, Interac e-Transfer, or for international payments by PayMyTuition by MTFX, Alipay, WeChat Pay, UnionPay or wire transfer.
- Extras will be billed on a regular basis. Payment is due upon publication of the monthly online statement. All miscellaneous charges are in addition to the tuition fees and must be paid separately via online banking, Interac e-Transfer, cheque, cash, credit card, debit card, PayMyTuition by MTFX, Alipay, WeChat Pay, or UnionPay.
- Credit card details can be provided to [studentaccounts@appleby.on.ca](mailto:studentaccounts@appleby.on.ca) for automated processing of all miscellaneous charges.
- Tuition fees cannot be paid by credit card.
- Interest is charged at a rate of 1.5 % per month on overdue accounts (18 % per annum).
- Charge for insufficient funds for payment:
  - First incident - a service charge of \$100 will be levied.
  - Second incident - a service charge of \$200 will be applied to the student's account.
  - Third incident - the full balance of outstanding fees in the chosen payment plan is due immediately and a service charge of \$200 will be applied to the student's account.
- All international families will be required to provide credit card details to the business office for automated monthly payment of miscellaneous charges to student accounts. Alternately, please submit a deposit of \$2,500.00 with the tuition fees to pay for miscellaneous charges incurred throughout the year.
- All local families with student account balances in arrears, will be required to provide credit card details to the business office for automated monthly payment of miscellaneous charges to student accounts.

## Terms and Conditions

Please ensure that you read and understand the following registration policies.

- Tuition Fees are due on the dates outlined in the [Fee Schedule](#).
- All Senior Two (Grade 12) students are required to board.
- Once enrolled at Appleby as a boarder for the 2023-2024 school year, a student must remain a boarder unless due to exceptional and extenuating circumstances.
- Students interested in switching from boarding to day for the 2024-2025 school year must submit a request in writing to Sophie Grossman, Executive Director, Admissions at [sgrossman@appleby.on.ca](mailto:sgrossman@appleby.on.ca) by **January 31, 2024**. Requests will be considered after this date and only under exceptional and extenuating circumstances.
- Students interested in switching from day to boarding for the 2024-2025 school year must submit a request in writing to Sophie Grossman, Executive Director, Admissions at [sgrossman@appleby.on.ca](mailto:sgrossman@appleby.on.ca) by **January 31, 2024**. Requests will be considered after this date.
- For students registering after **February 21, 2023**, all required payments from **February 21, 2023** to the date of registration are immediately due in accordance with the payment plan chosen.
- **After July 1, 2023 the undersigned shall have an unconditional joint and several obligation to pay all charges for the full academic year. After July 1, 2023, no portion of fees paid or outstanding will be refunded in the event of the above student's absence, withdrawal, change in status or dismissal from Appleby College for any reason. See chart below for withdrawals after February 21, 2023.**

Receipt of Written Notice	Payments Forfeited (based on registered fee plan)
After registration to March 31, 2023	\$2,000.00 for Day students \$5,000.00 for Boarding students
Between April 1, 2023 and April 30, 2023	15% of Tuition and Boarding Fee
Between May 1, 2023 and May 31, 2023	25% of Tuition and Boarding Fee
Between June 1, 2023 and June 30, 2023	50% of Tuition and Boarding Fee
Between July 1, 2023 and before the start of the academic year	100% of Tuition and Boarding Fee
After the start of the academic year	All Tuition and Boarding Fees are due and payable and will not be refunded.  Any applicable Tuition Refund Insurance will be applied to the tuition due. If the total of payments received and insurance proceeds exceed the tuition due, this amount will be refunded.

- Tuition Refund Insurance is required by Appleby unless the Annual Plan is selected, in which case the insurance is elective. Please ensure you have read and understand the [Tuition Refund Plan](#).
- Appleby reserves the right, at its sole discretion, to cancel your child's registration after **February 21, 2023** or the due date provided by admissions, whichever is the latest, for failure to submit the required payment and / or forms. Refunds for any payment made will be subject to the withdrawal section as per the [Registration Policies](#).
- Failure to comply with these terms of payment may result in the above student being dismissed from Appleby College.
- Interest will be charged on overdue balances at 1.5% per month (18% per annum).

