

Financial Handbook 2021-22

Ottawa | Canada



This Financial Handbook forms a part of the 2021-2022 student Enrollment Agreement.
By submitting an Enrollment Agreement it is understood that all commitments outlined in this Handbook are accepted.

ASHBURY COLLEGE
FINANCIAL HANDBOOK 2021-2022
INDEX

- 1. NEW STUDENT CHARGES**
 - Application Fee
 - Enrollment Fee
 - Student Security Deposit
- 2. TUITION FEES AND PAYMENT SCHEDULES**
- 3. CONTINUOUS ENROLLMENT**
- 4. PAYMENT OPTIONS FOR TUITION AND STUDENT ACCOUNT BALANCES**
- 5. STUDENT ACCOUNTS FOR PERSONAL EXPENSES AND OTHER CHARGES**
- 6. INTERNATIONAL BACCALAUREATE (IB) FEES**
- 7. RESPONSIBILITY FOR FULL PAYMENT OF FEES**
- 8. NON-PAYMENT OF STUDENT ACCOUNTS**
- 9. CANCELLATIONS AND CANCELLATION FEES**
- 10. TUITION REFUND PLAN**
- 11. STUDENT HEALTH INSURANCE**
- 12. CHANGE OF ENROLLMENT STATUS**
- 13. MERIT AWARDS AND FINANCIAL ASSISTANCE**
- 14. HEALTH SERVICES, MEDICAL REQUIREMENTS AND HOSPITAL INSURANCE**
- 15. PERSONAL PROPERTY INSURANCE**
- 16. FORCED SCHOOL CLOSING**
- 17. INTERNATIONAL STUDENTS**
- 18. CONSENT FOR ECONOMIC SANCTIONS AND EMBARGOS SCREENING**
- 19. USE OF STUDENT IMAGES**
- 20. THE NETWORKED CLASSROOM**
- 21. PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS ACT**
- 22. ADVANCING THE SCHOOL THROUGH CHARITABLE GIVING**
- 23. INCOME TAX INFORMATION**

| Tuition Fee payment schedule | Mar 10, 2021 | May 15, 2021 | Aug 15, 2021 | Nov 15, 2021 | Total \$ Cdn |
|---|------------------|---|------------------|-----------------|-------------------------|
| Day Students – Regular Plan Tuition Refund Plan is Optional | \$ 9,660 | \$ 9,660 | \$ 9,660 | \$ 1,605 | \$ 30,585 |
| Day Students – Extended plan Tuition Refund Plan is Mandatory | \$ 6,830 | May 15 to Jan 15 - Nine payments of \$2,700 | | | \$ 31,130 |
| Boarding: Canadian Passport / Resident Card Holder Student Health Plan & TRP is included | \$ 22,700 | \$ 22,700 | \$ 22,700 | \$ 3,620 | \$ 71,720 |
| Boarding: Non-Canadian Passport / Resident Card Holder Student Health Plan & TRP is included | \$ 36,000 | \$ 35,720 | - | - | \$ 71,720 |

3. CONTINUOUS ENROLLMENT

The College has implemented a Continuous Enrollment process, whereby it is assumed that current students will continue on at Ashbury until Grade 12 graduation and thus families will not need to fill out another Enrollment Agreement while their child attends the College. If circumstances change and the student does not plan to continue at Ashbury for any reason, the parent/guardian must notify Admissions as soon as possible in writing.

The Continuous Enrollment Agreement assumes that parents will continue on the **same payment option** from year to year. If the parent/guardian would like to change the payment option, please contact Student Billing at billing@ashbury.ca.

Continuous enrollment is subject to ongoing approval by the College, and can be with-held at the discretion of the College based on scholarship, behaviour, cooperation and other factors. It is also contingent on timely payment of fees and other charges, and a student will NOT be considered as re-enrolled if the student's account is past due.

4. PAYMENT OPTIONS FOR TUITION AND STUDENT ACCOUNT BALANCES

Payment of tuition or monthly student account balances can be made in a variety of ways. Please note that regardless of which payment option is selected, it is the responsibility of the parent/guardian to deliver payments by the due date listed on the Tuition Payment Schedule above for tuition, and monthly for student account balances. Any family who is unable to meet payment deadlines should contact Student Billing at billing@ashbury.ca to discuss an alternative payment schedule. Alternate payment schedules are subject to approval by the Chief Financial Officer.

