



St. Michaels
University School

Registration Guide 2018-2019

North American Students

St. Michaels University School
Financial Services Office
3400 Richmond Road,
Victoria, British Columbia,
Canada V8P 4P5

Phone: (250) 370-6166
Fax: (250) 519-7510
Email: registration@smus.ca
Website: www.smus.ca



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St. Michael's University School

Welcome

January 23, 2018

Dear Parents and Guardians,

This registration guide is to help you easily navigate the process for registering your child or your children at SMUS for September 2018.

In order to efficiently manage our admissions process for students entering the 2018 school year, we are asking our current families for a commitment to the school for next year. Please review the information in this guide carefully and take notes of the specific deadline dates.

This year we are asking that the Registration form and deposit be submitted **by February 16, 2018** and the fee arrangements be completed **by April 6, 2018**. Deposits are fully refundable until May 1, 2018.

Please make any changes to status or contact information on the Registration form and submit the signed Registration form and deposit to the Financial Services Office. Please note that both parents or guardians and the student must sign the Registration form. Completion of this step by February 16, 2018 will hold a place for your son or daughter for the 2018-2019 school year. All students that have not fully registered (deposit and signed Registration form submitted) by February 16, 2018 will be placed on a waitlist for re-enrolment and a \$100 late enrolment fee will be assessed.

Please complete the Payment Options form and send to the Financial Services Office along with your chosen payment method documents before the April 6, 2018 deadline. Completion of this step will confirm a place for your son or daughter for the school year 2018-2019, assuming all academic and behavioural expectations are met during the current school year.

We realize that there are sometimes extenuating circumstances which result in families considering different options for September 2018.

1 Request of Status Change:

If you plan to request a change of status from boarding to day or vice-versa, please contact the Admissions Office before February 16, 2018 for further information about the reapplication process which is required to change from one enrolment program to another.

2 Request for Enrolment Extension:

If your plans for September are uncertain and you require an extension beyond the deadline, please contact the appropriate school director or Paul Leslie, the Director of Admissions about the situation prior to February 16, 2018 and we will help modify the process for you or clarify any questions you may have.

3 Withdrawal:

If for some reason you decide that your son or daughter will not be returning to SMUS next year, please notify us in writing by February 16, 2018 indicating the reason for this decision.



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If you wish to apply for financial assistance, the 2018-2019 financial assistance application is available to be completed online at: www.smus.ca/admissions/fees/assistance. The deadline for financial assistance applications is February 9, 2018. If you pay taxes in Canada, you will need to submit your 2016 or 2017 Revenue Canada tax assessment form, and if you pay taxes outside of Canada, you will need to provide your official summary of income tax assessed in 2016 or 2017. *Please note that a completed student registration form and deposit are still required by February 16, 2018.*

Enrolment in the school for the 2018-2019 year will be contingent upon the student having satisfied all academic and behaviour expectations. Financial obligations to the school for the 2017-2018 school year must also be satisfied.

Finally, if you have any questions or concerns about the registration process, please do not hesitate to contact Kim Jensen at 250-370-6166 or by email at registration@smus.ca.

We appreciate your commitment to St. Michaels University School and look forward to your reply before February 16, 2018.

Yours Sincerely,

Paul Leslie
Director of Admissions and Engagement
St. Michaels University School
paul.leslie@smus.ca

Michael Murgatroyd
Director of Finance and Administration
St. Michaels University School
michael.murgatroyd@smus.ca



Registration Instructions

All the forms you need to complete the registration process can be accessed through your parent portal account at <https://sds.smus.ca>. Click on the link called Current Student Registration located on the left side menu and select a child to access the registration documents.

To be completed by February 9, 2018:

Financial assistance application:

If you are applying for financial assistance, you must have completed your application online through Apple Financial Services (www.smus.ca/admissions/fees/assistance) by February 9, 2018.

To be returned by February 16, 2018:

1. Registration form:

Print the 2018-2019 registration form for your child from the parent portal. Mark any changes on the form and fax it to the Finance office (250-519-7510), attention Kim Jensen; or scan and email the document to registration@smus.ca; or mail to:

St. Michaels University School
3400 Richmond Road
Victoria, BC V8P 4P5
ATTENTION: Kim Jensen

2. Returning student deposit:

The returning student deposit is \$1500 per day student or \$2500 per boarding student and can be paid by cash, cheque, bank draft, bank transfer, Visa, Mastercard, American Express and online bill payment or pre-authorized payment (for families with Canadian bank accounts).