- All international families will be required to provide credit card details to the business office for automated monthly payment of additional charges not included in the tuition fees to student accounts. Alternatively, a deposit of \$2,500.00 may be submitted with the tuition fees to pay for these additional charges incurred throughout the year.
- All local families with student account balances in arrears, will be required to provide credit card details to the business office for automated monthly payment of miscellaneous charges to student accounts.
- Charging student account balance will be disallowed for accounts in arrears.
- Student will not commence the new school year if fees due to date are not fully paid.
- School bills will default to the parent/guardian who has indicated legal responsibility for school bills, unless otherwise noted.
- Remote Learning and Cancellation of In-Person Activities: Appleby reserves the right at its sole discretion to suspend any or all in-person activities and programs. Appleby shall continue to provide Remote Learning subject to the Force Majeure section below. “Remote Learning” may be comprised of synchronous (real-time) and asynchronous online learning, temporarily or indefinitely as part of the whole class instruction, in smaller groups of students, and/or in a one-on-one context for the 2023-2024 academic year. In the event Appleby either suspends any or all in-person activities and programs all parties will continue to comply with the terms of this Agreement and hereby agree that you will continue to comply with your obligations in the Agreement, including the obligation to pay fees to Appleby.
- Force Majeure: As parent/guardian of the Student, you hereby acknowledge and agree that Appleby reserves the right at its sole discretion to suspend the obligations in the Agreement for the period of time that a condition of Force Majeure exists. “Force Majeure” means an act of God, act of public enemy, war, blockade, pandemic, civil disturbance, or other causes beyond the reasonable control of Appleby such as to make Remote Learning impossible or impracticable, as determined solely by Appleby. Appleby shall immediately notify parents/guardians of any suspension due to a Force Majeure event. Appleby and parents/guardians agree to use their best efforts to eliminate the effects of the Force Majeure event and to resume performance of the Agreement as soon as possible after the Force Majeure event ceases. Appleby is not liable for any costs incurred by parents/guardians due to delays or non-performance of obligations as a result of the Force Majeure event.
- General Terms
  - a. This Agreement shall be governed by and continued in accordance with the laws of the Province of Ontario and the laws of Canada applicable herein. The parties attorn to the exclusive jurisdiction of the courts of the Province of Ontario and all courts competent to hear appeals therefrom.
  - b. The Agreement (including any documents incorporated by reference) constitutes the entire agreement between the parents/guardians of the Student and Appleby concerning the subject matter herein. It shall supersede all prior agreements, understandings, representations, or contracts between the parents/guardians of the Student and Appleby concerning the subject matter hereof, whether verbal or written, including, without limitation, any prior enrolment or re-enrolment contract executed by the parents/guardians and Appleby. No amendment, supplement, restatement or termination of any term of the Agreement, save and except for amendments to the Plan, Code of Conduct, policies, guidelines and schedules of Appleby, shall be binding upon the parties unless it is in writing and signed by the parties.

- c. Failure or delay by either party to exercise, in whole or in part, any of their rights, powers or remedies in the Agreement is not a waiver of those rights, powers or remedies. No waiver shall be effective unless it is in writing and signed by the party asserted to have granted such waiver.
- d. The undersigned parent(s)/guardian(s) may not assign, or otherwise transfer, their rights or delegate their duties or obligations under the Agreement without prior written consent of Appleby. Any attempt to do so is void. The Agreement shall enure to benefit and bind the parties hereto, their successors and permitted assigns.
- e. In the event that any part of any provision of the Agreement may prove to be illegal or unenforceable, the other provisions of the Agreement and the remainder of the provision in question shall continue in full force and effect.
- f. The Agreement may be executed in counterparts and/or by facsimile or electronic signature and if so executed shall be equally binding as an original copy of the Agreement executed in ink by the undersigned parent(s)/guardian(s).

If you have any questions regarding these Terms and Conditions please contact Appleby College's Admissions Office, 540 Lakeshore Road West, Oakville, ON, L6K 3P1, Tel: 905-845-4681, ext. 188, E-mail: [admissions@appleby.on.ca](mailto:admissions@appleby.on.ca).

## Financial Assistance

Appleby College is committed to offering financial assistance to families who would otherwise not have the means to an Appleby education. All financial assistance applications and committee assessments/awards are kept in strictest confidence. In addition to having demonstrated financial need, students must be outstanding scholars and good citizens and must possess exceptional talents in and demonstrate commitment to an area of the school's co-curricular program, such as arts or athletics.

Financial assistance is available to eligible Canadian families. Cases are considered on an individual basis. Only in the most compelling circumstances will international students be considered for financial assistance. **To be eligible for financial assistance, the family's accounts must be current, and remain current.**

- Applications that were received by Appleby College prior to **Wednesday, February 1, 2023** will be notified regarding their financial assistance prior to the April 1 payment. They will also be contacted regarding their new payment schedule at that time.
- Applications that were received by Appleby College after **Wednesday, February 1, 2023** are not guaranteed notification prior to the date of the April 1 installment. Tuition payments must be current per the fee schedule in order to remain eligible for financial assistance.

### Financial Assistance Distribution 2022-2023

The following chart provides a summary of the distribution of financial assistance for students in the 2022-2023 school year. Information outlined below include families with multiple children attending Appleby College.

Financial Assistance Provided						
Household Income	0-\$5K	\$5K-\$15K	\$15K-\$25K	\$25K-\$35K	\$35K+	Grand Total
0-\$50K	1	1	1	2	16	21
\$50K - \$100K	0	1	3	0	20	24
\$100K - \$150K	0	0	3	3	15	21
\$150K - \$200K	0	4	4	5	14	27
\$200K - \$250K	0	4	2	3	9	18
\$250K+	2	13	9	12	7	43
<b>Grand Total</b>	<b>3</b>	<b>23</b>	<b>22</b>	<b>32</b>	<b>81</b>	<b>154</b>

\*Family income, family assets, such as home equity, savings accounts, stocks, etc.; indebtedness; the number of children in a tuition-charging institution; age of parents, with consideration given for nearness to retirement age; and unusual family or medical expenses are some of the factors considered in awarding aid.