Cheque / Cash / Money order

Cheque and money order payments can be sent to Ashbury College to the attention of the Business Office, by mail or delivered to reception. Please include the student's name or student ID number, or the tear-off portion of the monthly student account statement. Cash can be accepted up to a reasonable limit, and must be delivered in person to the Business Office.

Post-dated cheques may be provided for tuition payments.

Cheques that are not honoured by the bank due to insufficient funds (NSF), stop payment or any other reason are subject to an administration fee of \$180.

Pre-authorized Payment Plan Agreement

Ashbury College can be authorized to automatically withdraw tuition and/or the monthly balance owing on a student account directly from a bank account using account information provided on a void cheque. The withdrawal will occur in accordance with the Tuition Payment Schedule (for tuition) on or between the 15th and 25th of every month for outstanding student balances.

A completed copy of the “Pre-authorized Payment Plan agreement” and a void cheque are required to set up this option.

Credit Card

Ashbury College can be authorized to automatically charge tuition and/or outstanding student balances to a credit card. There is a service fee charged for each transaction equaling 3.0% of the amount charged. The withdrawal will occur in accordance with the Tuition Payment Schedule for tuition and on or between the 15th and 25th of every month for outstanding student balances.

Online Banking

Ashbury College can be set up as a payee through online banking (like a phone or utility bill). Online payments must reference the student’s ID number (provided on student account statements).

Easy Payment for International Students

Ashbury College has partnered with Western Union “GlobalPay for Students” which allows our families to make payments online and in their own currency. The service is available in multiple languages. The [link to GlobalPay](#) can be found on the Ashbury College website (<https://student.globalpay.wu.com/geo-buyer/ashburycollege#!/>).

Wire Transfer

A wire transfer can be sent to Ashbury College using our banking information. When making a payment by wire transfer there must be reference to the student’s name.

Parents/Legal Guardians who wish to make their payments by bank wire transfer should contact Student Billing at billing@ashbury.ca to obtain the Ashbury College banking information.

5. STUDENT ACCOUNTS FOR PERSONAL EXPENSES AND OTHER CHARGES

A student account is set up at the beginning of the year for each student. Costs incurred by the student for school-related expenses are charged directly to his or her student account. These costs vary widely between students, due to different levels of participation in athletic, outdoor and cultural activities, as well as spending habits. Some examples are outlined in “Other and optional charges” below. On average, these costs are approximately \$1,500–\$2,500 per year. A monthly statement is forwarded to parents and/or guardians, and payment is due upon receipt. Late payment fees are charged at the rate of 1.5% per month.

The following charges are provided for information only and are subject to change.

Please contact the Business Office if you do not wish the student to have Ashbury Store charge privileges on their student account.

Student charges – Mandatory charges (subject to change)

| | |
|--|-------------------------|
| Textbooks and e-books (usually purchased directly from supplier) | \$400–\$1,000 |
| Art program charge (instead of textbook) | \$130–\$150 |
| Uniforms (includes Dress #1, #2 and Phys Ed) | \$800–\$1,000 |
| School fee (local transportation, yearbook, photos, access card, lock, agenda) | \$470 |
| Tuition Refund Plan insurance (TRP) – Day students on extended payment plan | \$462.45 (includes PST) |

Student charges – Other and Optional charges (subject to change)

| | |
|---|---------------------------------|
| Tuition Refund Plan insurance (TRP) – Day students on regular payment plan | \$462.45 (includes PST) |
| School academic and co-curricular trips outside Ottawa | Cost recovery basis |
| IB administrative fee – Diploma students | \$3,500 / \$1,750 per year |
| IB administrative fee – Individual courses (standard level) | \$500 per course over 2 years |
| IB administrative fee – Individual courses (higher level) | \$1,250 per course over 2 years |
| IB administrative fee – Charges for late course and program changes | Variable |
| IB online textbook access | Variable |
| Senior sports – Rowing, skiing, swimming, yoga | \$100–\$300 |
| Theatre and musical events – approximately four events per year | \$10–\$20 per event |
| Music equipment rental | \$180 |
| Stationery supplies and colour printing | \$50–\$80 |
| Math calculator | \$200 |
| Sports uniforms | \$25–\$100 per team |
| Summer uniform | \$100 |
| Lunch Program (Day and Homestay Students) | \$1,450 |
| University application fees based on number of applications and institution | Cost recovery basis |
| Supervision of external exams (not related to Ashbury program) | \$50 per hour |
| Government Certified Transcripts for International students | \$125 |
| Transcripts requested for post-graduation (shipping charges are extra) | \$8–\$10 each |

Additional Charges for Boarding Students

Charges can include dry cleaning, healthcare costs not covered by insurance, and taxis.

