

FINANCIAL HANDBOOK 2018-19

GENERAL INFORMATION, TUITION FEES AND PAYMENT PLANS

MISSION, VISION, VALUES

We take our school's guiding principles to heart, constantly ensuring that all the choices we make as an organization support our mission, vision and values.

MISSION

Calgary French & International School develops each student's individual and academic potential through full French immersion, an international focus and the development of the whole student in a rich and dynamic learning environment.

VISION

Calgary French & International School graduates will be active global citizens with a foundation for life-long success, and our school will be the leader in French immersion and international education.

WE VALUE:

- Each student's unique potential
- The highest quality French language skills and academics
- Creative, innovative and critical thinking
- Development of the whole student by engagement in sports and the fine arts
- The school community of involved parents and students and the highest quality, committed faculty and staff
- Openness, inquisitiveness and understanding of our community and the world beyond our experience
- Leadership development and opportunities to lead at every age
- Global focus, cultural diversity and international perspectives
- Mutual respect and self-respect
- Ethical, responsible citizenship

CFIS prides itself on providing a quality education in a stimulating, intellectually challenging environment. This handbook is designed to help you plan for the financial requirements of sending your child or children to CFIS. There are expenses beyond tuition which need to be taken into account; however, not all potential costs apply to all students. Please contact the Enrolment 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 notice.

TABLE OF CONTENTS

1. NEW STUDENT FEES	2
APPLICATION FEE (NON-REFUNDABLE) \$ 275	2
FAMILY MEMBERSHIP FEE (NON-REFUNDABLE) \$2,000 ...	2
BUILDING FUND LOAN (REFUNDABLE) \$4,000	2
2. TUITION FEES AND PAYMENT SCHEDULES	2
TUITION – FULL PAYMENT PLAN.....	2
TUITION – SEMI-ANNUAL PAYMENT PLAN	2
TUITION – INSTALLMENT PAYMENT PLAN	2
MULTI-CHILD DISCOUNT	3
METHODS OF PAYMENT	3
3. OTHER EXPENSES AND CHARGES	3
MANDATORY CHARGES	3
GRADE-DEPENDENT OPTIONAL CHARGES.....	3
SCHOOL SUPPLIES.....	3
CAFETERIA SERVICE	3
UNIFORMS.....	3
4. OPTIONAL PROGRAMMING	3
BEFORE AND AFTER SCHOOL PROGRAM	3
BUSING PROGRAM.....	4
5. LATE DEPARTURE POLICY	4
6. RESPONSIBILITY FOR FULL PAYMENT OF FEES	4
7. NON-PAYMENT OF STUDENT ACCOUNTS	5
8. FORCED SCHOOL CLOSING	5
9. PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS ACT	5
10. ADVANCING THE SCHOOL THROUGH CHARITABLE GIVING	5
11. INCOME TAX INFORMATION NOTE	5

For more information about any information provided in this document, please contact:

Director of Finance Trevor Edgar at 403-240-1500 (ext 134) or tedgar@cfis.com, or Director of Enrolment Kathy Marinakos at 403-240-1500 (ext. 261) or kmarinakos@cfis.com

1. FEES FOR APPLICANTS

APPLICATION FEE (NON-REFUNDABLE) \$ 275

To begin the process of enrollment, parents will complete an online application form, accompanied by the application fee. The initial application fee covers the cost of processing the student's application and does not apply to returning students.

FAMILY MEMBERSHIP FEE (NON-REFUNDABLE) \$2,000

All families new to CFIS are required to pay a one-time, non-refundable Family Membership Fee, no later than September 1, 2018. This fee is not an advance payment of tuition and cannot be applied to other outstanding amounts.

BUILDING FUND LOAN (REFUNDABLE) \$4,000

All families new to CFIS are required to pay a one-time Building Fund Loan (BFL) of \$4,000 per family to the Calgary International Language Foundation (CILF) no later than September 1, 2018, or at the time of acceptance if the school year has already begun.

The BFL will be reimbursed to the person who paid the original deposit when the family's last child leaves the school, upon receipt by the school's Finance Department of the Building Fund Loan Donation/Redemption Form. The school reserves the right to deduct from the BFL any outstanding fees owed to the school. The BFL is non-interest-bearing.

Cheque is the only method of payment accepted for the BFL. It should be made out to Calgary International Language Foundation (CILF)

When completing the Building Fund Loan Redemption form, an option is available to donate a portion or the entire amount of the BFL to CFIS. Many families choose to donate their deposit refund to the school upon graduation. A tax receipt is issued for such a gift.

