

Little Doctors Academy (LDA) Bursary Policy (2026 Programs)

1) Purpose

LDA bursaries exist to make our camps/courses accessible to families who need financial support, while keeping the process fair, private, and simple.

2) Bursary availability

- **Capacity: 1 bursary spot per camp or course** (one subsidized registration per offering).
- **Subsidy tiers: 25% / 50% / 75% off program fee.**
- **Funding limit:** Bursaries are offered based on available program revenue/donations and may be paused if funds are fully allocated.

3) Eligibility (income-based)

LDA uses the **Government of Canada 2025 Low Income Cut-Off (LICO)** amounts (by family size) as a reference point.

Family income used: Most recent **CRA Notice of Assessment (NOA)** total income (commonly **Line 15000**) for parent(s)/guardian(s) in the household.

4) Subsidy tiers (based on total household income)

Below are LDA's bursary tiers, using LICO as the baseline. (Rounded to the nearest dollar.)

Tier A — 75% subsidy

- Household income **at or below 100% of LICO**

Tier B — 50% subsidy

- Household income **above 100% and up to 125% of LICO**

Tier C — 25% subsidy

- Household income **above 125% and up to 150% of LICO**

Not eligible (income-based):

- Household income **above 150% of LICO**

2025 LICO reference thresholds (Canada-wide)

(These LICO baseline amounts are published by the Government of Canada for 2025.)

Family size 75% tier: ≤100% LICO 50% tier: ≤125% LICO 25% tier: ≤150% LICO

1	\$30,526	\$38,158	\$45,789
2	\$38,002	\$47,502	\$57,003
3	\$46,720	\$58,400	\$70,080
4	\$56,724	\$70,905	\$85,086
5	\$64,336	\$80,420	\$96,504
6	\$72,560	\$90,700	\$108,840
7	\$80,784	\$100,980	\$121,176

For families larger than 7: the reference LICO increases by **\$8,224 per additional person**, and LDA applies the same 100% / 125% / 150% multipliers.

5) Priority rules (when multiple families qualify)

Because each camp/course has **only 1 bursary spot**, LDA will prioritize in this order:

1. **New students** (have not attended LDA before)
2. **Siblings** of current/confirmed LDA students (to support family access)
3. Earliest complete application received (with all documents)

6) Application process

- Apply **before the registration deadline** (or at least **14 days before** the program start date, whenever is later).

- If the bursary spot is already filled, eligible applicants may be placed on a waitlist for that offering.

7) Required documentation

To keep it consistent and fair, LDA requests:

- Most recent **CRA Notice of Assessment (NOA)** for the parent/guardian in the household
- Optional (if relevant): brief note of circumstances affecting ability to pay (job loss, medical costs, temporary hardship)

8) Award details & limits

- One bursary applies to **one child's registration** in that specific camp/course.
- Bursaries are **not transferable** to another program unless LDA cancels or reschedules a program.
- Families may apply again for future offerings, but **priority may shift toward new students** each time.

9) Confidentiality

Bursary applications are reviewed only by LDA's designated administrator(s). Documents are stored securely and used only for bursary decisions.

10) Misrepresentation

If information is found to be materially inaccurate, LDA may revoke the bursary and convert the registration to regular tuition (or cancel registration if tuition cannot be paid).

11) Policy review

LDA may update thresholds annually when Government of Canada low-income references are updated.

12) Final decision: LDA reserves the right to make the final decision on all bursary approvals, subsidy tier placement, and allocation of the single bursary spot for each camp/course.