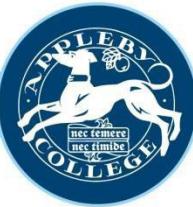




Registration Policies 2026-2027

FASCINATING MINDS



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Registration Policies 2026-2027

Please read all the registration information carefully, and be sure to print all supplementary forms for your files. In the online registration form, student information has been merged from our database - please be sure to update any missing or changed information by contacting bioupdates@appleby.on.ca. This information is used strictly in accordance with the Personal Information and Privacy of Electronic Documents Act (PIPEDA).

If you have any questions regarding the registration process, please refer to the help section at the end of these policies and address your question to the appropriate person.

Registration of New and Returning Students:

- Use the login instructions provided by Appleby College to complete your online registration form. Once submitted, be sure to print off a copy of your completed online registration form for your files.
- Complete and return all required forms and the online registration by **Tuesday, February 17, 2026**. Retain copies of the forms for your files.
- For all students, parents must choose a payment plan. For international students, the Annual Plan is required. Please note that the payment plan selected will be automatically downloaded to the student account so it is important that the plan selected is how you intend to make tuition payments.
- Students who do not have provincial health coverage in Canada will be automatically enrolled with Appleby's preferred health care insurance provider MSH StudyInsured. With the exception of MSH StudyInsured, the Health Centre at Appleby does not accept private health care insurance.
- Appleby College reserves the right to refuse registration to a family whose account with the College or the Appleby College Foundation is considered past due.
- Withdrawals must be made in writing to the Admissions Office and must reach the College before **Tuesday, February 17, 2026**. See the section on withdrawals for complete information.
- Please contact studentaccounts@appleby.on.ca if you need to change your payment plan or banking information.

ALL REGISTRATION FORMS CAN BE FOUND ONLINE AT:

www.appleby.on.ca/registration

Payments and Fee Schedule

As a not-for-profit charity, the school's main revenue source is tuition fees, which are used entirely to finance the school's operating costs including school programmes, salaries and benefits, as well as facility enhancements. These are supplemented by critical philanthropic support from our donors – parents, alumni, employees and friends, as well as initiatives to generate additional non-tuition revenue. We appreciate that the cost of an Appleby education is a significant commitment for our families and aim to keep tuition fee increases within the parameters of inflationary pressures facing the school. At the same time, with philanthropic support, we are committed to enhancing our exceptional educational experience - from the construction of Cockwell Hall to new initiatives made to the school's Wellbeing and Financial Assistance programmes to introducing additions to the academic and co-curricular offerings. The tuition fee increase for the 2026-2027 school year will be 3.5 percent which remains in line with the school's current and long-term financial plans. As set out in Beacon Appleby, the school continues to explore ways in which we can reduce our reliance on tuition fees both in terms of revenue enhancements and cost reductions. We continue to diversify our revenue base and are exploring further opportunities in this area.

Payment Plans

Appleby College offers the convenience of three payment plans: **Annual, Quarterly and Monthly** as per the Fee Schedule.

- Select or confirm your preferred payment plan option in the Online Registration.
- If a plan is not selected, the student will be enrolled under the Annual Plan.
- International Students - families must select the Annual Plan.
- **Annual Plan**
 - Tuition Refund Insurance is optional. You may choose whether or not to participate in the Tuition Refund Plan.
 - **All students - Please submit a post-dated cheque for the full tuition amount for March 1, 2026 by February 17, 2026**, or pay by online banking, Interac e-Transfer, PayMyTuition by MTFX, Alipay, WeChat Pay, UnionPay or wire transfer by March 1, 2026. If paying by cheque, please include Student Name and Student ID/Enrolment User ID in memo section.
- **Quarterly and Monthly Plans**
 - Tuition Refund Insurance is mandatory and is included in the fees.
 - Pre-Authorized Payments (PAP) are optional for the Quarterly and Monthly Plans for payments starting on March 1:
 - If you are already on the PAP plan, you need only submit a new void cheque if your banking information has changed.
 - New parents choosing the Monthly or Quarterly Payment Plan can provide a void cheque to have the tuition fees deducted from their bank account. Please forward to Appleby's Business Office either by mail (540 Lakeshore Road West, Oakville, Ontario L6K 3P1) or in person.

