



St Catherine's School Fees Policy

Rationale

St Catherine's School ('School') aspires to live by the core values of justice, equality, trust and commitment to and from our local community.

Aims

The aim of the School is to offer the best possible education for Reception to Year 7 students within the local community.

Background

By virtue of their belonging to the Catholic community, children have the right to access education in our Catholic schools. Parents choosing to exercise that right on behalf of their children accept the responsibility to cover the fees involved in providing such education.

Significant financial resources coupled with sound financial management are required to underpin the School's operational budget, which includes amongst others; teaching staff, new facilities and curricular resources.

Fee Structure, Payment Options and Family Discount

School fees are reviewed annually in Term 4 and approved by the School Board. Approval takes into account the School's budgetary requirements, parental expectations and the recommendations of the South Australian Catholic Education Office.

The School offers a range of payment options to assist families in paying their school fees.

The School recommends that all families consider utilising Direct Debit (forms in **Appendix 2**) as preferred method of payment. Payment can also be made by BPay or Qkr, or at the Front Office by cash, cheque or credit card.

The School offers a Family Discount when more than one child from the same family attends the School.

Due to legal advice from the Catholic Education Office, the option of splitting accounts will no longer be available.

Details of the Fees Structure, Payment Options and Family Discount are included in **Appendix 1**.

Reduced Fee Concession

Families that are experiencing financial hardship and are unable to pay School fees under the payment options provided by the School, may apply for a Reduced Fee Concession using the Form included in **Appendix 3**.

The School should be contacted immediately if a problem arises with fees payment.

Applications for a Reduced Fee Concession will be considered by the Principal and the Bursar, and will be determined on an individual case basis by the School Principal.

Families with eligible means tested family concession cards have an automatic entitlement to tuition fee concessions of 40%.

Concessions are for the current year only and new arrangements must be reviewed each School year.

Holding Fee Policy

Where a child is absent from school for a period of One full school term or longer for family reasons such as extended travel or employment requirements, the following shall apply:

- The School must be notified in writing;
- A holding fee will be charged, being 50% of tuition fees for each term of absence;
- Holding Fees to be paid in full by an agreed date, prior to the commencement of absence.
- If fees are not paid for the period of the absence, the School cannot guarantee that the child's placement will be held open for their return.

Students Leaving School

The School works hard to balance class sizes and new student requests. If you are considering a move for work or another reason, please tell us as early as possible, it will help us plan in the event that you do move.

We require at least four (4) weeks' notice in writing that a student/family is leaving the school prior to the end of the student's last school term.

If a student leaves part way through a school term, tuition fees will not be adjusted for that term.

Annual Tuition Fees (only) will be adjusted pro rata for the number of whole terms left in the school year.

If four weeks' notice in writing is not provided prior to the end of term, no adjustment to tuition fees will apply to the following term.

Students commencing during the current school year

Annual school fees will be adjusted pro rata from the date student commences school.

Bad Debt Collection

Every effort must be made to help parents understand their financial obligations to the School. It becomes a matter of fairness to the School community as a whole, that all parents meet their commitments.

The School adds \$50 per term for late payment fees. The School reserves the right to recover unpaid fees through the services of a debt collection agency. Costs incurred in the collection of fees are the responsibility of the debtor/parent/guardian.

Defaults With Electronic Funds Payments

In the case of two defaults in one calendar year, your arrangement will be cancelled and an administrative charge of \$50.00 will be charged to the family account.

Enrolment Fees

An Application/Enrolment fee of \$50 per child applies to all new enrolments and upon acceptance a \$200 deposit per child is payable. The deposit will be refunded upon completion of year 6 at St Catherine's School.

Review Cycle

This Policy will be reviewed every two years, and the Fee Schedule in Appendix 1 will be updated annually.