Sibling Discounts

The school offers a discount for families with three or more siblings at the school. The sibling discount for a third or subsequent child is \$1,000 for day students and \$2,000 for boarding students. This discount is credited to the student’s account on August 15, 2021.

Food Service and Lunch Meal Plan

Ashbury College offers a full choice “a-la-carte” lunch service which allows students to choose from a number of healthy hot and cold items. Students pay by charging their student account, or may register for a fixed price lunch meal plan (\$1,450). Students may also pay with cash; however, students are discouraged from bringing cash to school for security reasons. Please note that standard food service charges for boarding students are included in the boarding fees and cover all meals plus an evening snack. The dining hall provides a variety of packaged snack-type items that are not included in the lunch plan or boarding meals, which are charged to the student account.

Testing Service Fees (Senior School only)

Ashbury College is a test centre for the Scholastic Achievement Test (SAT) as well as Preliminary School Admission Test (PSAT) and Secondary School Admissions Test (SSAT). The fees for such tests are set by the appropriate external testing authority and are billed to the student's account.

6. INTERNATIONAL BACCALAUREATE (IB) FEES

The International Baccalaureate Organization (IBO) charges administrative fees to cover the costs of the program, including membership, registration and examinations. Therefore, in addition to the basic tuition fee, Ashbury College charges fees for the IB program as outlined below.

Diploma Students

The IB Diploma takes two years to complete. Throughout the two years the student takes six courses; three Standard Level (SL) and three Higher (HL) courses.

The IB program fee for the Diploma is \$3,500 for the two-year program.

- *This fee is invoiced as follows:* \$1,750 in Year 1 / \$1,750 in Year 2.

Higher Level IB courses are eligible for a federal tuition tax credit, and the receipted amount is a calculation based on IB program fees and tuition fees, subject to current tax legislation.

Individual Courses

Students can also obtain IB certificates in individual courses. Each course takes two years to complete.

Students finalize whether a course is Standard Level or Higher Level in the second year. For this reason, individual courses will be treated as Standard Level in the first year and the program fee is invoiced accordingly. (Please note that one IB English course is provided to all grade 11 and 12 students as part of the standard curriculum and is not subject to the individual course administration fees below.)

The IB program fee for each Standard Level course is \$500 for the two-year course.

- *This fee is invoiced as follows:* \$250 in Year 1 / \$250 in Year 2.

The IB program fee for each Higher Level course is \$1,250 for the two-year course.

- *This fee is invoiced as follows:* \$250 in Year 1 (assumes Standard level) / \$1,000 in Year 2.

The Higher Level individual IB courses are eligible for a federal tuition tax credit in the second year, and the receipted amount is a calculation based on IB program fees and tuition fees, subject to current tax legislation.

7. RESPONSIBILITY FOR FULL PAYMENT OF FEES

As each space in the school is offered for the full school year, parents or guardians are responsible for payment of the annual tuition fee in full. Withdrawals prior to the start of the school year are subject to cancellation fees (Section 9).

Ashbury College reserves the right to suspend or dismiss any student whose scholarship, behaviour or cooperation is, in the opinion of the Head of School, detrimental to the standards of the school. On an annual basis the acceptance of Ashbury standards, conduct and expectations as set out in the Student/Parent Handbook and the

Parent Partnership Plan are a condition of enrollment. In the event of the student’s suspension, dismissal, withdrawal or absence from the school for any reason, the parents or guardians are liable for payment of the full tuition fees. **The obligation to pay the annual fees for the entire academic year is unconditional, subject only to the stated cancellation fees.**

No portion of any fees paid or outstanding is refunded or cancelled in the event of the student’s suspension, dismissal, withdrawal or absence from the school. There is no reduction in fees for boarding students who, for any reason, become day students during the academic year. Day student status is available only to those students living with their parents/legal guardians.