To be returned by April 6, 2018:

1. Tuition fees:

Print the Payment Options form, complete it and send the form along with any cheques or, if you chose one of those options, the Pre-Authorized Payment form or the Credit Card Payment form to the address above, ATTENTION: Kim Jensen.

2. Tuition Refund Plan Enrolment form and payment:

The TRP is mandatory for parents who choose one of the payment plans and optional for parents who pay tuition and boarding fees in full by July 31, 2018. If you are enrolling in the TRP, print the form, complete it and send it with your payment; or fax it to the Finance office (250-519-7510), attention Kim Jensen; or scan and email the document to registration@smus.ca.

3. Boarders Security Deposit (new boarding students only):

The security deposit is \$3000 for new boarding students only and can be submitted by post-dated cheque (dated July 31, 2018), cash, bank draft, bank transfer, Visa, Mastercard, American Express and online bill payment or pre-authorized payment (for families with Canadian bank accounts).



North American Fee Schedule 2018-2019

Grade	Prepaid Fees	Two-Payment Plan (Tuition Refund Plan required)		10 Monthly Payments (Tuition Refund Plan required)
	July 31, 2018	July 31, 2018	Nov 30, 2018	July, 2018 to April, 2019
North American Day Students				
K – 5	<input type="checkbox"/> \$23,640	<input type="checkbox"/> \$14,309	\$9,581	<input type="checkbox"/> \$2,439
6 – 8	<input type="checkbox"/> \$26,250	<input type="checkbox"/> \$15,875	\$10,625	<input type="checkbox"/> \$2,700
9 – 12	<input type="checkbox"/> \$28,120	<input type="checkbox"/> \$16,997	\$11,373	<input type="checkbox"/> \$2,887
North American Boarding Students				
8 – 12	<input type="checkbox"/> \$55,670	<input type="checkbox"/> \$33,527	\$22,393	<input type="checkbox"/> \$5,712
ELL	<input type="checkbox"/> \$77,490	<input type="checkbox"/> \$46,619	\$31,121	<input type="checkbox"/> \$7,894

North American boarding students accepted into the English Language Learners Program (ELL) will be charged a total fee of \$77,490 per annum, regardless of grade. This covers the costs associated with additional courses, extra classroom instruction and assistance.

Please note that it is mandatory for all students utilizing the two-payment plan or the 10 monthly payments to enrol in the Tuition Refund Plan.

What Fees Cover

Fees cover tuition, textbooks and transportation costs for members of SMUS athletic teams, music groups and other clubs. Boarding fees also include meals, lodging, laundry, general supervision, use of the Health Centre and 24-hour nursing. Fees do not cover medical costs, hospitalization, personal expenditures, course workbooks (when required), lost or damaged textbooks, optional trips, school uniforms or telephone and computer connections in the boarding room.

Siblings will have a 5% reduction made in the annual fees payable (board and tuition only) in any year when more than one child of a family attends the school. It is hoped that a number of parents will generously opt not to accept the discount but instead will forward a cheque for the credited amount as a tax deductible donation to the SMUS Bursary and Scholarship fund.

Supplementary Fees

Entry registration for new day students	\$2000
Entry registration for new boarding students	\$2500
Boarders security deposit (new boarders only)	\$3000
Technology fee for day students (Gr. 6-12), including GST.....	\$150
Technology fee for boarders, including GST	\$300



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New Student Registration

Registration and Conditions of Admission (upon accepting an offer from St. Michaels University School):

- a) An initial non-refundable registration fee of \$2000 for day students and \$2500 for boarding students is payable immediately upon acceptance to cover costs of registration of new students. This is in addition to the tuition fee.
- b) Upon acceptance, all fees are payable by April 6, 2018 by completing the payment options form and submitting post-dated cheques if applicable. New students who are accepted after April 6, 2018 must immediately submit the completed payment options form and applicable payment in accordance with the fee schedule.
- c) In addition to the tuition fees, new boarding students must submit \$3000 as a security deposit, which will be credited to the student's account **when the student leaves boarding permanently.**
- d) Upon request, an official letter of acceptance will be issued to enable the parent to obtain a student visa for their child from the Canadian Embassy/Consulate. **This letter cannot be issued before we receive tuition fees.**

Returning Student Registration

After the first year's study, a student enrolling for the second or subsequent year is required to submit a returning student deposit and registration form by February 16, 2018. The following year's fees are payable in full by post-dated cheque(s), in accordance with the fee schedule, and must be submitted by April 6, 2018.

