



Bishop Hamilton
Montessori School

**FINANCIAL
HANDBOOK
2025-2026**

Where Mind and Spirit Go Hand in Hand

Welcome to Bishop Hamilton Montessori School

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 public educational funding from the Province of Ontario. In our continued efforts to maintain, enhance and broaden the scope of our programs and facilities, the School implements annual increases to fees. BHMS relies on tuition fees, including the ongoing support and generosity of our community through our fundraising campaigns. The School participates in the Canada Wide Early Learning and Child Care (CWELCC) System.

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

*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, community and dedication to personal growth. The community is brought together by a commitment to these values for the growth of each student.

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I. Fees: Infant, Toddler & Casa Programs - CWELCC

To plan its 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. Withdrawal penalties are also outlined on the Enrolment Contract that parents enter into each year. BHMS participates in the Canada Wide Early Learning Child Care System. School fees reflect CWELCC program fees.

Annual Fee

The Annual Fees consist of enrolment, tuition, activity and capital contribution fees for the academic school year, September to June. Fees may also include Lunch Program fees.

Enrolment Fee (Base Fee)

Non- Refundable	\$48 per student for returning students
Non- Refundable	\$95 for new students or late re-enrolments

The Enrolment Fee covers the costs of processing the enrolment.

Note: Students who enroll after January 1st, are required to enroll for the following academic year, therefore, an additional Enrolment and Initial payment of \$1,100 is required. This amount is non-refundable.

Tuition Fee (Base Fee)

Tuition refers to the Program that the student is enrolled in. All fees are for the school year and do not include school holidays such as: Christmas Break, March Break (exception: Infant and Toddler programs include March Break), and summer vacation.

Activity Fee (Base Fee)

Non-Refundable

This fee directly supports your child's classroom activities and is used at the Classroom Director's discretion to support internal and external class activities including field trips. Activity Fees by program are outlined below:

Toddler	\$48 per student
Casa:	\$48 per student

Capital Fee (Base Fee)

Non-Refundable \$165 per student

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.

Lunch Program (Non Base Fee)

Refundable \$1,800 optional / per student

BHMS provides an optional Lunch Program that is offered to students, Toddler to Junior High. Lunch menus are posted monthly within the School and on the School's website. Lunches may be purchased on an occasional basis at a rate of \$10.00 per day.

The School does not recommend the Lunch Program for families whose children have allergies or dietary restrictions. BHMS is not positioned to meet the diverse dietary wants or needs of individual families.

Sibling Discounts

Sibling discounts are not available to students enrolled in the Infant, Toddler & Casa Programs since they are part of the CWELCC system.

New Students - Initial Payment

Non-Refundable \$1,000 per applying student

The initial payment **applies towards Tuition Fees** and is due upon enrolment. This fee is non-refundable unless BHMS does not accept the application for admission.

Note: Students who enroll after January 1st, are required to enroll for the following academic year, therefore, an additional Enrolment and Initial payment of \$1,100 is required. This amount is non-refundable.

Camp Programs

These programs have a separate registration and cost.

II. Infant, Toddler, Casa Tuition

BHMS participates in the Canada Wide Early Learning Child Care (CWELCC) System. Tuition for Infant, Toddler & Casa Programs reflect CWELCC program fees.

Tuition 2025-2026

Hours of Operation	7:30-5:30
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Infant: 3 – 18 months	\$4,620
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Tuition Includes 2 Weeks March Break Camp

Toddler: 18 months - 3 years	\$4, 620
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Tuition Includes 2 Weeks March Break Camp

Casa: 3 – 6 years	\$4, 620
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Casa March Camps not included. Separate registration and cost.

III. Fees: Elementary & Junior High

To plan its 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. Withdrawal penalties are also outlined on the Enrolment Contract that parents enter into each year.

Annual Fee

The Annual Fees consist of enrolment, tuition, activity and capital contribution fees for the academic school year, September to June. Fees may also include Music (Senior Elementary and Junior High programs), and Lunch Program fees.

Enrolment Fee

Non- Refundable	\$100 per family for returning students
Non- Refundable	\$200 for new students or late re-enrolments

The Enrolment Fee covers the costs of processing the enrolment.

Note: Students who enroll after January 1st, are required to enroll for the following academic year, therefore, an additional Enrolment and Initial payment of \$1,100 is required. This amount is non-refundable.

Tuition Fee

Tuition refers to the Program that the student is enrolled in. All fees are for the school year and do not include school holidays such as: Christmas Break, March Break and summer vacation.