To offset the financial burden of a student withdrawing or being dismissed, the school offers a Tuition Refund Plan, which insures a percentage of tuition fees for students who withdraw or are dismissed after attending school for more than fourteen (14) consecutive calendar days. The Tuition Refund Plan is provided automatically for all boarding and homestay students, is mandatory for day students on the extended payment plan, and is optional for day students on the regular payment plan. The premium costs for day students can be found in Section 5. Please see Section 10 for more information on the Tuition Refund Plan.

8. NON-PAYMENT OF STUDENT ACCOUNTS

By standing regulations of the Board of Governors of Ashbury College: Any student whose account has not been paid promptly or has not made acceptable payment arrangements with the Business Office may not:

- i) be permitted to attend classes, any school activities or take examinations;
- ii) be permitted to receive any grades or transcripts from the school;
- iii) be permitted to re-enroll in the school.

Parents/guardians will continue to be liable for the full payment of the annual tuition fees as outlined in Section 2. Interest, at the rate of 1.5% per month, or part thereof, may be charged on the unpaid balance of the account after 30 days.

9. CANCELLATIONS AND CANCELLATION FEES

When a student is enrolled, it is intended that the place be reserved for the full year unless arrangements have been made in advance with the Head of School, and therefore parents/guardians have committed to the student’s enrollment and are liable for full tuition fees. If however cancellation is received prior to the start of the school year, the following Cancellation Fees are charged in lieu of full tuition. Note that the Enrollment Fee of \$3,500 (\$5,000 for students entering grades 10-12) is non-refundable, and is not included in the following amounts.

Written notice of cancellation must be delivered to the College.

| CANCELLATION FEES | Day | Boarder |
|---|------------|----------------|
| Cancellation timing: | | |
| Between acceptance of a place and up to April 1, 2021 | \$6,000 | \$15,000 |
| After April 1 and up to June 15, 2021 | \$13,000 | \$34,000 |
| After June 15 and up to July 15, 2021 | \$19,000 | \$48,000 |
| After July 15, 2021 | Full Fees | Full Fees |

NOTE THAT CANCELLATION FEES ARE NOT COVERED BY THE TUITION REFUND PLAN.

Tuition Refund Plan coverage does not start until the student has attended the school for a minimum of fourteen (14) consecutive calendar days, and therefore the Tuition Refund Plan does not cover the refund of cancellation fees.

10. TUITION REFUND PLAN

Provided for Boarding Students and Homestay Students

Optional for Day students on Regular Plan / Mandatory for Day students on alternate plans

Recognizing that the College's regulation requiring full payment of tuition may cause hardship in the event that a student withdraws or is dismissed during a school year, Ashbury College provides a Tuition Refund Plan (TRP) for boarders and homestay students through an external provider. The plan is also offered to Day students, with the premium charged to the student's account.

The plan provides insurance for a portion of tuition fees (subject to the plan's terms, conditions and limitations), to assist in covering the liability of parents or guardians for school fees and other charges in the event of a student's prolonged absence, dismissal or withdrawal. It should be noted that the Tuition Refund Plan does not cover tuition fees during a forced school closing (e.g. pandemic flu). In the event of a claim, the funds are paid to the College, and the balance net of any amounts owing on the student's account are paid to the parents or guardian.

Insurance coverage does not start until the student has attended the school for a minimum of fourteen (14) consecutive calendar days, and therefore the Tuition Refund Plan does not cover the refund of cancellation fees. (Refer to the Tuition Refund Plan brochure for details.)

The Tuition Refund Plan is available to Day students at a cost of 1.4% of the annual school fees and is subject to PST. The premiums for the 2021-2022 year are as follows (subject to change by the provider):

- Day Students (mandatory for extended payment plan) \$ 462.45 (includes PST)

IT IS STRONGLY RECOMMENDED THAT DAY STUDENTS ENROLL IN THE TUITION REFUND PLAN.

Please review the plan brochure, and contact the Business Office at billing@ashbury.ca with any questions.

IMPORTANT:

All Day Students who do not remit their tuition fees according to the Regular Plan tuition payment schedule (see Section 2) must enroll in the Tuition Refund Plan. The Tuition Refund Plan premium will automatically be charged to the student account on August 15, 2021.

11. STUDENT HEALTH INSURANCE

Provided for Boarding Students and Homestay Students as required; optional for Day students

Ashbury College provides a Student Health Insurance plan for boarders and homestay students not covered by provincial government health insurance to ensure they are covered by a comprehensive health plan. Coverage is provided for twelve months beginning August 1 and ending July 31 to ensure coverage is in place during summer school and school trips. Coverage is provided by Guard.me International Insurance, and a summary of benefits can be found on the Guard.me section of the Ashbury College website. Day students not covered by government health insurance are able to purchase coverage under the plan as required.

