

# Tuition & Resources

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# HCOS Tuition & Resources

This page provides information and details regarding tuition & curriculum resources at HCOS.

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Please note that the structure below is subject to change as we work to provide flexibility and reduce family impact over time wherever possible.

## Tuition at HCOS: Why It Exists

In May of 2020, the Ministry of Education cut Independent Distributed Learning (DL) funding by 21%, or \$793 per student. This resulted in significant challenges to an already lean school budget. Our amazing teachers and staff sacrifice financially to work for an Independent DL school, which is one key reason we have been able to provide IDL education without adding a tuition to the out-of-pocket expenses you already incur as families.

However, in order to continue providing the services that HCOS does, this reduction in funding resulted in the need to make adjustments. Here is how HCOS is making up the reduced funding amount:

1. Tuition charges have been instituted.
2. Resource budgets have been reduced.
3. Significant internal cuts to the budget of the school's operation. The focus was on efficiencies in processes and staffing rather than items that would impact the programming or resources available for students.

MAKING UP \$793

Tuition and Bursaries

# Tuition, Tuition Assistance & Resource Budgets

HCOS strongly believes in providing flexible options to families.

We recognize that paying tuition to home educate is difficult. HCOS is committed to keeping this as minimal as possible and looking for opportunities to reduce or eliminate this impact where we can.

We are also committed to pursuing additional revenue streams in order to decrease family impact over time.

Our community is our priority. In determining internal cuts and family impact, we focused on ensuring students still have access to the support and guidance from our excellent teachers, grad advisors, administration and educational assistants. Resources like online subscriptions and learning commons kits and books are available to help reduce the cost of purchasing additional curriculum.

## K-9 Tuition & Resource Budget

Tuition Amount (per student)	Resource Budget (per student)
\$200 per year or \$20 per month	\$600
<ul style="list-style-type: none"><li>Tuition is charged only for the first three K-9 children in a family. The fourth child and on are free.</li><li>One-time payment releases full resource budget amount immediately.</li><li>Monthly payment option available through pre-authorized debit (paid September to June) releases \$350 initially and the remaining amount after first payment.</li><li>Tuition is non-refundable.</li></ul>	<ul style="list-style-type: none"><li>Available for third-party or internal spending.</li></ul>

## K-9 Tuition Assistance Options

Home educating already requires financial sacrifice. In order to ensure access for all students, regardless of finances, we provide two assistance options:

\$0 Tuition Option	Bursary Option
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<ul style="list-style-type: none"><li>• No application necessary. Simply select this option.</li><li>• \$0 tuition</li><li>• \$350 Resource Budget (Available for third-party or internal spending)</li></ul>	<ul style="list-style-type: none"><li>• Apply for a bursary. This process will be simple and non-invasive.</li><li>• Bursary will offset the full tuition cost, up to \$200, in most cases*</li><li>• \$600 Resource Budget (Available for third-party or internal spending)</li></ul>
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\* Bursary allocation will be determined by the volume of bursary applications and the available bursary finances. See below for more details on the HCOS Forward Together Bursary Campaign

## K-9 FAQs

Please see our [Tuition & Bursary Family FAQs](#) page for many more additional questions and answers.

**I have a student in the Grad Program. Do they count as the first student in the family?**  
No. The student count is limited to K-9 students. Grad Program students have a different tuition structure (see below).

**Am I able to help other families with tuition costs?**  
Absolutely! Please see the HCOS Forward Together Bursary Campaign below for information on how to give. This gift would be eligible for a tax receipt as per the standard charitable donation rate.

**Are there other ways I can help my fellow home educators?**  
Yes. Help your fellow home school families save money on curriculum by returning the school’s curriculum for reuse in the Learning Commons. When we can provide less expensive used curriculum for our families, they don’t need to use as much of their resource budgets to buy new instructional materials.

**How can you help?**

- Return materials by post or in person to:  
905 Badke Road,  
Kelowna BC, V1X 5Z5
- Return materials directly to your support teacher

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## Community Connections (CC) & CC+

For Community Connections (CC) and CC+ tuition, please see the [Learning Groups website](#) for further information and registration.

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# Grad Program Tuition & Resource Budgets

The Grad Program functions **per course**, not as a whole student. Please keep that in mind in contrast to K-9.