2. TUITION FEES AND PAYMENT SCHEDULES

TUITION – FULL PAYMENT PLAN

Grade		Enrollment deposit 2018-19	Tuition balance due September 1, 2018	Total Tuition
Preschool/ Junior Kindergarten	Half days	\$2,000	\$5,490	\$7,490
	Full days	\$2,000	\$12,310	\$14,310
Kindergarten to Grade 6		\$2,000	\$10,160	\$12,160
Junior High (7-9)		\$2,000	\$11,460	\$13,460
Senior High (10-12)		\$2,000	\$12,310	\$14,310

TUITION – SEMI-ANNUAL PAYMENT PLAN

Grade		Registration 2018-19	Tuition due September 1, 2018	Tuition due February 1, 2019	Total Tuition
Preschool/Junior Kindergarten	Half days	\$2,000	\$2,745	\$2,745	\$7,490
	Full days	\$2,000	\$6,155	\$6,155	\$14,310
Kindergarten to Grade 6		\$2,000	\$5,080	\$5,080	\$12,160
Junior High (7-9)		\$2,000	\$5,730	\$5,730	\$13,460
Senior High (10-12)		\$2,000	\$6,155	\$6,155	\$14,310

TUITION – INSTALLMENT PAYMENT PLAN

Grade		Registration 2018-19	Monthly tuition due September - June	Total Tuition
Preschool/Junior Kindergarten	Half days	\$2,000	\$589 x 10	\$7,890
	Full days	\$2,000	\$1,271 x 10	\$14,710
Kindergarten to Grade 6		\$2,000	\$1,056 x 10	\$12,560
Junior High (7-9)		\$2,000	\$1,186 x 10	\$13,860
Senior High (10-12)		\$2,000	\$1,271 x 10	\$14,710

MULTI-CHILD DISCOUNT

Families with three or more students enrolled in kindergarten and above are eligible for a multi-child discount. A 10% discount is offered for the 3rd child and a 15% discount is offered for the 4th child.

METHODS OF PAYMENT

CFIS accepts the following methods of payment:

- Visa / Mastercard / American express through PlastiQ (www.plastiQ.com) – 2.5% processing fee for AMEX and VISA, and 2% for MC is applied at checkout
- Pre-authorized payment (if a void cheque is provided)
- Online banking (ATB, CIBC, RBC, BMO, TD, Scotiabank, National Bank and HSBC) – requires a student account number as a reference.
- Cheques (payable to Calgary French & International School)

Cheques that are not honored by the bank due to insufficient funds (NSF), stop payment or any other reason are subject to an administration fee of \$30.00.

If you are unable to meet the school payment plan, you must contact the Director of Finance at 403-240-1500 ext. 134 to discuss an alternative payment schedule.

3. OTHER EXPENSES AND CHARGES

A CFIS “student account” is set up at the beginning of the year for each student. Costs incurred by the student for school-related expenses are charged directly to his or her student account. These costs vary widely between students, due to different levels of participation in athletic, musical and other classroom activities. Some examples are outlined in “Other and optional charges” below.

A monthly statement is forwarded to parents and payment is due upon receipt. Items that might be billed to the student account include:

MANDATORY CHARGES

Family Registration Fee (paid annually per family) \$500

GRADE-DEPENDENT OPTIONAL CHARGES

School academic and co-curricular trips in the Calgary area \$8-\$25

School academic and co-curricular trips outside Calgary Cost recovery basis

Leadership Camp – Grades 7 and 8 students TBD

International travel studies trips TBD

Kamp Kiwanis \$200

Elementary Division sports
Skiing, swimming \$30-\$120

Secondary Division sports
Golf, skiing, snowshoeing \$37-\$75

Music equipment rental TBD

Yearbook \$80

Sports team gear \$40-\$60

Graphing calculator – Senior high \$130

SCHOOL SUPPLIES

CFIS provides all school supplies for students in Preschool to Grade 12, except those listed above.

CAFETERIA SERVICE

For students in Grade 1 to Grade 12, CFIS offers a variety of healthy food choices via the online ordering system at <https://secure.cfis.com>. Students in Grades 1 to 5 can order from the Seed Lunch Program, while students in Grades 6 to 12 can order from the Core Lunch Program. Both programs offer two separate menus. All lunch orders are made one month in advance. Additionally, secondary students (grades 7 to 12) can purchase light lunches, snacks, and beverages with cash from The Bite snack bar.

UNIFORMS

The uniform is an integral part of daily life for all CFIS students. We believe wearing a uniform promotes a positive sense of self and inspires school pride. School uniforms are purchased directly from the uniform supplier. The initial cost of the uniform begins at less than \$400 at school start up.

4. OPTIONAL PROGRAMMING

CFIS offers Before and After School (BAS) programming and a Busing program to assist parents with child care and transportation.

BEFORE AND AFTER SCHOOL PROGRAM

The BAS program is available for students enrolled in Preschool to Grade 6. The after-school program for students in Grades 4 to 6 operates as a homework program to assist students with school studies. The BAS program does not operate on Professional Development days or school holidays.

Before-school program
(Preschool to Grade 6) \$3,320 annually

After-school program
(Preschool to Grade 3) \$3,760 annually

After-school homework program
(Grade 4 to Grade 6) \$3,760 annually

Drop in fee (when available) \$20 per hour (1 hour minimum)

BUSING PROGRAM

The Bus Program is available for all students enrolled at the school. Routes are determined based on applications received up to the end of March for the following school year. The fees quoted are the cost for the full school year.

Five days (return)	
Per student	\$2,200
Five days (one way)	
Per student	\$1,150
Occasional use	
Per ride	\$8

Request for these optional programs may be cancelled by a student's parent or guardian without further obligation, if the school is advised in writing on or before October 1, 2018. Should a withdrawal occur after October 1, 2018, the full school year's financial obligation for the program(s) is owed.