Activity Fee

Non-Refundable

This fee directly supports your child's classroom activities and is used at the Classroom Director's discretion to support internal and external class activities including field trips. Activity Fees by program are outlined below:

Elementary:	\$300 per student
Junior High:	\$1,300 per student (experiential program of activities, including extensive day and overnight field trips)

Capital Fee

Non-Refundable	\$350 per student
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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 – Senior Elementary & Junior High Students

Non-Refundable	\$300 per student
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This fee goes directly to the cost of musical instrument rental and supplies. The fee is waived for students who have their own instrument.

Lunch Program

Refundable \$1,800 optional / per student

BHMS provides an optional Lunch Program that is offered to students, Toddler to Junior High. Lunch menus are posted monthly within the School and on the School's website. Lunches may be purchased on an occasional basis at a rate of \$10.00 per day.

The School does not recommend the Lunch Program for families whose children have allergies or dietary restrictions. BHMS is not positioned to meet the diverse dietary wants or needs of individual families.

Sibling Discounts

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

Sibling discounts do not apply to students enrolled in the Infant, Toddler or Casa Programs that are part of CWELCC.

Exception: Elementary students with siblings in the Infant, Toddler or Casa Programs. In these instances, the discount will be based on the lowest tuition and applied against Elementary Enrolment fees.

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 lowest tuition of the siblings and is applied against the core Montessori component of the program for Infant, Toddler and Casa. The discount will apply to the School Day tuition amount for: Extended Day Casa, Elementary and Junior High students.

If a student is withdrawn for any reason, all sibling discounts and enrolment incentives provided to the family will be re-computed at the date of withdrawal. The incentives will apply only to that portion 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.

New Students - Initial Payment

Non-Refundable \$1,000 per applying student

The initial payment **applies towards Tuition Fees** and is due upon enrolment. This fee is non-refundable unless BHMS does not accept the application for admission.

Note: Students who enroll after January 1st, are required to enroll for the following academic year, therefore, an additional Enrolment and Initial payment of \$1,100 is required. This amount is non-refundable.

March Break Camp Programs, Junior & Senior Elementary Students

These programs have a separate registration and cost.

IV. Elementary & Junior High Tuition

Tuition 2025-2026

Schedule		Elementary 6 years – 12 years	Junior High 13 years – 14 years
School Day – 7 hours	8:30-3:30	\$17,660	\$18,925 After School Programs Not Included
Extended School Day	8:30-4:00 or 8:00-3:30	\$18,695	
Extended School Day	8:00-4:00	\$19,725	
All Day Includes After School Programs	8:30-5:00	\$20,570	
All Day Includes After School Programs	8:00-5:00 or 8:30-5:30	\$21,600	
All Day Includes After School Programs	8:00-5:30	\$22,680	

- Students enrolled in Junior High wishing to participate in a specific After School Program can register for an additional cost.
- Students enrolled in School Day or Extended Day wishing to participate in a specific After School Program can register for an additional cost.
- After School Programs run from 4:00-5:00

V. Tuition Payment Plans

Bishop Hamilton Montessori School offers two instalment options for the payment of fees which are summarized below.

Annual Instalment Plan – Option 1

School fees are due in full at registration. BHMS offers a 3% discount for this option. The 3% discount applies if fees are paid by the end of February for the upcoming school year. The discount will be prorated for payments received after the end of February for new registrations after March 1st.

Monthly Instalment Plan – Option 2

Equal Monthly Instalments: A no interest, monthly Pre-Authorized Debit, with the final instalment paid by January 30th of the academic year the enrolment pertains to.

Registration is not complete until payment is received, or Pre-Authorized withdrawal consent (page 2 of the enrolment contract), is received with accompanying “void” cheque.

- 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.
- There will be a \$100.00 charge for any “stop payment”.

Payment Methods

Annual Instalment Plan - Option 1

BHMS accepts payment of school fees by cash, cheque, money order, bank draft and pre-authorized withdrawal. The School cannot accept payment for tuition by means of debit card.

Miscellaneous charges such as casual care, may be paid by debit card, cash, cheque or credit card.

Monthly Instalment Plan - Option 2

A Pre-Authorized withdrawal consent with a “void” cheque is required.

VI. General

School Hours of Operation

Infant, Toddler, Casa: 7:30 a.m. - 5:30 p.m.
Elementary and Junior High: 8:00 a.m. - 5:30 p.m.

Schedule Options

BHMS offers options for the length of the school day as outlined in the Tuition Schedule.

The School may not be able to accommodate parent requests for additional hours partway through the school year. Please contact administration should you wish to modify your child's school hours.

Administration Fee

An Administration fee of \$100 will be charged for changes to school hours. This fee is waived if the request for change in hours is communicated no later than September 30th for returning students or within thirty (30), days from the start date for new students.

Casual Care

Casual care may be arranged pending availability for:

- \$30 per hour or part thereof for Elementary students

At least a 24 hour notice is required. The school will issue an invoice for the additional care request.

