



# Tuition and Fees

## 2025-2026

### CONTINUOUS ENROLLMENT

Phil & Jennie Gaglardi Academy has adopted a Continuous Enrollment process to streamline the annual re-enrollment process, reduce paperwork, and make it more efficient and convenient for our loyal Gaglardi families.

The annual re-registration process is important. The information provided, consent forms, and intention to return are the building blocks the administration and the Board use to make decisions about our school's operations and success. As our school community grows, it is essential to have a more effective method in place.

Historically, the large majority of our Gaglardi families return year after year. Formerly known as the 'tuition worksheet', it is now a Continuous Enrollment Contract. As long as you have signed a Continuous Enrollment Contract with Phil & Jennie Gaglardi Academy, you will not have to worry about re-enrolling again. Our re-enrollment approach is "once enrolled, always enrolled" until we hear otherwise from parents/guardians. The Registrar must receive enrollment change notifications on or before May 1.

To proceed with Continuous Enrollment, you must complete the attached contract. Once this is completed, we will not need to contact you for re-registration or an end-of-the-year tuition meeting. The non-refundable tuition deposit of \$200.00 will be automatically withdrawn on May 15th unless a withdrawal notification from parents/guardians is on file or other arrangements have been made through the finance department.

### TUITION AND FEES

Phil & Jennie Gaglardi Academy is primarily financed through government funding and tuition fees. Designated as a group 1 independent school, the Provincial Government provides student funding at a 50% rate of what public schools receive. For example, if a School District 71 student receives \$10,000.00, Gaglardi Academy would receive \$5000.00 for that student, and tuition would make up the balance. It is from these revenue streams that Gaglardi Academy budgets operating costs. The government does not provide funding for capital expenses; therefore, Gaglardi Academy depends on volunteers, donations and sound financial stewardship to meet these needs.

The Finance Committee and the Board review the tuition each year to ensure the school can function and operate successfully. This includes ensuring staff are compensated fairly, students have access to programs and resources, and our facilities are maintained and safe. We aim to make Christian education affordable for families and offer a gradual tuition rate. We strive to include as many educational costs as possible in our tuition; however, there may be additional costs for particular courses, athletics, fine arts, field trips, etc.

As such, our tuition rates for 2025-2026 show an increase of 3% and are as follows:

Tuition for 2025-2026					
	1 <sup>st</sup> Child (Oldest)	2 <sup>nd</sup> Child	3 <sup>rd</sup> Child	4 <sup>th</sup> Child	5 <sup>th</sup> Child +
K-6	6642.94	2179.39	1031.02	513.67	0
7-12	8097.42	2649.32	1116.12	0	0

## TUITION PAYMENT *(Also see Admissions Policy section F)*

There are two tuition payment options:

### 1. **Lump Sum payment**

- A 2% discount is offered on full payment of tuition and student fees received on or before August 1 for the upcoming school year.
- Payment options include cheque, bank draft, e-transfer or credit card. Credit Cards have an additional 2.80% processing fee.

### 2. **Monthly Payment Plans:**

A family has two payment plan options and the choice for payment processing on either the 1st or 15th of each month.

- 12-Month Payment Plan
  - Payments commence from July to June.
  - Payments must be set up as automatic withdrawals. Other payment options are not accepted (i.e., cheques, credit cards or e-transfer).
- 10-Month Payment Plan
  - Payments commence from Sep. to June.
- Payments must be set up as automatic withdrawals. Other payment options are not accepted (i.e., cheques, credit cards or e-transfer).

## STUDENT FEES

Student fees not included in our tuition are categorized into the following:

### 1. **Required fees:**

- Student activity fee – K – Gr 12
- School supplies – K – Gr 6
- Gr 12 Graduation fee
- Yearbook code fee
- Unmet volunteer hours
- Lost Library book fees
- Earthquake/comfort kit fee
- Gr 7 – 12 Locker fee

### 2. **Optional fees:**

- P.E. uniform
- Graduation - photos
- Yearbook – Hardcover printed copy
- Sports Fees

## Tuition Tax Benefit

Every year, non-designated donations and a portion of tuition paid from January to December may be classified as charitable donations and used on your personal income tax return. Parents may receive two tax receipts from Phil & Jennie Gaglardi Academy, both of which can be used on their annual income tax return to reduce the taxes payable to the government. One receipt incorporates any donations made over and above tuition payments, including those made to fundraising campaigns. The second receipt consists of the portion of the family's tuition relating to "religious" education after deducting the portion allocated to so-called "secular" education.