Please review the plan information on the Ashbury website, and contact the Business Office with any questions.

12. CHANGE OF ENROLLMENT STATUS

From Boarding to Day/Homestay; or from Day/Homestay to Boarding

If a returning student wishes to change their enrollment status for the 2021-2022 school year, the change must be approved by the Admissions office. A formal request to change must be submitted in writing by the student's parents /guardians by March 1, 2021. If the request is approved by the Admissions office, the student will be automatically withdrawn from their current program (Day, Homestay or Boarding) immediately upon confirmation of approval. Please contact the Admissions office for more information.

13. MERIT AWARDS AND FINANCIAL ASSISTANCE

As a registered Canadian charity, the Ashbury College Foundation manages an endowed fund from which we can offer financial assistance to students with financial need, and merit awards for outstanding new applicants. Through fundraising and gifts to the school, the endowment fund has grown to over \$14 million. We continue to work toward increasing this fund in order to make Ashbury more financially accessible. Financial awards have increased in recent years, reflecting the high priority the College's Board of Governors places on attracting talented students. Students must successfully complete the application process prior to being considered for merit awards or financial assistance. All financial assistance is based on need and merit, and is subject to the provision of personal financial information to a third-party agency that makes an independent determination of financial need. Additional information and application procedures are available from the Admissions Office (admissions@ashbury.ca).

14. HEALTH SERVICES, MEDICAL REQUIREMENTS AND HOSPITAL INSURANCE

Under Ontario Law all students are required to have appropriate immunization prior to entering the school. The Medical Officer of Health is required to enforce this regulation. **By law all students must satisfy this requirement.** All students must have health insurance coverage provided by the Ontario Health Insurance Plan (OHIP), another provincial health insurance plan or the equivalent thereof. Students must provide satisfactory evidence of insurance. This applies in particular to Quebec residents. Health insurance for Boarding and Homestay students not covered by a provincial program is arranged through the College for no additional cost. Day students who do not have adequate healthcare insurance may purchase coverage through the College's plan, and a summary of benefits can be found on the Guard.me section of the Ashbury College website.

Health services are provided to students through our Wellness Centre. In order to have access to these services parents/guardians must provide proof of medical coverage and complete the Wellness Centre Acknowledgement form.

15. PERSONAL PROPERTY INSURANCE

Ashbury College cannot accept responsibility for loss or damage to a student's personal property. Parents should ensure that students' personal belongings, including computers, musical instruments and bicycles, are insured while at school.

16. FORCED SCHOOL CLOSING

In the unfortunate event of a forced school closing, (e.g. pandemic flu) the school will communicate with students and parents concerning any school work that may need to be completed during the closing. In the event that the school needs to remain closed for a significant period the school may extend the school year up to and including June 30. The school may also schedule weekend classes. Tuition fees are non-refundable in the event of a forced school closing unless otherwise specified by the College.

17. INTERNATIONAL STUDENTS

The Government of Canada requires all non-Canadian students have a valid student visa and/or a study permit before entering school. A letter of enrollment may be required to obtain or renew your student visa. **To obtain a letter of enrollment, tuition fees must be paid in full.** Students are responsible for their visas and study permits.

18. CONSENT FOR ECONOMIC SANCTIONS AND EMBARGOS SCREENING

Ashbury is required by Canadian laws and regulations, and by its financial service providers, to screen all financial transactions originating outside North America against certain designated persons lists established under the authority of Canadian and United States economic sanctions and embargo laws. By applying to Ashbury, parents/guardians consent to the provision and use of their personal information and of the personal information of any payee that is provided to the College for it to conduct economic sanctions and embargo screening activities. As a condition of enrollment parents/guardians understand and consent to screening, and agree to provide full and complete information regarding payees during enrollment and as requested by Ashbury College to facilitate such screenings and payment transactions.

19. USE OF STUDENT IMAGES

Throughout the year, Ashbury will capture images of students involved in school life. These images, taken in an educational context or at public events held in association with the school, may be used to promote the College and its activities within a variety of publications, including our weekly e-newsletter, on the College's website, in the College yearbook or on the College's social media feeds. If the College wishes to feature a student's individual image within an advertising or marketing publication, the College will contact the parent/guardian in advance to request consent. If you have any concerns about the use of such images, please contact the Ashbury Senior Risk Officer, Simon Parker.

