



TURNBULL SCHOOL LTD.

FINANCIAL HANDBOOK 2026-2027

1. FEES AND FINANCIAL ARRANGEMENTS

Tuition Fees

The tuition fees for the 2026-2027 school year are **\$24,450** for Kindergarten students and **\$26,950** for Grades 1 to 8 students. The fee is paid in five instalments (February, May, July, September and December), according to the payment schedule below. Your fee may be paid **either** by post-dated cheques, **or** pre-authorized debit ("PAD") from a Canadian bank account (requires completion of enclosed PAD agreement).

The tuition fees include the supply of textbooks, workbooks, homework planners and curriculum-based school day trips. Other school trips (Grades 4 to 8) are billed separately.

New Student Refundable Account Deposit (*new students only*)

For new students, a one-time, non-interest-bearing deposit of \$200 is due with the July tuition payment. The funds are held on account until the child is no longer attending the school. At that time, the deposit is applied to any outstanding balance on the account, and the remainder is refunded.

Fee Schedule and Payment Terms

The Enrolment Contract for returning students is due by February 2, 2026. Please ensure that all signature areas of the contract are signed by both parents/guardians. Payments are required according to the following payment schedule, either by post-dated cheques or by pre-authorized debit (PAD). **All post-dated cheques OR the completed PAD agreement must accompany the signed contract in order to secure your child's place.** Credit card payments will not be accepted.

Payment	Cheque/PAD Date	Kindergarten	Grades 1 to 8
1. First Tuition Instalment	February 2, 2026* (except new families paying on application)	\$2,500.00	\$2,500.00
2. Second Tuition Instalment	May 15, 2026	\$7,850.00	\$7,950.00
3. Third Tuition Instalment	July 15, 2026	\$4,700.00	\$5,500.00
4. Fourth Tuition Instalment	September 15, 2026	\$4,700.00	\$5,500.00
5. Final Tuition Instalment	December 02, 2026	\$4,700.00	\$5,500.00
5. New Students Only: Refundable Account Deposit	July 15, 2026	\$200.00	\$200.00
6. Tuition Refund Insurance (if not declined in section B of contract)	July 15, 2026	\$528.12	\$582.12

*For new families, the \$2,500 payment submitted with the student application represents the first tuition instalment. **There are no additional application, enrolment, new family or membership fees.**

International Students

International students (those without a Canadian passport) pay the standard tuition fees, but are required to pay in full by July 15, 2026, unless the Tuition Refund Insurance Plan is purchased (see Section 4).

Miscellaneous Charges

- Parents/Guardians are billed with prior notification for the end of year School trips (Grades 4 to 8), School athletic teams, winter fun day activities, band membership, drama troupe membership and out of town sports tournaments and band performances.
- Students in Grades 4 to 8 require a computer laptop or Chromebook to be supplied by parents/guardians.
- The purchase cost of the School gym uniform, dress golf shirt and band and choir uniforms are the responsibility of the parents/guardians.
- Textbooks that are lost or returned in a condition that is not satisfactory for reuse are billed to parents/guardians at the replacement cost of the appropriate textbook.
- For instrumental music (Grades 4 to 8), the rental fees for instruments and the purchase cost of music books are the responsibility of the parents/guardians.
- The After Care Program and PD Day Camp program, are charged separately for those involved in these programs. Please see Turnbull School After Care & PD Day Registration forms included.

2. PAYMENT OF TUITION FEES AND OTHER CHARGES

Fees become due and payable at the dates specified on the schedule of fees (Section 1).

- Interest, at the rate of 0.75% per month (9% per annum), is charged on any unpaid balance.
- If any payment is returned to the School by the bank, there is an administration charge of \$25, and a replacement payment must be made within three (3) business days following the School notifying the parent/guardian.

Alternative Payment Options

A Director must approve alternative payment arrangements.

Interest on alternative payment plans is charged at a rate of 9% per annum. All payments are due on the first of each month with payment of total tuition and interest made in full by January 5, 2027.

Parents/Guardians with approved alternative payment arrangements are required to purchase the Tuition Refund Insurance Plan. For more information on alternative payment options, please email Kiara Jaisinghani at Kjaisinghani@turnbull.ca.