Payment Terms and Conditions

- Tuition fees are due as per the Fee Schedule. Payment can be made by online banking, Interac e-Transfer, cheque, or for international payments by PayMyTuition by MTFX, Alipay, WeChat Pay, UnionPay or wire transfer.
- Extras will be billed on a regular basis. Payment is due upon publication of the monthly online statement. All miscellaneous charges are in addition to the tuition fees and must be paid separately via online banking, Interac e-Transfer, cheque, cash, credit card, debit card, PayMyTuition by MTFX, Alipay, WeChat Pay, or UnionPay.
- Credit card details can be provided to studentaccounts@appleby.on.ca for automated processing of all miscellaneous charges.
- **Tuition fees cannot be paid by credit card.**
- Interest is charged at a rate of 1.5 % per month on overdue accounts (18 % per annum).
- Charge for insufficient funds for payment:
 - First incident - a service charge of \$100 will be levied.
 - Second incident - a service charge of \$200 will be applied to the student's account.
 - Third incident - the full balance of outstanding fees in the chosen payment plan is due immediately and a service charge of \$200 will be applied to the student's account.
- All international families will be required to provide credit card details to the business office for automated monthly payment of miscellaneous charges to student accounts. Alternately, please submit a deposit of \$2,500.00 with the tuition fees to pay for miscellaneous charges incurred throughout the year.
- All local families with student account balances in arrears, will be required to provide credit card details to the business office for automated monthly payment of miscellaneous charges to student accounts.

Terms and Conditions

You confirm that you have read, understand and agree to Appleby's Registration Policies, these terms and conditions and any documents or policies incorporated by reference herein, including, without limitation, the Fee Schedule (collectively, the "Terms").

- Tuition fees, which, for clarity, includes the tuition fee, any boarding fees, and any other fees set-out in the Fee Schedule (collectively, the "Tuition and Boarding Fees"), for your child's attendance at Appleby are due on the dates outlined in the Fee Schedule in accordance with the applicable Tuition and Boarding Fees payment plan.
- **Once enrolled at Appleby as a boarder, a student must remain in boarding unless they are no longer enrolled at Appleby, subject to obtaining Appleby's prior approval for an exemption due to exceptional or extenuating circumstances.**
- **All Senior Two (Grade 12) students are required to board for the entire duration of their Senior Two year in order to graduate and receive the Appleby College Diploma, subject to obtaining Appleby's prior approval due to exceptional or extenuating circumstances**, and it is Appleby's expectation that all Senior Two students will be active and engaged participants in boarding and community life for the entire 2026-2027 school year.
- Where a student intends to be away from boarding for a specified period of time during the 2026-2027 school year due to exceptional or extenuating circumstances, such student shall submit a time away from boarding request to Appleby together with a detailed return to boarding plan (collectively, the "**Away Request**") before Appleby will consider such Away Request. Unless otherwise agreed to by Appleby, Away Requests must be sent to the student's House Director, the Director, Boarding Life and the Assistant Head of School, Student Life at least **ten (10)** days prior to the date of the student's requested time away from boarding date. After receiving the Away Request, the student's House Director, the Director, Boarding Life and the Assistant Head of School, Student Life will consider the circumstances and determine on an individual basis whether to approve an exemption for the student (the "Exemption"). The Exemption will be conditional on Appleby, the student and the parent(s)/guardian(s) of the student agreeing on a detailed return to boarding plan. Notwithstanding the foregoing, for the duration of the student's time away from boarding, you agree to continue to pay the full amount of the Tuition and Boarding Fees as they become due and payable, and there will be no refunds of any Tuition and Boarding Fees for any reason. For clarity, all boarding fees will continue to apply and be payable for the duration of the student's time away from boarding.
- **Students who are enrolled as a boarder for the 2026-2027 school year and who are absent from boarding for a cumulative period of seven (7) days or more without the prior approval from their House Director, the Director, Boarding Life and the Assistant Head of School, Student Life will be subject to disciplinary actions at the discretion of Appleby that may include, without limitation, suspension or expulsion of the student. Appleby reserves the right to not extend the right of enrollment or reenrollment to any student that violates these Terms at Appleby's sole discretion.**
- **Students interested in permanently switching from boarding to day** for the 2027-2028 school year must submit a request in writing to Sophie Grossman, Executive Director, Admissions at sgrossman@appleby.on.ca by **January 31, 2027** (the "**Day/Boarding Switch Deadline**") and obtain Appleby's approval. After the Day/Boarding Switch Deadline, Appleby will consider the requests that were submitted and determine whether any approval due to exceptional or extenuating circumstances will be granted to any student.
- **Students interested in switching from day to boarding** for the 2027-2028 school year must submit a request in writing to Sophie Grossman, Executive Director, Admissions at sgrossman@appleby.on.ca by **January 31, 2027** (the "**Boarding/Day Switch Deadline**"). After the Boarding/Day Switch Deadline, Appleby will consider the requests that were submitted and determine whether any approvals will be granted.