## Financial Assistance:

- Students and families applying for financial assistance (FA) for the 2023-2024 school year were encouraged to submit their FA application to Apple Financial Services in concurrence with their admissions application, as the FA review process can take up to four to six weeks to complete.
- Once submitted, the forms are reviewed by an independent financial services organization that makes recommendations on each case to Appleby College. The College's internal committee meets on the first Tuesday of each month to make decisions based on their recommendations.
- If financial assistance has been requested and the amount received is not adequate, tuition fee installments already paid and the enrolment fee will be refunded, provided the College is notified in writing that the student is withdrawn within two weeks from the date of notification of financial assistance.
- Financial assistance can only be applied to the enrolment or tuition fees.
- Questions regarding financial assistance should be directed to Mary Monardo, Administrator, Business Office at [financialassistance@appleby.on.ca](mailto:financialassistance@appleby.on.ca) or 905-845-4681, ext. 250.
- Visit [www.appleby.on.ca/admissions](http://www.appleby.on.ca/admissions) and click on Financial Assistance to access the online form.

## Withdrawals

Notice of student withdrawal must be made in writing to the Admissions Office. Please read the [Tuition Refund Plan](#) brochure carefully for details about refund eligibility.

- After July 1, 2023, parents have an unconditional obligation to pay all fees for the full, upcoming academic year. No portion of fees, paid or outstanding, will be refunded in the event of a student's absence, withdrawal or dismissal from the school.
- If the Admissions Office receives written notice of the student's withdrawal prior to July 1, 2023, the College shall retain the payment amounts based on the schedule below.

Receipt of Written Notice	Payments Forfeited (based on registered fee plan)
After registration to March 31, 2023	\$2,000.00 for Day students \$5,000.00 for Boarding students
Between April 1, 2023 and April 30, 2023	15% of Tuition and Boarding Fee
Between May 1, 2023 and May 31, 2023	25% of Tuition and Boarding Fee
Between June 1, 2023 and June 30, 2023	50% of Tuition and Boarding Fee
Between July 1, 2023 and before the start of the academic year	100% of Tuition and Boarding Fee
After the start of the academic year	All Tuition and Boarding Fees are due and payable and will not be refunded.  Any applicable Tuition Refund Insurance will be applied to the tuition due. If the total of payments received and insurance proceeds exceed the tuition due, this amount will be refunded.

## Tuition Refund Insurance

Tuition Refund Insurance protects you in the event of a voluntary or non-voluntary withdrawal during the school year. To be eligible to claim a refund under the Tuition Refund Plan, students must have attended more than 14 consecutive days, including weekends, in the school year.

- Tuition Refund Insurance is included in the fees for the Quarterly and Monthly payment plans.
- For those who have chosen the Annual payment plan, participation in the Tuition Refund Plan is optional, but strongly recommended as any portion of fees cannot be refunded. The premium for those choosing the Annual plan is included in the tuition fee. For those declining tuition refund insurance, the premium will be credited to the student's account.
- Appleby is authorized to collect any claim payment due under the insurance plan and credit it to the student's account.
- Changes to your Tuition Refund Insurance cannot be made after August 1, 2023.
- To be eligible to claim a refund under the Tuition Refund Plan, students must have attended more than 14 consecutive days, including weekends, in the school year.

Please read the [Tuition Refund Plan](#) brochure for full details.

## Need help?

If you are having difficulties completing the registration process, or have any questions, please contact one of the following departments for assistance. All offices are open from 9:00 a.m. to 5:00 p.m. EST, and all e-mail help requests will be answered by the following business day.

Type of Assistance Needed	Contact - E-mail and Phone
Online Registration - technical assistance	Appleby Help Desk 905-845-4681, ext. 106 or <a href="mailto:support@appleby.on.ca">support@appleby.on.ca</a>
Tuition Fees and Payments	Business Office 905-845-4681, ext. 130 or <a href="mailto:studentaccounts@appleby.on.ca">studentaccounts@appleby.on.ca</a>
Medical Forms	Marlene MacLellan, Director, Health Centre 905-845-4681, ext. 234 / 229 or <a href="mailto:mmaclellan@appleby.on.ca">mmaclellan@appleby.on.ca</a>
Financial Assistance	Mary Monardo, Administrator, Business Office 905-845-4681, ext. 250 or <a href="mailto:financialassistance@appleby.on.ca">financialassistance@appleby.on.ca</a> Application forms can be accessed at <a href="http://www.appleby.on.ca/admissions">www.appleby.on.ca/admissions</a>
Problems printing registration forms	Tracey Pearce-Dawson, Director, Corporate Communications 905-845-4681, ext. 167 or <a href="mailto:tpearce@appleby.on.ca">tpearce@appleby.on.ca</a>
Admissions and all other inquiries	Sophie Grossman, Executive Director, Admissions 905-845-4681, ext. 259 or <a href="mailto:sgrossman@appleby.on.ca">sgrossman@appleby.on.ca</a>