Ashbury also records video footage of various activities and live streams events such as concerts, graduation ceremonies and sports games. As these events are public in nature, and we do not seek consent in advance for permissions to broadcast images, Ashbury College is not responsible for the content within these video feeds and may use these recordings to promote the College and its activities.

By applying to Ashbury, students and parents/guardians understand, accept and consent to the use of student images as described above.

20. THE NETWORKED CLASSROOM

Ashbury College is committed to providing a secure e-learning environment to enrich the learning opportunities of all our students. In our classrooms and through our online learning delivery platforms for educational programs, Ashbury teachers utilize a variety of education software. By enrolling your child at Ashbury College, you agree to your child acquiring, installing, copying, or otherwise using any educational software as directed by Ashbury on laptops and portable devices, including on private devices, for use as a part of the Ashbury educational experience.

In this instance, education software is an all-encompassing term used to refer to any and all software designed for use in the education industry, including but not limited to student information systems, classroom management software, reference management software and language learning software.

21. PERSONAL INFORMATION PROTECTION AND ELECTRONIC DOCUMENTS ACT

Ashbury is accountable for the personal information collected in the process of educating students. Consent is obtained in the enrollment contract and specifically when needed. Information is disclosed to Ashbury employees

only as appropriate and with consent. Accuracy, retention, safeguards and individual access are ensured as required by law.

Personal information is also collected under the authority of the Ontario Education Act and will be used for the establishment and maintenance of the Ontario Student Record (OSR) in accordance with the *OSR Guideline* (2000). Access to OSR records may be obtained by contacting the Head of School or the Director of Student Services.

22. **ADVANCING THE SCHOOL THROUGH CHARITABLE GIVING**

Please support the College!

Although tuition fees cover the day-to-day operating expenses of the school it is the generosity of the Ashbury community of parents, alumni and friends that enables the school to move forward in the area of capital improvements, new academic and co-curricular programs and student financial assistance. As with most independent schools, the provision of these enhanced services, facilities and programs depends upon the level of charitable giving. Although always voluntary, it is hoped parents will include the school as a deserving recipient of their annual charitable giving. The goal is to have 100 percent parent participation in the Annual Giving program. Donations to the school can be made through gifts of cash, bequests, life insurance, capital assets, gifts-in-kind and other methods. All gifts are eligible for charitable tax receipts issued by Ashbury College Foundation subject to current income tax legislation. Please contact the Advancement office for detailed information.

23. **INCOME TAX INFORMATION**

Income tax legislation is subject to change and this section is provided for information purposes only.

Tuition Fees

Typically, tuition fees are **not deductible** for income tax purposes as the College is not a post-secondary institution. The only exception is tuition for Higher Level IB courses (see Section 6), as these courses are recognized as post-secondary.

To ensure that students and parents/guardians are able to claim all credits to which they are entitled, the College provides receipts for Higher Level IB courses. The issuance of a receipt does not guarantee that the taxpayer is entitled to any credits.

Note that receipts must be issued on a calendar year basis, and therefore reporting for one school year will be split over two calendar years.

Financial Assistance

Awards provided through the College's financial assistance program will be reported on a T4A issued to the student. Under current tax legislation the full amount of a scholarship, fellowship or bursary is excluded from income if the particular award is received in connection with the taxpayer's enrollment in an elementary or secondary school educational program. However, the College is required to report the award.

Child Care Expenses

Receipts for child-care expenses for children under the age of 16 years are issued each February for the portion of tuition fees that relate to lunchtime and recess care. Please note that it is the responsibility of the parent to establish eligibility for this deduction. Further information can be accessed through the CRA website.

Voluntary Gifts

Income tax receipts are automatically issued under our registered charitable organization number for any eligible voluntary gifts given to Ashbury College or Ashbury College Foundation.

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362 Mariposa Avenue, Ottawa, ON K1M 0T3 | Tel. 613.749.5954 | info@ashbury.ca | ashbury.ca

For more information, please contact:

Executive Director of Enrollment and Advancement
Head of Junior School
Chief Financial Officer

Bruce Mutch, ext. 211
Kendal Young, ext. 267
Alex Milroy, ext. 223