- For students registering after February 17, 2026, all required payments from March 1, 2026 to the date of registration are immediately due in accordance with the payment plan chosen.
- **After July 1, 2026 the undersigned shall have an unconditional joint and several obligation to pay all charges for the full academic year. After July 1, 2026, no portion of fees paid or outstanding will be refunded in the event of the above student's absence, withdrawal, change in status or dismissal from Appleby College for any reason. See chart below for withdrawals after February 17, 2026.**

Receipt of Written Notice	Payments Forfeited (based on registered fee plan)
After registration to March 31, 2026	\$2,000.00 for Day students \$5,000.00 for Boarding students
Between April 1, 2026 and April 30, 2026	15% of Tuition and Boarding Fee
Between May 1, 2026 and May 31, 2026	25% of Tuition and Boarding Fee
Between June 1, 2026 and June 30, 2026	50% of Tuition and Boarding Fee
Between July 1, 2026 and before the start of the academic year	100% of Tuition and Boarding Fee
After the start of the academic year	All Tuition and Boarding Fees are due and payable and will not be refunded. Any applicable Tuition Refund Insurance will be applied to the tuition due. If the total of payments received and insurance proceeds exceed the tuition due, this amount will be refunded.

- Tuition Refund Insurance is required by Appleby unless the Annual Plan is selected, in which case the insurance is elective. Please ensure you have read and understand the Tuition Refund Plan.
- Appleby reserves the right, at its sole discretion, to cancel your child's registration after **February 17, 2026** or the due date provided by admissions, whichever is the latest, for failure to submit the required payment and / or forms. Refunds for any payment made will be subject to the withdrawal section as per the Registration Policies.
- Failure to comply with these terms of payment may result in the above student being dismissed from Appleby College.
- Interest will be charged on overdue balances at 1.5% per month (18% per annum).
- All international families will be required to provide credit card details to the business office for automated monthly payment of additional charges not included in the tuition fees to student accounts. Alternatively, a deposit of \$2,500.00 may be submitted with the tuition fees to pay for these additional charges incurred throughout the year.
- All local families with student account balances in arrears, will be required to provide credit card details to the business office for automated monthly payment of miscellaneous charges to student accounts.
- Charging student account balance will be disallowed for accounts in arrears.
- Student will not commence the new school year if fees due to date are not fully paid.
- School bills will default to the parent/guardian who has indicated legal responsibility for school bills, unless otherwise noted.
- Appleby believes that full attendance at, and participation in learning activities by students are necessary to obtain maximum benefit from the educational experience. It is expected that each student consistently attend curricular and co-curricular classes and programs regularly. Students or their families may not opt out of a curriculum unit.

