The International School of Helsinki (ISH) is a private non-profit school. The school’s income is derived from two primary sources: tuition/fees and grants. The school receives grants from both the Finnish and US governments; these grants account for approximately 25% of the school’s income. The remaining 75% of the annual revenue is generated from tuition and fees.

Below is a table which outlines the various charges which will be applied for the 2010-2011 school year. All amounts are in euro (€).

**Fees**

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
<th>Guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Fee</td>
<td>€ 3,000</td>
<td>New students only; paid once upon entry</td>
</tr>
<tr>
<td>Annual Capital Fee</td>
<td>€ 1,000</td>
<td>Per student</td>
</tr>
<tr>
<td>Basic Tuition Fee</td>
<td>€ 8,914</td>
<td>Per student; cap set by the Finnish government</td>
</tr>
<tr>
<td>Supplementary Tuition Fee</td>
<td>See Table Below</td>
<td>Per student according to grade level and representing the difference between the cap set by the Finnish government and the true expenses of the school</td>
</tr>
<tr>
<td>Non-Residency Fee</td>
<td>Grades 1-9: € 2,839, Grades 10-12: € 2,601</td>
<td>Non-resident students only; invoiced by 30 September each year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Annual Capital Fee</th>
<th>Basic Tuition</th>
<th>Supplementary Tuition</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>K1 - K2</td>
<td>€ 1,000</td>
<td>€ 8,914</td>
<td>€ 1,743</td>
<td>€ 11,657</td>
</tr>
<tr>
<td>1 - 5</td>
<td>€ 1,000</td>
<td>€ 8,914</td>
<td>€ 2,880</td>
<td>€ 12,794</td>
</tr>
<tr>
<td>6 - 8</td>
<td>€ 1,000</td>
<td>€ 8,914</td>
<td>€ 3,596</td>
<td>€ 13,510</td>
</tr>
<tr>
<td>9 - 10</td>
<td>€ 1,000</td>
<td>€ 8,914</td>
<td>€ 4,303</td>
<td>€ 14,217</td>
</tr>
<tr>
<td>11 - 12</td>
<td>€ 1,000</td>
<td>€ 8,914</td>
<td>€ 5,362</td>
<td>€ 15,276</td>
</tr>
</tbody>
</table>

**Other Fees**

**Membership Fee**

ISH is owned and governed by the ISH Parents' Association, a Finnish registered non-profit organization. A membership fee, if any, is determined annually by the school’s board of governors.

**Non-Refundable Deposit**

A deposit of €500 per family is invoiced each spring to hold a student’s place for the coming school year. This fee is applied toward the total tuition cost.

**IB Fees**

These fees are set by the IBO and are invoiced separately.
Financial Aid

The guidelines for the provision of financial aid are defined in the policy manual. Financial aid will be considered for those families whose personal financial circumstances are such that the regular tuition fee would present a significant but temporary financial hardship.

Payment Options/Terms: Students Staying at ISH for the Full Academic Year

Single Payment
Basic and supplementary tuition fees are payable in full by 1 September of the current academic year.

Semi-Annual Payment
Only basic and supplementary tuition fees can be paid semi-annually. All other fees must be paid by 1 September of the current academic year. A one-time fee of € 100 (included in the last invoice) is charged for using the semi-annual payment option.

Quarterly Payment
Only basic and supplementary tuition fees can be paid quarterly. All other fees must be paid by 1 September of the current academic year. A one-time fee of € 200 (included in the last invoice) is charged for using the quarterly payment option.

Important Notice
The registration, annual capital and non-residency fees are non-refundable, and there is no option for partial payment of these fees. All overdue payments are subject to an interest charge of 8% per annum.

<table>
<thead>
<tr>
<th>Basic and Supplementary Tuition by Grade Level</th>
<th>Payment Due Dates – 2010/2011 Academic Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 September 2010</td>
</tr>
<tr>
<td>K1-K2:</td>
<td>10,657</td>
</tr>
<tr>
<td>Semi-Annual Payment</td>
<td>6,394,20</td>
</tr>
<tr>
<td>Quarterly Payment</td>
<td>3,197,10</td>
</tr>
<tr>
<td>Grade 1-5:</td>
<td>11,794</td>
</tr>
<tr>
<td>Semi-Annual Payment</td>
<td>7,076,40</td>
</tr>
<tr>
<td>Quarterly Payment</td>
<td>3,538,20</td>
</tr>
<tr>
<td>Grade 6-8:</td>
<td>12,510</td>
</tr>
<tr>
<td>Semi-Annual Payment</td>
<td>7,506,00</td>
</tr>
<tr>
<td>Quarterly Payment</td>
<td>3,753,00</td>
</tr>
<tr>
<td>Grade 9-10:</td>
<td>13,217</td>
</tr>
<tr>
<td>Semi-Annual Payment</td>
<td>7,930,20</td>
</tr>
<tr>
<td>Quarterly Payment</td>
<td>3,965,10</td>
</tr>
<tr>
<td>Grade 11-12:</td>
<td>14,276</td>
</tr>
<tr>
<td>Semi-Annual Payment</td>
<td>8,565,60</td>
</tr>
<tr>
<td>Quarterly Payment</td>
<td>4,282,80</td>
</tr>
</tbody>
</table>
Tuition/Fee Payments: Students Leaving Early or Arriving Late

Payments of basic and supplementary tuition fees are adjusted for students who do not attend the full academic year. The school year is divided into 10 months, and the yearly basic and supplementary tuition fees are divided by 10 to get a one-month fee. Month 1 is August while month 10 is May.

- Students attending ISH for a portion of a month will pay the basic and supplementary fees for the entire month.
- Students who depart ISH before the end of the academic year but no later than 31 March will be refunded for the full months not attending ISH. No refund is given for partial months.
- Refunds are granted only for basic and supplementary tuition fee payments. The registration, annual capital and non-residency fees are non-refundable.
- Students who depart ISH after 31 March will receive no refund.
- A 30-day advance notice of departure is required.

Banking Details for Wire Transfer

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Nordea Finland PLC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Number</td>
<td>121030-64244</td>
</tr>
<tr>
<td>IBAN</td>
<td>FI891210300064244</td>
</tr>
<tr>
<td>SWIFT Code</td>
<td>NDEAFIHH</td>
</tr>
<tr>
<td>Reference</td>
<td>Use the reference number from the invoice.</td>
</tr>
</tbody>
</table>