

Each family must apply to the Tuition Adjustment Program annually. The applications will be made to Apple Financial in the manner set out below.

It is critical to begin the process well in advance of the **February 28 deadline** for returning families. **New families should apply when they are accepted.** There is a \$115 non-refundable application fee. A Tuition Adjustment Family Information Form is also required in addition to the online application.

- 1) Visit applefinancialservices.ca
- 2) For New Applications - Create a Parent Account Registration where you will be asked to provide your email address and a password.
 - A verification message stating, "Account set up" will be sent to the email address you provide.
 - Once you have verified your account, you will be able to open the online registration form.
- 3) For Returning Applications – From the Homepage of applefinancialservices.ca, select "2018 Application" in order to start your application for the upcoming year
 - If there have been any changes to emails, phone, address, or number of children that will be applying for adjustments, go into "My Profile", and update the relevant information
- 4) Work through the six sections and at the end, requests will appear to upload tax information, such as T4's, current year's pay statements, etc. If you have difficulty uploading this information, you can mark the information "to be mailed in" and it should be mailed to Apple Financial Services. Mailing of such documentation should be completed via special delivery requiring receipt signatures such as Registered Mail via Canada Post or a reputable courier/shipper.
- 5) Once all your information is uploaded the payment section will appear where you can pay the application fee of \$100.00 by credit card.
- 6) Complete the separate TA Information Form and submit to the TA Committee at TA@vws.ca or to the Business Manager in an envelope marked "Confidential"
- 7) A financial analysis, followed by a recommendation, is sent from Apple Financial to the Tuition Adjustment Committee.
- 8) The TA Committee reviews the results in the context of not only the applicant's full financial and family picture, but also the school's available TA budget. The Committee then makes a decision regarding the adjustment.
- 9) The Business Manager will inform applicants of the Committee's decision in a follow up email. Please note – the decision is made by the VWS TA Committee and there is no recourse available via Apple Financial. All decision making for the TA Program remains with VWS with Apple only providing supporting services.
- 10) The adjusted tuition is paid over 12 months with the first tuition payment due May 1 and the final payment April 2 of the following year. For example, for school year 2018 – 2019, the payments commence May 1, 2018. For those families who have recommitted for the following year but whose adjusted tuition amount has not been finalized by the May deadline, monthly withdrawals will continue in the same amount as the previous year's and reconciled once a decision has been reached.