- Remote Learning and Cancellation of In-Person Activities: Appleby reserves the right at its sole discretion to suspend any or all in-person activities and programs. Appleby shall continue to provide Remote Learning subject to the Force Majeure section below. “Remote Learning” may be comprised of synchronous (real-time) and asynchronous online learning, temporarily or indefinitely as part of the whole class instruction, in smaller groups of students, and/or in a one-on-one context for the 2026-2027 academic year. In the event Appleby either suspends any or all in-person activities and programs all parties will continue to comply with the terms of this Agreement and hereby agree that you will continue to comply with your obligations in the Agreement, including the obligation to pay fees to Appleby.
- Force Majeure: As parent/guardian of the Student, you hereby acknowledge and agree that Appleby reserves the right at its sole discretion to suspend the obligations in the Agreement for the period of time that a condition of Force Majeure exists. “Force Majeure” means an act of God, act of public enemy, war, blockade, pandemic, civil disturbance, or other causes beyond the reasonable control of Appleby such as to make Remote Learning impossible or impracticable, as determined solely by Appleby. Appleby shall immediately notify parents/guardians of any suspension due to a Force Majeure event. Appleby and parents/guardians agree to use their best efforts to eliminate the effects of the Force Majeure event and to resume performance of the Agreement as soon as possible after the Force Majeure event ceases. Appleby is not liable for any costs incurred by parents/guardians due to delays or non-performance of obligations as a result of the Force Majeure event.
- General Terms
 - a. This Agreement shall be governed by and continued in accordance with the laws of the Province of Ontario and the laws of Canada applicable herein. The parties attorn to the exclusive jurisdiction of the courts of the Province of Ontario and all courts competent to hear appeals therefrom.
 - b. The Agreement (including any documents incorporated by reference) constitutes the entire agreement between the parents/guardians of the Student and Appleby concerning the subject matter herein. It shall supersede all prior agreements, understandings, representations, or contracts between the parents/guardians of the Student and Appleby concerning the subject matter hereof, whether verbal or written, including, without limitation, any prior enrolment or re-enrolment contract executed by the parents/guardians and Appleby. No amendment, supplement, restatement or termination of any term of the Agreement, save and except for amendments to the Plan, Code of Conduct, policies, guidelines and schedules of Appleby, shall be binding upon the parties unless it is in writing and signed by the parties.
 - c. Failure or delay by either party to exercise, in whole or in part, any of their rights, powers or remedies in the Agreement is not a waiver of those rights, powers or remedies. No waiver shall be effective unless it is in writing and signed by the party asserted to have granted such waiver.
 - d. The undersigned parent(s)/guardian(s) may not assign, or otherwise transfer, their rights or delegate their duties or obligations under the Agreement without prior written consent of Appleby. Any attempt to do so is void. The Agreement shall enure to benefit and bind the parties hereto, their successors and permitted assigns.

- e. In the event that any part of any provision of the Agreement may prove to be illegal or unenforceable, the other provisions of the Agreement and the remainder of the provision in question shall continue in full force and effect.

- f. The Agreement may be executed in counterparts and/or by facsimile or electronic signature and if so executed shall be equally binding as an original copy of the Agreement executed in ink by the undersigned parent(s)/guardian(s).

If you have any questions regarding these Terms and Conditions please contact Appleby College's Admissions Office, 540 Lakeshore Road West, Oakville, ON, L6K 3P1, Tel: 905-845-4681, ext. 188, E-mail: admissions@appleby.on.ca.

Financial Assistance

Appleby College is committed to offering financial assistance to families who would otherwise not have the means to an Appleby education. All financial assistance applications and committee assessments/awards are kept in strictest confidence. In addition to having demonstrated financial need, students must be outstanding scholars and good citizens and must possess exceptional talents in and demonstrate commitment to an area of the school's co-curricular program, such as arts or athletics.

Financial assistance is available to eligible Canadian families. Cases are considered on an individual basis. Only in the most compelling circumstances will international students be considered for financial assistance. **To be eligible for financial assistance, the family's accounts must be current, and remain current.**

- Applications that were received by Appleby College prior to **Friday, January 30, 2026** will be notified regarding their financial assistance prior to the March 1 payment. They will also be contacted regarding their new payment schedule at that time.
- Applications that were received by Appleby College after **Friday, January 30, 2026** are not guaranteed notification prior to the date of the March 1 installment. Tuition payments must be current per the fee schedule in order to remain eligible for financial assistance.

Financial Assistance Distribution 2025-2026

The following chart provides a summary of the distribution of financial assistance for students in the 2025-2026 school year. Information outlined below include families with multiple children attending Appleby College.

Household Income	Financial Assistance Provided					
	0-\$5K	\$5K-\$15K	\$15K-\$25K	\$25K-\$35K	\$35K+	Grand Total
0-\$50K	1	1	0	1	0	3
\$50K - \$100K	0	1	0	2	25	28
\$100K - \$150K	0	4	2	4	12	22
\$150K - \$200K	1	1	2	2	17	23
\$200K - \$250K	1	5	3	4	14	27
\$250K+	5	9	5	8	17	44
Grand Total	8	21	12	21	85	147

*Family income, family assets, such as home equity, savings accounts, stocks, etc.; indebtedness; the number of children in a tuition-charging institution; age of parents, with consideration given for nearness to retirement age; and unusual family or medical expenses are some of the factors considered in awarding aid.