Returning student deposit for day students	\$1500*
Returning student deposit for boarders	\$2500*

*This deposit will be applied to the student's account on July 31, 2018 and should be deducted from the first fee payment.

Unless these requirements are met, the place will be offered to a new student. Failure to comply with these conditions will not prevent late admission, however a place cannot be guaranteed and, accordingly, admission may not be possible.

If a student is not planning to return for the 2018-2019 school year, please submit a written notice of intent by April 6, 2018.

Responsibility of Payment

- a) When a student is enrolled, a place is reserved for the entire year. Unless the school receives written notification of withdrawal prior to May 1, 2018, **no reduction or refund of fees will be allowed for absence or withdrawal.**
- b) **There will be no refund of the fee in the event of withdrawal for any reasons whatsoever, at any time during the school year, unless the student is covered by the Tuition Refund Plan.**
- c) The Board of Governors reserves to the Head of School the right to insist at any time upon the immediate withdrawal of any student whose presence in the school he considers undesirable, but this will not affect the foregoing obligation.
- d) If a student is expelled during the school year, any fees paid to that date will be forfeited and any fees owing shall remain payable. A partial refund may be applicable if the student is covered by the Tuition Refund Plan.



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Documents

To ensure compliance with health and immigration requirements, originals or copies of the following documents must be submitted to the Boarding Services Office on the first day of the term:

- a) For Canadian citizens, a Birth Certificate or a Citizenship Card (both sides if a photocopy), or a Landed Immigrant certificate
- b) For non-Canadian citizens, a valid Canadian Study Permit (Student Visa)
- c) For all boarders, a current passport

Tuition Refund Plan

The school has many expenses of a continuing nature, such as faculty salaries and plant maintenance. In order to plan and maintain these services over the entire school year, it is essential that the annual revenue from fees be assured. For this reason, students are enrolled for the entire school year or such portion as may remain after the date of entrance. The fact that the fee is paid in two or more installments does not constitute a fractional contract.

In view of the foregoing, **no reduction or remission of fees will be allowed by the school for absence, withdrawal or dismissal.** Because of this necessary regulation, the Tuition Refund Plan is offered to protect the person(s) accepting financial responsibility for payment of fees in the case of withdrawal during the school year. The Tuition Refund Plan is mandatory for parents who choose one of the payment plans. The Tuition Refund Plan is optional for parents who pay tuition and boarding fees in full by July 31, 2018, or upon acceptance of the student at the school. This option is available until September 4, 2018. A summary explaining this plan is available. A parent may apply for coverage under the Tuition Refund Plan by completing the Tuition Refund Plan Enrolment Form and returning the signed form to the Financial Services Offices.

Statements of Account

Each month a statement will be created reflecting the status of the student's account, which is due and payable within 30 days. The statement will be posted monthly to the parent portal (<https://sds.smus.ca>). An interest charge of 2% per month (calculated and compounded monthly, with an equivalent interest rate of 26.9% per annum) will be applied to amounts outstanding 30 days following the statement date. A service charge will be applied for all returned cheques.

Inquiries

Please direct
ADMISSION inquiries to:

Admissions
Direct Line: (250) 370-6170
Toll Free: 1-800-661-5199
(Canada and US only)
Email: admissions@smus.ca

Please direct
FINANCIAL PACKAGE inquiries to:

Financial Services
Direct Line: (250) 370-6166
Email: registration@smus.ca



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Methods of Payment

Payment for tuition fees or monthly student account balances can be made to the school using the following payment methods:

Personal Cheque (drawn on a Canadian or US Bank)

Please make cheques payable to **St. Michaels University School** and clearly indicate your child's name or student number on the memo portion of the cheque.

Bank Draft or Money Order

We accept bank drafts or money orders in Canadian or US currency. Please make bank drafts or money orders payable to **St. Michaels University School** and clearly indicate your child's name or student number on the draft.