This calculation is made per the Canada Revenue Agency's guidelines and can vary from year to year, depending on several factors. As an illustration, if a family with two children paid annual tuition of \$7500.00, and the secular cost of education was calculated to be \$500 per student, the family would receive a tuition donation receipt for \$6500.00 (\$7500.00 tuition minus \$500.00 per child). For BC residents, all donations in excess of \$200.00 can potentially attract a tax savings of 43.7%, so for a family with two kids, a family tuition payment of \$7500.00, the potential tax savings could be approximately \$2840.00, resulting in a net tuition cost to the family of about \$4660.00.

Tax receipts are issued at the end of February each year. The tax receipts will be issued in the name of the person who paid. If you have any questions, please contact the comptroller at [accounts@gaglardiacademy.ca](mailto:accounts@gaglardiacademy.ca).

## DONATIONS

Monetary and gift-in-kind donations are eligible to receive an official charitable receipt for income tax purposes. Please note that gifts-in-kind do not include a gift of services. Gift-in-kind donations require an external appraisal to determine their appropriate value before any tax receipt is issued.

## TUITION DEPOSIT (non-refundable)

Each year, on May 15th, a non-refundable \$200.00 tuition deposit will automatically be collected from each family. This deposit reserves your family's space in our school for the following year. The deposit will be applied to the completed tuition payment plan. An unpaid deposit and or any outstanding fees will result in the forfeiture of your family's space. Continuous enrollment requires families to notify the school prior to May 15th if they plan to leave Gaglardi Academy for the next school year.

Continuous enrollment provides a renewal of specific parental consents. Our consents on file pertain to PIPA, child photos and contact information being published, information shared to PAC, adherence to the school's Code of Conduct, and supervised off-campus walking field trips. Parent permission to discuss inclusive education support is also included. If there are any changes to these consents we have on file, please fill out a new Family Consents form. If there are no changes, please initial the statement below.

## Tuition Reimbursement and Refunds

*(See Admission Policy, Section G)*

Due to the nature of education, the majority of planning for any upcoming school year is done annually. Significant financial commitments are made before the school year begins, including hiring teaching staff, purchasing curriculum and capital assets, developing programs, and creating a host of other plans to function for the entire year. Enrollment numbers are the basis for many of these financial commitments. As such, by enrolling your child(ren) at Phil & Jennie Gaglardi Academy, you are committing to partner with the school for the entire year. For families entering the school mid-year, you are committing to partner with Phil & Jennie Gaglardi Academy for the remainder of the school year.

## Key Financial Clarifications:

- A. Upon admittance to Phil & Jennie Gaglardi Academy, students in good standing are continually enrolled from year to year until they graduate or leave the school. Continuous enrollment requires families to maintain up-to-date personal information with the school to ensure effective communication. The school will publish the upcoming school year's tuition rates no later than April 15th.
- B. When a family voluntarily withdraws mid-term within the current school year for *any* reason, at least one full calendar month's written notice must be submitted to the school office. When a family either withdraws or gives notice before one full calendar month, the tuition for any part of the current month plus the notice month is payable as a penalty for early withdrawal. For example, if a family notifies the school on April 5, tuition for the month of April plus the month of May is due and payable. Written notification from parents of departure and indication of the last day of attendance is required.
- C. When a family signs a Continuous Enrollment Contract with Phil & Jennie Gaglardi in the Spring, opts for the 10-month payment plan, and voluntarily withdraws between August 1 and August 31, September and October payments are due and payable.
- D. When a family signs a Continuous Enrollment Contract with Phil & Jennie Gaglardi in the spring and opts for the 12-month payment plan, and voluntarily withdraws between August 1 and August 31, tuition payments for July, August, and September are payable and non-refundable.
- E. When a family signs a Continuous Enrollment Contract with Phil & Jennie Gaglardi in the spring, opts for the Lumpsum payment plan, and voluntarily withdraws between August 1 and August 31, tuition payments for September and October are payable and non-refundable.
- F. Yearly Lump Sum Payors – Regular lump sum payors with outstanding tuition and fees owing as of August 31<sup>st</sup> for the upcoming school year are required to pay within 48 hours of the non-payment notification. If payment remains outstanding after a 48-hour period, the tuition worksheet amounts will convert to a 10 or 12-month