The CFIS bussing service is provided by a partnership between Frist Student Canada and the school. There are 6 busses in the fleet operating a door to door service.

5. LATE DEPARTURE POLICY

To ensure appropriate coverage for all the children in our care, CFIS preschool and junior kindergarten programs close at the following times:

- 11:30 a.m. for half-day (morning) programs
- 3:30 p.m. for full day and half-day (afternoon) programs
- 5:30 p.m. for extended-day programs

Please be punctual in collecting your child. If a situation arises when you are unavoidably late to pick up your child, there will be a late fee indicated as follows:

- 6-15 minutes late : \$20 fee
- 16-30 minutes late : \$50 fee

Late departures are recorded on your monthly invoice from the school. To maintain accuracy for our Finance Department, you will be required to sign a document recording your child's late departure. At the discretion of staff, late departures of less than six minutes may also be documented.

6. RESPONSIBILITY FOR FULL PAYMENT OF FEES

As admission to the school is offered for the full school year, parents or guardians are responsible for the full year's tuition fees, regardless of whether the student is absent or withdrawn from the school. For students in Preschool and Junior Kindergarten, no refund or prorating will be made if the student changes from a Full-Day program to a Half-Day program.

The \$2,000 tuition deposit, which holds the child's placement, is non-refundable, except in cases where it is requested by Administration that the child not attend the school. This deposit is only applicable to the student account for whom the deposit was made, and only for the purposes of holding a placement for the upcoming school year. It cannot be transferred to another student account.

Enrolment may be cancelled by a student's parent or guardian without further obligation, if the school is advised in writing on or before May 1st prior to the commencement of the following academic year. Should a withdrawal occur after May 1, 2018, the full year's tuition fee is owed. Such a withdrawal constitutes abandonment of the placement and it is entirely at the discretion of CFIS as to whether the vacated placement is filled. Filling of the placement has no bearing on the financial obligation of the tuition.

CFIS reserves the right to suspend or dismiss any student whose behavior or participation is, in the opinion of the Head of

School, detrimental to the standards of the school. In the event of a student's suspension, dismissal, withdrawal or absence from the school for any reason, the child's parents or guardians remain liable for payment of the full tuition fees. No portion of any fees paid or outstanding are refunded or cancelled in the event of the student's suspension, dismissal, withdrawal or absence from the school.

7. NON-PAYMENT OF STUDENT ACCOUNTS

Any student whose account has not been paid promptly or has not made acceptable payment arrangements with the Finance Department may not be permitted to re-enrol in the school for the subsequent year. Parents/guardians will continue to be liable for the full payment of the annual tuition fees as outlined in Section 2. Interest, at the rate of 1.5% per month, or part thereof, may be charged on the unpaid balance of the account after 30 days.

8. FORCED SCHOOL CLOSING

In the unlikely event of a forced school closing, (e.g. a pandemic or a natural disaster), 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.

9. PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS ACT

CFIS is accountable for the personal information collected in the process of educating students. Consent is obtained in the annual enrolment contract and specifically when needed. Information is disclosed to CFIS employees only as appropriate and with consent. Accuracy, retention, safeguards and individual access are ensured as required by law. Personal information is also collected under the authority of the School Act and will be used for the establishment and maintenance of student records.

10. ADVANCING THE SCHOOL THROUGH CHARITABLE GIVING

Although tuition fees cover the day-to-day operating expenses of the school (such as staff salaries, monthly rent, maintenance, supplies, amortization of assets, etc.), it is the generosity of the CFIS community of parents, alumni and friends that enables the school to move forward in the area of capital improvements and new academic and co-curricular programs. As with most independent schools, the provision of these enhanced services, facilities and programs depends upon the level of charitable giving. Although always voluntary, it is hoped parents will include

the school as a deserving recipient of their annual charitable giving. The goal is to have 100 percent parent participation in the Annual Giving program. Donations to the school can be made through gifts of cash, bequests, capital assets, gifts-in-kind and other methods. The CFIS Society is a registered charity and all donations are eligible for charitable tax receipts. Please contact CFIS's Advancement Office for further information at 403-240-1500, ext 329.

11. INCOME TAX INFORMATION NOTE

Child care tax receipts are issued in February to families of students who are aged 16 or younger in the previous tax year. Using CRA guidelines, the following percentages are applied to tuition to determine the allowable amount:

- 100% of Before and After School fees
- 100% of Preschool and Junior Kindergarten tuition
- 50% of Kindergarten tuition
- 25% of Grade 1 to 6 tuition
- 20% of Grade 7 to 12 tuition, up to 16 years of age.

No other fees are considered deductible by CRA. Use form T778 – Child Care Expenses Deduction form to claim the deduction on Line 124 of your tax return. It is emphasized that it is the responsibility of the parent to establish eligibility for this deduction. Further information can be accessed through the CRA website.

If you did not receive a receipt, or have questions about your receipt, please contact the Finance Office at 403-240-1500 ext. 134.