3. WITHDRAWALS

As per the Enrolment Contract, once a student has been enrolled in the School, a place is reserved for that child for the academic year, and our planning, operational budget and contractual obligations are based on our registrations.

Therefore, the financial commitment from parents/guardians is for the entire year, and subsequent to July 15, 2026, no fees or part thereof will be refunded or credited. Parents/Guardians are encouraged to consider the Tuition Refund Insurance Plan (see Section 4).

If a child withdraws, the School must be notified in writing and parents/guardians are liable for the following fees:

<i>Date of Notification</i>	Kindergarten	Grades 1 to 8
On or before May 15, 2026	\$2,500	\$2,500
After May 15 but on or before July 15, 2026	\$10,350	\$10,450
After July 15, 2026	\$24,450	\$26,950

4. TUITION REFUND INSURANCE PLAN

The School offers tuition refund insurance to help protect your financial obligation if, after attending school for at least fourteen (14) calendar days, your child withdraws or is dismissed. As outlined in Section 3 - Withdrawals, no portion of fees paid or owing will be refunded or cancelled in the event of the student's dismissal, withdrawal or absence from the School subsequent to July 15, 2026.

The purchase of this insurance permits the payment of insurance proceeds to the School, and the School will refund to you any remaining insurance funds that are not required to meet your financial obligation to the School.

Please review the enclosed Tuition Refund Insurance Plan brochure for the conditions and reimbursement policies. **It should be noted that insurance coverage does not start until the student has spent fourteen (14) calendar days at the School.**

The insurance premium, including taxes, is \$528.12 for Kindergarten students and \$582.12 for Grade 1 to 8 students and is due by July 15, 2026.

If you DO NOT wish to purchase this insurance, both parents/guardians must sign the waiver in Section B of the Enrolment Contract.

Insurance is mandatory for those with alternative payment arrangements who do not remit tuition fees in accordance with the fee schedule (Section 1). Also, for international students (those without a Canadian passport), insurance is mandatory unless tuition is paid in full by July 15, 2026.

5. PERSONAL PROPERTY INSURANCE

Turnbull School cannot accept responsibility for loss or damage to a student's personal property. Parents/Guardians should ensure their child's belongings are labelled and that they have insured valuables, including laptops, Chromebooks, tablets, phones, musical instruments and bicycles, while at school.

6. INTERNATIONAL STUDENTS

All international students (those who do not hold a Canadian passport) who have come for the purpose of studying in Canada must have a valid student visa or study permit before entering school and must submit a copy to the Head of Admissions.

7. REQUIRED IMMUNIZATIONS – ALL STUDENTS

The *Immunization of School Pupils Act* of Ontario requires all students to be immunized, unless there is an exemption for medical reasons or a statement of conscience or religious belief.

As of December 2020, required immunizations are diphtheria, tetanus, polio, measles, mumps, rubella (German measles), meningococcal disease, pertussis (whooping cough), and varicella (chickenpox – required for children born in 2010 or later).

Ottawa Public Health may order the suspension of students whom are not compliant with these legislated requirements. For more and/or updated information, please contact Ottawa Public Health at 613-727-3687, or e-mail ParentinginOttawa@ottawa.ca.

8. INCOME TAX INFORMATION

Please note Section 8 is for information purposes only and is subject to change. Parents/Guardians are fully responsible for determining eligibility and the amount of any available deduction or credit. You are strongly advised to consult a tax advisor, the Canada Revenue Agency, or the Income Tax Act for further guidance. In all cases, receipts are issued to the person or organization that paid the fees.

Child Care Expenses Deduction

Tuition Fees: A portion of tuition paid to Turnbull School qualifies for the ‘Child Care Expenses Deduction’, and a child care receipt will be provided annually in February. For students in Grades 1 to 8, the child care receipt is based on the portion of tuition relating to supervision outside class time (e.g. lunch time and break care). For Kindergarten students, since they are typically below the compulsory school age, the child care receipt is issued for the full amount of tuition paid.

After Care and PD Day Fees: Children participating in the After Care and PD Day Camp Program are invoiced separately throughout the year, and related invoices and receipts should be retained for income tax purposes.

Tuition Tax Credit

Turnbull School tuition is not eligible, as the Tuition Tax Credit applies to post-secondary institutions.