Late Pick Up / Early Drop Off Fees

Costs for late pick-up and / or early drop off will be incurred at a rate of \$1.00 per minute.

NSF Charges

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

Payment Obligations of School Fees and Personal Charges

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

As places in the School are offered for the full duration of a school year, parents / guardians 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 VI titled Student Withdrawal.

Delinquent Accounts

- a) Interest, at a 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 progress reports. Parents / 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 student's account.

Forced School Closing

In the unfortunate event of a forced school closing for an extended period, the School will communicate with students and parents / guardians 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 of time, the School may extend the school year up to and including June 30th. School 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 the Ontario Hospital Insurance Plan (OHIP), 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 is not responsible 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 / guardians should ensure that their children's personal belongings are insured while at school.

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.

Bursary Program – Elementary and Junior High Programs

As a registered Christian not-for-profit Canadian charity, Bishop Hamilton Montessori School has a bursary program which serves to offer financial aid to families 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. The program will cover up to a maximum of 50% of the tuition of our core Montessori programs for students enrolled in Elementary and Junior High.

Financial Need

Financial Need will be determined by Apple Financial Services, an external company that will assess the family's finances and recommend the amount of money the family can afford to pay for tuition.

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.

Applicants are required to pay an application fee to Apple Financial Services. To obtain additional information or to download an application, please go to www.applefinancialservices.ca.

The Application Process

1. Go to the Apple Financial Services website at www.applefinancialservices.ca
2. Create a parent account registration
3. After the email address provided is verified, a response will be sent with the subject line "Account Set Up"
4. Go into the online application
5. Complete the application; at the end of the process, requests will appear for the uploading of tax information such as T4s and current year's pay statements
6. Once the information is uploaded, the payment section will appear and the application fee will be required.

Bursary Committee

A Bursary Committee consisting of two non-parent members of the Board of Governors and the School Director reviews the recommendations made by Apple Financial Services and determines the final bursary amount.

Referral Initiative

BHMS values your show of support through referrals. As a token of our appreciation, parents who refer a family to the School which results in enrolment of one or more students from that family will receive \$500. There is no limit to the number of referrals that an individual may receive for families enrolling in the School.

VII. 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 addition to non-refundable fees as summarized in Sections I & II titled Fees Defined.

In some cases, a refund of fees will be necessary. The calculation of refunds is based on the last date on which the student 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 / guardians. Refunds, if any, will be processed within thirty days of receipt of the written notice of withdrawal.

Re-Enrolled Students:

The \$2,500 withdrawal penalty will be waived for students re-enrolled for the upcoming school year, **provided the notice of withdrawal is communicated in writing to the school before July 1st**. In this instance, all fees are refundable **except the Enrolment and Capital Fees**.

New Students:

In the case of new students enrolled for the current or upcoming school year, all fees are refundable, except the \$1,000 Initial Payment and Enrolment Fee. If however, notice of withdrawal is received within ten days of initial enrolment, the school will reimburse all funds except the Enrolment Fee.

New students who enroll after January 1st are required to enroll for the following academic year. In these instances, the School requires an Initial Payment in the amount of \$1,000 plus Enrolment Fee, that will be applied towards the following academic year. This amount is non-refundable.

The withdrawal procedure may include 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, dismiss, or withdraw services for the following reasons:

- Outstanding fees - tuition or other;
- A student is not benefiting from the Montessori Environment and Program the School provides;
- The best interests of the school or classroom are being compromised by a student's ongoing enrolment;
- The behaviour of a parent / guardian is not conducive to the School's mission and values.

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 the School's withdrawal policy and limited to the refundable amounts as contained within the Enrolment Contract and this Financial Handbook.

VIII. Income Tax Information

Charitable Donations

Charitable tax receipts are issued in accordance with The Canada Revenue Agency guidelines for cash donations and goods in kind that are donated to the School.

Receipts are issued by the end of February.

Child Care Expenses

BHMS issues tax receipts, in accordance with The Canada Revenue Agency for childcare expenses. Where applicable, tax receipts include: Childcare Receipts for students in our Infant, Toddler, Casa, March Break and Summer Camp Programs.

Receipts for child-care expenses for 2nd and 3rd year Casa, Elementary, and Junior High students are issued to parents for the portion of the tuition fees that relate to childcare including, but not limited to:

- Recess
- Before and After School Care, including After School Programs
- March Break
- Summer Programs

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

Elementary Tuition Fees

Elementary 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 2nd and 3rd year Casa, Elementary and Junior High students is issued by the end of February.

Bishop Hamilton Montessori School

Since 1983

Bishop Hamilton Montessori School
2199 Regency Terrace
Ottawa, ON K2C 1H2
t. 613.596.4013
f. 613.596.4971
info@bhms.ca
bhms.ca