Cash

We will issue you a receipt confirming payment when we receive cash. Please do not send cash payments by mail.

Pre-Authorized Payments (Canadian bank accounts only)

To set up regular pre-authorized payments for tuition fees or monthly student account statements, complete the Pre-Authorized Payment Agreement form in the Forms package and return it to the school along with a voided cheque.

For account statements, payment is deducted automatically from a Canadian bank account on the 25th of the month, while tuition fee payments are deducted on the last day of the month.

Internet Banking Online Bill Payment (Canadian banks only)

1. Log on to your bank account, and choose to add a new bill or payee.
2. Search through the available payees for "St. Michaels University School" and add.
3. Use the six-digit student number for account number. Please note that if you have more than one child at the school, each child does need to be set up separately.
4. Once this is completed you will be able to pay directly from your bank account to the student account.

We recommend that online payments be made to the school a few days before the end of the month to ensure that they are processed on time. If the end of the month falls on a weekend, banks do not transmit the payment to the school until the next business day which may result in late payment fees being charged to your account.



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Bank Wire Transfer

You may wish to transfer funds directly to the SMUS bank account. This can be done through your own bank by using our bank address and account number. You can get this information from the parent portal in the Registration section by clicking on the link called "Methods of Payment."

Please be sure to quote the student's name and grade on the transfer. This will enable us to credit the funds to the appropriate student's account.

Please note that the Royal Bank of Canada deducts \$15 off all incoming wire transfers as a service charge. You should factor the service charge into your payment amount when paying tuition fees by bank transfer.

Credit Card Payments

We accept Visa, Mastercard and American Express credit cards for tuition fees and monthly account payments. To make a payment online, please go to smus.plastiq.com.

To set up a recurring payment or to put your credit card on file with the school, please fill out the Credit Card Payment Authorization form in the forms package.

Please note that an administrative fee is assessed on all credit card transactions.



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The Tuition Refund Plan 2018-2019 School Year

The Tuition Refund Plan (TRP) provides a parent their only opportunity for a refund of tuition and boarding fees when a student is absent or withdrawn for reasons such as the following:

- Personal
- Illness or injury
- Change of objective
- Death of parent or student
- Disciplinary dismissal
- Scholastic Failure
- Financial problems
- Emotional difficulties
- Transfer of family

The TRP is **mandatory** for parents who choose one of the payment plans for extending their payments over the school year. The TRP is **optional** for parents who pay tuition and boarding fees in full by July 31, 2018 or upon acceptance of the student at the school. This option is available until **September 4, 2018**.

Why is this plan important?

You have made a substantial investment in education. This plan explains how to protect your financial commitment against loss due to any of the reasons listed above. Every year students are forced to withdraw for many different reasons. Your financial obligation to the school is for the full annual tuition and boarding fees as stated in the school’s fee schedules and enrolment contract. The school’s expenses are incurred on an annual basis; and, therefore, the school cannot afford to refund the tuition or cancel unpaid obligations if your child is forced to withdraw during the upcoming academic year. If your son or daughter withdraws, the Tuition Refund Plan will pay benefits (subject to its terms, conditions and limitations and based on the amount insured) to you after all your obligations to the school have been met.

Cost

Day Students: \$375.00 (\$357.15 plus \$17.85 GST)

North American and BC Boarding Students: \$750.00 (\$714.30 plus \$35.70 GST)

ELL and International Boarding Students:..... \$1,100.00 (\$1,047.60 plus \$52.40 GST)

Enrolment

Complete the enclosed enrolment form and submit no later than July 31, 2018 along with a post-dated cheque dated July 31, 2018, payable to **St. Michaels University School**.



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Definitions

1. The “academic year” (referred to as “period of coverage” in the policy) upon which benefits are based consists of the actual calendar days in the school year (including weekends, holidays, and vacations) commencing with the first day of formal academic instruction (excluding pre-season athletic practice, orientation, registration and graduation days) and ending with the last day of formal academic instruction, including examinations.
2. “Separation” includes medical absence/withdrawal, non-medical withdrawal or dismissal.
3. “Medical absence or medical withdrawal” means complete, involuntary severance from classes as certified to and regularly treated by a legally qualified medical practitioner and in accordance with the International Classification of Diseases and the American Psychiatric Association’s Diagnostic and Statistical Manual.
4. “Non-medical withdrawal” means complete, voluntary severance from classes for the balance of the academic year.
5. “Dismissal” means complete, involuntary severance from classes by the school authorities for scholastic or disciplinary reasons for the balance of the academic year.

