

C8 | PRIVATE SCHOOLS

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Private school on a budget? It's possible

Scholarships, bursaries and other financial assistance can make it a reality for families

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It used to be that, for many Canadians, the thought of sending their child to private school seemed like a financial impossibility. Now, thanks to a wide range of financial strategies, scholarships, bursaries, and tax programs available, a high-quality education is more attainable than most people think.

According to Maggie Houston-White, executive director, strategic enrolment management for Toronto's Havergal College, an independent school for girls from junior kindergarten to Grade 12, creating and fostering a diverse student body that includes racial, cultural and socio-economic diversity is critical to the school's focus.

"Havergal's mission is to prepare young women to make a difference, and to ensure that we're living our mission and that our students are prepared for the challenges the future brings. Understanding diverse viewpoints, being able to find connections and areas of learning from around the globe are key facets of a Havergal education," she says. "As such, \$1.7 million in financial assistance is offered annually to students from Grade 7 to 12 on a needs-based basis."

Students chosen to receive financial assistance have all of the expenses associated with the student experience — athletics, the arts, exchanges and other key programming — covered. This is to ensure the entire student body has access to Havergal's full breadth and depth of programming, Houston-White says.

At Hudson College, a Toronto-based co-ed private school for students from junior kindergarten to Grade 12, while the ongoing focus is



on keeping base tuition fees as affordable as possible while providing the best value for every dollar, offering financial aid and flexible payment plans to students of every cultural and socio-economic background is an integral part of the school's commitment to fostering and maintaining community diversity.

Hudson College's director of admissions, Michelle Gow, says that the number of scholarships and bursaries available varies based on the financial aid needs of returning families. "As a 20-year-old school with a relatively young alumni base, we don't yet have an endowment to draw on for financial aid, but we do our best to be flexible and provide support, particularly for applicants to our key entry points in Grades 7 and 9."

Hudson College offers merit-based entrance scholarships as part

of the application process, and allocates bursaries through a third-party financial service, while Havergal offers merit-based scholarships through the philanthropy of members of its community. The latter is based on criteria that have been specifically outlined by the donor or the school.

When it comes to evaluating student need, both schools utilize Ottawa-based Apple Financial Services to ensure a consistent, unbiased approach is maintained when determining a family's financial situation.

Household income and family size are factored in, and the application process is overseen by the director of finance to ensure that the admission process is needs-blind.

Additionally, a portion of Hudson College's fees that relate to child-care services for students under 16 may be deductible as a child-care

expense, as well. Parents are provided with an official receipt annually that can be used for this purpose.

"When parents are interested in sending their child to Hudson College but haven't seriously considered it due to financial challenges, my advice is to talk to us!" Gow says.

"Hudson is a really down-to-earth, welcoming place, and we're happy to walk families through different plans and options. We believe that an engaging learning environment makes all the difference in a child's confidence and academic progress over time, and whether or not a student ends up joining our school, we take professional pride in providing every prospective family with the best educational advice, resources and choices that we possibly can."

Houston-White echoes those sentiments to parents who'd like to send their daughter to Havergal, but have questions about financial commitment and available assistance programs.

"I can understand the hesitancy many parents feel. Tuition is expensive and the process can seem overwhelming, but there is a team here ready to support you and your child throughout the process, and to ensure that the experience is a positive one for you and your family."

"As someone who has been through it, and I am fortunate enough to have had a child graduate from Havergal, I can say unequivocally that I am grateful for the opportunity to give my child an education that has allowed her to be an independent, critical thinker who values community and the role she plays in making a difference in the world around her."

Private schools encourage parents with questions about financial issues to get in touch to discuss their concerns.

SHUTTERSTOCK