Tuition Amount (per course)	Resource Budget (per course)
<b>Courses 1-4:</b> \$50 per course <b>Courses 5+:</b> \$0 per course	Varies (see below)
<ul style="list-style-type: none"><li>• Tuition is charged per enrolled course. The first four courses per year* per student are \$50 each. Each course after that is free. A full time Grad program student tuition is equal to a K-9 student at \$200.</li><li>• At school enrollment, an estimated amount of courses for the year is selected. Payment is due at time of enrollment.</li><li>• A monthly payment option is available through pre-authorized debit (paid September to June) for courses enrolled prior to September.</li><li>• Courses enrolled after September must be paid in full at time of course enrollment.</li><li>• Per course fees are not refundable. However, courses can be exchanged for a different course at no cost.</li></ul>	<ul style="list-style-type: none"><li>• Individualized Elective or Hybrid Elective Courses: \$50</li><li>• All Other Courses: \$0</li><li>• The Learning Commons is stocked with common resources for Individualized core courses and will be available for lending terms sufficient for course completion.</li><li>• Available for third-party or internal spending.</li></ul>

\* For the purposes of course counts, a “year” is considered to be the period from the May funding snapshot to the following May funding snapshot (typically the first Friday of May). Courses that remain inactive by the end of the year will be removed without a refund.

## Grad Program Tuition Assistance Options

Home educating already requires financial sacrifice. In order to ensure access for all students, regardless of finances, we provide the following tuition assistance option:

Bursary Application
<ul style="list-style-type: none"><li>• Apply for a bursary. This process will be simple and non-invasive.</li><li>• Bursary will offset full course tuition costs in most cases*</li></ul>

\* Bursary allocation will be determined by the volume of bursary applications and the available bursary finances. See below for more details on the HCOS Forward Together Bursary Campaign

## Grad Program FAQs

Please see our [Tuition & Bursary Family FAQs](#) page for many more additional questions and answers.

**Can I access a K-9 sibling’s resource budget for my grad student if needed?**

Yes. We will continue to treat resource budgets as a family budget in terms of accessibility for any student in the family.

**Am I able to help other families with tuition costs?**

Absolutely! Please see the HCOS Forward Together Bursary Campaign below for information on how to give. This gift would be eligible for a tax receipt as per the standard charitable donation rate.

## Cross Enrollment Tuition & Fees

Cross Enrollment functions <b>per course</b> , not as a whole student. Please keep that in mind in contrast to K-9.	
Type	Amount
Grade 10-12 Courses:	\$35 per course
Proctored Exam Fee*:	\$15 per course
Adult Dogwood (school-age):	\$50 per course (includes exam fee if applicable)
Adult (non-graduated):	\$75 per course
Adult (graduated):	\$650 per course
Grade 8-9 Courses:	\$215 per course
International Students:	\$925 per course
<ul style="list-style-type: none"><li>• All tuition &amp; fees must be paid in full at time of course or exam registration</li><li>• There are no resource budgets available for cross enrolled students</li><li>• Per course fees are not refundable. However, courses may be exchanged for a different course at no cost</li></ul>	
* Advanced Placement Courses (AP) have additional fees associated with taking the AP Exam.	

## Cross Enrollment Tuition Assistance Options

There are no tuition assistance or bursary options available for cross enrollment.

## Home School Registered

Tuition Amount (per student)	Resource Budget (per student)
\$0	\$0

Tuition Amount (per student)	Resource Budget (per student)
<ul style="list-style-type: none"> <li>• HS Registered students will continue to receive the support of our Home School Liaison</li> <li>• HS Registered students will continue to receive access to our Learning Commons, Subscriptions and Exam Bank</li> <li>• HS Registered students are able to receive a high school transcript for \$150</li> </ul>	

## PO Spending

PO numbers for resource budget spending are typically released at HCOS Connect each year at the end of April. Once tuition is paid, the full resource budget is released. Please see the K-9 tuition table above for details on partial resource funding release with the monthly tuition payment option.

## HCOS Forward Together

Forward Together is about ensuring families have the freedom of choice in how to educate their children. We believe finances should not be a hindrance to enrolling at HCOS. Let's work together to continue to make HCOS a viable option for all students.