payment plan. The family will be responsible for all bank fees or NSF charges and may be limited to monthly payment options in the future. The family will be responsible for all associated bank fees, and a \$45.00 NSF charge will be added to any dishonoured payments. Gaglardi Academy reserves the right to limit payor options if the lump sum payment is dishonoured.

- G. Monthly Payment Payors – Should any outstanding tuition or school fees remain at the end of the current school year, Gaglardi Academy, using the banking information on file, is authorized to collect unpaid tuition and fees. During the re-registration or enrollment process, families agree to extraordinary payment processing. Families are notified via email of amounts outstanding before payments are automatically processed through either credit card or auto-debit. The family will be responsible for all associated bank fees, and a \$45.00 NSF charge will be added to any dishonoured payments. Should dishonoured payments continue, Gaglardi Academy reserves the right to limit monthly payment options if dishonoured payments continue.
- H. While students are continuously enrolled at Phil & Jennie Gaglardi Academy, their placement status is not guaranteed until all financial obligations from the previous year are fulfilled. Families with an outstanding tuition account as of July 31st will cause their child(ren)'s names to be placed into classroom waiting pools for the following year.  
Two options are available to clear any outstanding tuition and or fees:
  - o Immediate payment via auto withdrawal, e-transfer or credit card. The last date for payment for prior years' tuition and fees is July 31st. After July 31, interest will apply at 2% per month or 24% per year.
  - o At the discretion of the school's finance director an alternative payment plan must be in place.
- I. Ongoing failure to maintain a current tuition account and the ability to meet the financial obligations of the chosen payment plan may result in the family's withdrawal from the school.
- J. When a student is suspended, expelled, or asked to withdraw for disciplinary reasons, the current calendar month and all tuition and fees paid to Phil and Jennie Gaglardi Academy are non-refundable.
- K. Lump-sum payors will receive a refund depending on the withdrawal notification date. Please note that some student fees, such as school supplies, earthquake kits, and yearbook codes, are not refundable. Tuition is calculated on a prorated basis, considering the withdrawal penalty. The non-refundable tuition deposit of \$200.00 will be deducted from the total refund.
- L. If a family is experiencing extraordinary circumstances and breaks from this policy, a meeting with the school's finance director is required.

## PARENT PARTICIPATION

As an independent school, volunteer work is essential to our success and prosperity and for maintaining a quality, well-run school. When parents get involved in school life, it creates an atmosphere of community and builds relationships with teachers and staff. For this reason, every Phil & Jennie Gaglardi Academy family is required to serve a minimum of 25 hours per school year or pay a \$15.00 per hour prorated monetary payment on the unfilled portion of their volunteer hours. To volunteer at Phil & Jennie Gaglardi Academy, the following documents must be on file: Criminal Record Checks (CRC): All volunteers, whether in-school, recess supervision, or having immediate contact with children, are required to have an expiring Ministry of Justice CRC. RCMP CRCs are no longer valid for those working with children.

Driver's Abstract: Volunteers offering to drive students to events and activities must provide a clear Driver's Abstract. This document is free to obtain. Simply call 1-800-950-1498, select option 4, and provide your BC driver's license number and other information as requested. Ask for the abstract to be faxed to Phil & Jennie Gaglardi Academy at 250-339-1215. The school office will also need a copy of your driver's license as well as a copy of your vehicle's insurance with \$5,000,000 for liability insurance.

The mandatory volunteer hours are accumulated, through our online recording system, between June 1 and May 31 of each school year. Payment for the unfilled portion is due on or before June 30 and is payable through e-transfer, cash or credit card.