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## TUITION ASSISTANCE PROGRAM – 2019/2020

In addition to the discounts offered through the Tuition Grid, the OJCS continues to offer a confidential Tuition Assistance Program to provide reduced tuition to eligible families.

The process for requesting tuition assistance is electronic and applications can be completed through [Apple Financial Services](#), an organization that has been providing financial assistance analysis to private schools in Canada since 1993.

Applications for tuition assistance can be completed at [www.applefinancialservices.ca](http://www.applefinancialservices.ca). Instructions can be found on the website or in the attached FAQ.

Once the applications are completed and processed, a recommendation is made available to the school's confidential Tuition Assistance Committee. This recommendation is reviewed with the Tuition Assistance Committee, which does not include OJCS parents, staff, teachers or parent board members. Committee Members must agree to a confidentiality agreement. Tuition assistance information is not shared with the school office, teachers or the Board of Directors.

Your children must be registered with the school for the 2019/20 school year prior to your Tuition Assistance Application being accepted for consideration.

Any outstanding account balances must be paid before Tuition Assistance can be approved.

The fee for applying through Apple Financial is \$110, which will be applied to the tuition cost. Under specific circumstances, this fee can be waived at the discretion of the Head of School.

Completed applications must be submitted by **March 15, 2019**. All applications and the necessary supporting information must be submitted by this deadline for Apple Financial to complete their financial analysis. This is used as input for the Tuition Assistance Committee when they meet in early April 2019 to make their recommendations. Should an application not be completed by the deadline, there is the potential that it will not be included in the allocation of the available tuition assistance funding by the Tuition Assistance Committee.

For additional information about the process, please contact Dr. Jon Mitzmacher, Head of School at (613) 722-0020.

## Frequently Asked Questions (FAQ)

### 1. What is Apple Financial Services?

(From their website)

Apple Financial Services has been providing bursary and financial assistance analysis to private schools in Canada since 1993. The analysis service provides an arm's length evaluation of financial aid applications and provides an unbiased evaluation of the applicant's financial resources and ability to fund their private education.

Currently, we provide this service to the families that are applying to or in attendance at over 130 schools across Canada.

We are an organization managed by professionals having legal and accounting degrees accredited in Canada, and with people having accounting, financial and tax experience in Canada and the United States.

Our goals are:

1. To provide quick, insightful, unbiased evaluations of the financial resources available to applicants
2. To act as a financial assistance advisor and consultant to the finance and admissions departments of private schools, to help them effectively manage and continually improve their application process.

### 2. Who else uses this service?

A complete list can be found at <https://applefinancialservices.ca/schools>

### 3. How do I apply?

**Step 1.** From the homepage of the website ([www.applefinancialservices.ca](http://www.applefinancialservices.ca)), select "Register Now" and enter your information to create an account

**Step 2.** A confirmation email will be sent to the address used to create the account. Verify that you received the email by clicking on the link and you will be able to log into your account.

**Step 3.** Log in to your account and select "My Application". The privacy policy and terms of service will appear, please review them and select "I Agree" to move forward. Then work through the six sections by answering all the questions and entering in your financial information. Please note that this may take several hours depending on the complexity of your financial situation.

**Step 4.** Once you have entered all the information on your application and have reviewed it for errors, press "Next" on the "Dependent Information" tab to move to the document upload screen. If you do not have a scanner/camera, or do not have all the documents with you at this time, you may select "Mail/Fax documents later" in order to proceed. Please note that Apple Financial will be unable to process your application until they receive the requested documents and have uploaded them into your file online.

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- After the application is completed, if you need to provide further documentation, it may be mailed, emailed, faxed, or uploaded using the “Upload Additional Documents” link.

**Step 5.** After the documents are uploaded/will be sent later, press "Submit" to be taken to the payment screen. Once your payment is processed, you will be sent a confirmation email.

#### **4. Is there a fee for applying?**

There is a fee of \$110 per application to be paid at the time of submission of the application. Based on specific circumstances, the Head of School can waive this fee.

#### **5. Where can I learn more about Apple Financial Services and the application process?**

Please visit [https://applefinancialservices.ca/faq#q1\\_new](https://applefinancialservices.ca/faq#q1_new) or contact Jon Mitzmacher, Head of School.

#### **6. Is Apple Financial making the decisions on how much assistance I will receive?**

No. Apple Financial is simply processing the applications and making a recommendation, based on many different factors, such as cash flow, net income, number of children etc. The Tuition Assistance Committee will use this information to determine the amount of tuition assistance on a case- by- case basis.

#### **7. What if I don't agree with the tuition assistance amount given?**

An appeal can be made to the Tuition Assistance Committee in writing by providing a letter in a sealed envelope to clearly marked “TAC Appeal” to Dr. Jon Mitzmacher, Head of School, **WITHIN 15 DAYS OF RECEIPT OF ORIGINAL DECISION.**