We are looking for partners to help us continue to offer Christian Education through distributed learning to students all over the province of British Columbia. All donations are eligible for a tax receipt and will go to provide bursaries for families who cannot afford tuition.

[Donate to Forward Together](#)

## Corporate Sponsorship

Contact Chantelle Olsson-Chang, HCOS Advancement & Donor Relations, to discuss corporate sponsorship options at [forward.together@onlineschool.ca](mailto:forward.together@onlineschool.ca)

## Bursary Application

The bursary application is part of the tuition selection process in Encom. After selecting your tuition option you can select **Bursary Application** as a payment method. The bursary will be applied to each student for whom you selected a tuition option in the step 1.

# Tuition & Bursary Family FAQs

This page contains frequently asked questions & answers regarding tuition and bursaries.

Have a question that is not on this page? Please send it via the Tuition & Bursary Question Form found at the bottom of each section and it will be answered directly and added to this page if broadly applicable.

## Tuition

For an overview of the HCOS tuition and resource structures, please see [HCOS Tuition & Resources](#).

### **Does my paid tuition get directly applied to my student's resource budget?**

No. Tuition and resource budgets are two separate elements. Tuition is required for enrollment at HCOS since the school is only partially funded by the Ministry of Education. Resource budgets are how we use government funding for curriculum, resources and third-party services to provide personalized education plans for every student, partnering with parents to make decisions around the most effective way to do so.

The use of these resource budget funds is guided by Ministry of Education's regulations. For more information, please see [What can I spend my funding on?](#)

### **What are the payment options for tuition?**

- One Time Payment (Credit Card)
  - When you select this tuition option in Encom, you will be able to pay immediately.
  - Once payment is received, the full resource budget becomes available.
- One Time Payment (Cheque)
  - If this option is selected, a cheque for the full tuition amount owing for your family should be sent to the following address dated no later than September 30:  
*HCOS Accounts Payable  
905 Badke Rd  
Kelowna, BC V1X 5Z5*



- Pre-Authorized Debit (10 months - September to June)
  - When you select this tuition option in Encom, you will be prompted to complete a pre-authorized debit form.
  - The full resource budget is not available until the first payment is processed at the end of September.
  - All monthly debits will occur on the final day of each month, beginning in September. If the final day of the month is on a weekend or statutory holiday, it will be processed on the next business day.
  - 30 days notice is required to cancel any further tuition payments. For pre-authorized debit or cheques, an NSF charge of \$25 will be applied if necessary.

If one of these methods do not work for you, please contact Aubri Reid at [areid@onlineschool.ca](mailto:areid@onlineschool.ca) to discuss other options.

## **Am I able to pay via e-transfer?**

No. Our finance systems are not currently able to accept e-transfers.

## **Is there an added charge for the 10-month tuition payment option?**

No.

## **Can I receive a tax receipt for the tuition I pay?**

No. HCOS does not provide tax receipts for tuition paid due to a variety of factors. The existing CRA parameters to provide tax receipts for tuition are designed for brick & mortar schools with set curriculum for students and do not translate well to the online setting. These parameters are very complex and would require an enormous amount of staff time to calculate and maintain. Based on our research, the result would be a very small eligible portion of the tuition, resulting in a very small benefit to tax returns. As such, HCOS simply does not have the staffing capacity at this time to implement tax receipts for tuition.

## **Am I able to change my tuition choice after I've selected it?**

Yes, prior to payment, if applicable. Please email Aubri Reid at [areid@onlineschool.ca](mailto:areid@onlineschool.ca) to arrange for any changes to your tuition option.

## **Is tuition refundable if a student withdraws?**

No. Tuition is non-refundable. However, for students on a 10-month payment option, after a 30 day notice period passes, no further payments will be required upon withdrawal from HCOS.

For Grad Program courses, tuition is non-refundable but courses may be exchanged for a different course during the same school year.

## **Can students in the same family choose different tuition options? Does it matter which order I list my students? Does SE status factor into this?**

Yes, families can choose different tuition options for each student. K-9 students should be listed in descending order by age (ie. oldest student first). This process should be followed regardless of SE status.