Period of Coverage

Premium payment must be made by **September 4, 2018** to affect coverage under the Plan as follows:

MEDICAL: From August 1st through the last day of the academic year.

NON-MEDICAL: For the entire academic year after meeting the fourteen-day attendance requirement.

Late-entering students who commence classes after opening day may enrol in the Plan provided the premium is paid within 10 days after starting classes. Medical coverage begins on the date the premium is received. Non-medical coverage is effective after the student has satisfied the fourteen-day attendance requirement. Applications for enrolment received after September 4, 2018 cannot be accepted.



Benefits Paid For	Benefits Formulae
A) Medical Absence or Medical Withdrawal	
1) 85% of the unused yearly insured fees, provided physical disability extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This is for any physical disability certified to and treated by a legally qualified medical practitioner.	<u>85% of (days absent* x yearly insured fees)</u> actual calendar days in the school year *Must be 31 or more consecutive days. Maximum payment period is equal to actual calendar days in the school year
2) 85% of the unused yearly insured fees if disability is a mental or nervous disorder and extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This disability must be certified to and treated by a legally qualified medical practitioner.	<u>85% of (days absent* x yearly insured fees)</u> actual calendar days in the school year *Must be 31 or more consecutive days. Maximum payment period is equal to actual calendar days in the school year
3) 100% of the yearly insured fees (pro-rated for every school day lost) when epidemic closure is ordered by the local Public Health Authority.	<u>100% of (days closed* x yearly insured fees)</u> actual calendar days in the school year *Maximum payment period is equal to actual calendar days in the school year
B) Non-Medical Withdrawal	
65% of the unused yearly insured fees, provided the student has attended more than 14 consecutive calendar days commencing with the student's first class day of attendance in the academic year.	<u>65% of (days withdrawn* x yearly insured fees)</u> actual calendar days in the school year *Maximum payment period is equal to actual calendar days in the school year minus 14.
C) Dismissal	
65% of the unused yearly insured fees, provided the student has attended more than 14 consecutive calendar days commencing with the student's first class day of attendance in the academic year.	<u>65% of (days withdrawn* x yearly insured fees)</u> actual calendar days in the school year *Maximum payment period is equal to actual calendar days in the school year minus 14.



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Not Covered Under the Plan

(a) Excluded under MEDICAL Benefits (A only):

1. Illness which first manifested itself or an injury which occurred before the effective date of coverage.
2. Absence or withdrawal due to any medical condition for which the student does not regularly receive treatment by a legally qualified medical practitioner, who is not related to the student, during the period of absence or withdrawal.
3. Absence or withdrawal due to the use of any drug, narcotic, or an agent which is similarly classed or has similar effects, unless it is given by and while under the care and attendance of a legally qualified medical practitioner.
4. Absence or withdrawal due to war or act of war, declared or undeclared; participation in a riot.
5. Absence or withdrawal due to normal pregnancy or normal childbirth.
6. Benefit period ends immediately upon student's resumption of classes at any school or place of learning or upon becoming gainfully employed.
7. Changes from resident to day status or schedule reductions for any reason are not bases for claims.

(b) Excluded under NON-MEDICAL Benefits (B & C only):

1. Any withdrawal or dismissal prior to or within the first fourteen consecutive calendar days commencing with the student's first class day of attendance in the academic year.
2. Withdrawal or dismissal caused by insurrection, rebellion, riot, civil commotion or any governmental order directed to the student.
3. War or act of war, declared or undeclared; any nuclear reaction, controlled or accidental.
4. Destruction of any school facility due to any cause whatsoever.
5. Inability of the school to operate and provide formal academic instruction, including closure for any reason.
6. Boycotting of classes by the student.
7. Being inducted or drafted into the Armed Forces including alternative duty as a Conscientious Objector.
8. Withdrawal or absence from class attendance for the balance of the academic year due to completion of academic requirements or early graduation.
9. Temporary non-medical absences, suspensions, changes from resident to day status, or schedule reductions for any reason are not bases for claims.