Financial Assistance:

- Students and families applying for financial assistance (FA) for the 2026-2027 school year were encouraged to submit their FA application to Apple Financial Services in concurrence with their admissions application, as the FA review process can take up to four to six weeks to complete.
- Once submitted, the forms are reviewed by an independent financial services organization that makes recommendations on each case to Appleby College. The College's internal committee meets on the first Tuesday of each month to make decisions based on their recommendations.
- If financial assistance has been requested and the amount received is not adequate, tuition fee installments already paid and the enrolment fee will be refunded, provided the College is notified in writing that the student is withdrawn within two weeks from the date of notification of financial assistance.
- Financial assistance can only be applied to the enrolment or tuition fees.
- Questions regarding financial assistance should be directed to Mary Monardo, Administrator, Business Office at financialassistance@appleby.on.ca or 905-845-4681, ext. 250.
- Visit www.appleby.on.ca/admissions and click on Financial Assistance to access the online form.

Withdrawals

Notice of student withdrawal must be made in writing to the Admissions Office. Please read the Tuition Refund Plan brochure carefully for details about refund eligibility.

- After July 1, 2026, parents have an unconditional obligation to pay all fees for the full, upcoming academic year. No portion of fees, paid or outstanding, will be refunded in the event of a student's absence, withdrawal or dismissal from the school.
- If the Admissions Office receives written notice of the student's withdrawal prior to July 1, 2026, the College shall retain the payment amounts based on the schedule below.

Receipt of Written Notice	Payments Forfeited (based on registered fee plan)
After registration to March 31, 2026	\$2,000.00 for Day students \$5,000.00 for Boarding students
Between April 1, 2026 and April 30, 2026	15% of Tuition and Boarding Fee
Between May 1, 2026 and May 31, 2026	25% of Tuition and Boarding Fee
Between June 1, 2026 and June 30, 2026	50% of Tuition and Boarding Fee
Between July 1, 2026 and before the start of the academic year	100% of Tuition and Boarding Fee
After the start of the academic year	All Tuition and Boarding Fees are due and payable and will not be refunded. Any applicable Tuition Refund Insurance will be applied to the tuition due. If the total of payments received and insurance proceeds exceed the tuition due, this amount will be refunded.

Tuition Refund Insurance

Tuition Refund Insurance protects you in the event of a voluntary or non-voluntary withdrawal during the school year. To be eligible to claim a refund under the Tuition Refund Plan, students must have attended more than 7 consecutive days, including weekends, in the school year.

- Tuition Refund Insurance is included in the fees for the Quarterly and Monthly payment plans.
- For those who have chosen the Annual payment plan, participation in the Tuition Refund Plan is optional, but strongly recommended as any portion of fees cannot be refunded. The premium for those choosing the Annual plan is included in the tuition fee. For those declining tuition refund insurance, the premium will be credited to the student's account.
- Appleby is authorized to collect any claim payment due under the insurance plan and credit it to the student's account.
- Changes to your Tuition Refund Insurance cannot be made after July 1, 2026.
- To be eligible to claim a refund under the Tuition Refund Plan, students must have attended more than 7 consecutive days, including weekends, in the school year.

Please read the Tuition Refund Plan brochure for full details.

Need help?

If you are having difficulties completing the registration process, or have any questions, please contact one of the following departments for assistance. All offices are open from 9:00 a.m. to 5:00 p.m. EST, and all e-mail help requests will be answered by the following business day.

Type of Assistance Needed	Contact - E-mail and Phone
Online Registration - technical assistance	Appleby Help Desk 905-845-4681, ext. 106 or support@appleby.on.ca
Tuition Fees and Payments	Business Office 905-845-4681, ext. 130 or studentaccounts@appleby.on.ca
Medical Forms	Emma Young, Director, Health Centre 905-845-4681, ext. 234 / 229 or eyoung@appleby.on.ca
Financial Assistance	Mary Monardo, Administrator, Business Office 905-845-4681, ext. 250 or financialassistance@appleby.on.ca Application forms can be accessed at www.appleby.on.ca/admissions
Problems printing registration forms	Tracey Pearce-Dawson, Executive Director, Marketing & Communications 905-845-4681, ext. 167 or tpearce@appleby.on.ca
Admissions and all other inquiries	Sophie Grossman, Executive Director, Admissions 905-845-4681, ext. 259 or sgrossman@appleby.on.ca