## **What happens with tuition and resources for a student who enrolls after September 29?**

For K-9, enrollments from September 30 to the February funding snapshot will automatically be charged \$0 tuition with a \$200 resource budget. K-9 enrollments between the February and May funding snapshots will be charged \$0 tuition with a \$0 resource budget.

Grade 10-12 students are charged the regular tuition rates regardless of the time of year the course is enrolled as they are fully funded at all times. Once active, students have one year to complete the course.

## **Once I choose a tuition option, are there restrictions around PO spending?**

PO numbers are released each year during HCOS Connect at the end of April. Once PO numbers are available, all enrolled K-9 students receive the base resource amount of \$350. Once tuition is paid, the remaining resource funds become available. These resource funds are available for third-party or internal spending. Lessons are not payable until October 1.

## **Can I pay for a student's tuition from another family?**

Yes. Please email Aubri Reid at [areid@onlineschool.ca](mailto:areid@onlineschool.ca) to arrange payment for another student.

## **For Grad Program students, what do I need to know about tuition?**

- Selecting courses by September 1 will ensure eligibility for the pre-authorized debit option for paying tuition. Any courses selected after this date will require the full amount paid upon enrollment (if a charge is applicable).
- A course is considered to be a full 4-credit offering. 2-credit courses will count as half of a course towards a student's course load. If two credit offerings are selected, the tuition rate for those will be \$25 per course.
- Course challenges are charged \$50 per course.

## **Why isn't there a \$0 tuition assistance option in the Grad Program like there is in K-9?**

As in most schools, the grad program is more expensive to run so there was no room to offer a \$0 tuition option. However, if you are unable to pay tuition, bursary applications are available.

## How do I pay tuition for the incoming school year when encom is showing the current school years encom account?

To locate the tuition portal for the incoming school year, you will need to click on “Future Term Student” . This will take you to a page that will give you access to the incoming school years tuition portal.

Have a question that is not on this page? Please send it via the [Tuition & Bursary Question Form](#) and it will be answered directly and added to this page if broadly applicable.

## Bursaries

### How do I apply for a bursary?

Bursaries are part of the tuition selection process in Encom under **Step 2 - Payment Methods**. To apply for a bursary:

1. Select **K-9** or **Grad Tuition** for your students and **One Time Payment** in Step 1.
2. In Step 2 select **Bursary** as the payment method.
3. Complete the questionnaire and submit.

### When will families know if they will receive a bursary?

Bursary applications will be assessed and awarded on a monthly basis once applications are open until the end of September. Bursaries typically cover a student's full tuition amount and are awarded based on availability of bursary funds.

### Can teachers be a bursary application reference for a family?

Yes.

### If my bursary application is not successful, can the tuition option selection be changed?

Yes.

If you have additional questions, please contact your Regional Administrator or Grad Advisor. We will continually update this FAQ page with new questions and answers.

Have a question that is not on this page? Please send it via the [\*\*Tuition & Bursary Question Form\*\*](#) and it will be answered directly and added to this page if broadly applicable.

# Tuition Process Tutorial

To access the tuition portal, log in to Encom and click the Tuition link shown in the image below. We have provided a step by step walkthrough for your first student once you are in the portal. You can also view the video below for a brief tutorial.

## Important Notes

Because the process has changed from how it was handled last year we wanted to provide a couple quick notes:

1. The **bursary application has been integrated into the process as a payment method** rather than a separate form and application. Keep an eye out for it in Step 2.
2. If you have Grad Program students, tuition is based on courses selected, so you will be asked to estimate how many courses your student will be taking. If you are unsure, choose the lower option of what you think you may select. Your Grad Advisor will be able to add courses and our team will work with you to adjust the tuition once the picture is more clear.
3. Some combinations of tuition options or payments are not able to be processed simultaneously. Splitting your students up across multiple entries will not impact the count of K-9 students. Encom is able to track that behind the scenes and only the first three K-9 students in your family will be charged tuition.
4. Upon proof of payment your child's curriculum funds will be made available for use with your PO# in Encom. Choosing the 10 month payment option will result in the remaining resource amounts above \$350 becoming available after the first payment is processed at the end of September.
5. We've worked to make this process as simple as we can but the reality is that there is a lot to process and select. For that reason we would strongly recommend using a computer not a phone to complete the process.