Appendices

1. Annual Fee Schedule
2. Direct Debit Payment Form
3. Reduced Fee Concession Application Form
4. Template - Overdue Reminder Letter

APPENDIX 1

Annual Fee Schedule 2019

Item	1 Child	2 Children	3 Children	4 Children
Tuition Fees	2690.76	5381.52	8072.28	10763.04
Less Sibling discount	0	269.08	941.77	2287.15
Resource Fee	800.70	1601.40	2402.10	3202.80
Catholic Education Office Student Levies & Insurance	178.50	357	535.50	714.00
Swimming Levy	87.00	174.00	261.00	348.00
Fundraising Levy	110.00	110.00	110.00	110.00
Building Fund Levy	375.00	375.00	375.00	375.00
Total Payable	\$4241.96	\$7729.84	\$10841.11	\$13225.69

An account for the year is issued for each child in Week 2, Term 1.

Tuition Fee:

Tuition fees are payable to support the operational costs of the school not met by the Australian and State Government funding received by the school.

Resource Fee:

This fee will be issued for each child. The resource fee covers:

- Student's stationery
- Curriculum resource fees (including school resources, art and craft materials and photocopying)
- Information technology
- Whole School and class activities eg performances at School or other venues, coaching clinics

This fee does NOT cover camps, sporting teams, carnivals, choir, etc

Catholic Education Office Student Levy & Insurance:

This levy of \$178.50 is issued for each child.

Swimming Levy:

This levy of \$87 per student covers the costs of Swimming Week held annually in Term 4.

Fundraising Levy:

This compulsory levy of \$110 per family is in lieu of the School holding a major fundraising event each year.

Building Fund Levy:

The Building Fund Levy is a compulsory annual charge on a per family basis. This levy allows for acquiring, constructing and continual maintenance and improvement of the school buildings and facilities.

Payment Options

1. **One lump sum payment** due on the 1st day of March. This payment will attract a 5% discount on *tuition fees only*.
2. **Three equal instalments** due on the 31st March, 30th June and 30th September.
3. **Ten monthly** payments due on the 14th day of each month, to begin on 14th day of February. This form of payment must be set as a direct debit payment.
4. **Twenty fortnightly** payments due on the 14th and 28th day of each month, to begin on 14th day of February. This form of payment must be set as a direct debit payment.

Payment Options	1 Child	2 Children	3 Children	4 Children
1 Lump Sum payment (with 5% discount)	\$4107.42	\$7474.22	\$10457.59	\$12801.90
3 payments	\$1413.99	\$2576.61	\$3604.70	\$4408.56
10 monthly payments	\$424.20	\$772.98	\$1081.41	\$1322.57
20 fortnightly payments	\$212.10	\$386.49	\$540.71	\$661.28

Family Discount (*applies to the Tuition Fee only*)

Sibling discount is available to families with two or more children attending the School. The discount applies to the tuition fee component only on the following basis:

- Full fee payable for first child
- 10% discount for second child
- 25% discount for third child
- 50% discount for fourth child*

*This applies when four or more children of the one and same immediate family are enrolled and are attending St Catherine's School, Stirling during the same year.

Apart from the one lump sum payment option and the Family Discount, there are no other discounts on fees or levies.

you're in *good hands***DIRECT DEBIT REQUEST**

Request and Authority to debit the account named below to pay Catholic Church Endowment Society Inc

Request and Authority to debit	Surname or company name _____ Given names or ACN/ARBN _____ ("you") request and authorise Catholic Church Endowment Society Inc Debit User ID 113325 to arrange for any amount Catholic Church Endowment Society Inc may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement [and any further instructions provided below].
Insert the name and address of financial institution at which account is held	Financial institution name _____ Address _____
Insert details of account to be debited	Name of account (holder) _____ BSB number __ __ __ - __ __ __ Account number __ __ __ __ __ __ __ __ __
Acknowledgment	By signing this Direct Debit Request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and Catholic Church Endowment Society Inc as set out in this Request and in your Direct Debit Request Service Agreement.
Payment Details	<input type="checkbox"/> The first debit may be made on ____ / ____ / ____ and at weekly / fortnightly / monthly / quarterly / half yearly / intervals after that <input type="checkbox"/> Payment Amount is to be \$ _____ and/or as amended in accordance with written instructions provided by you. <input type="checkbox"/> This authority will remain in place until: ____ / ____ / ____ (or) : Written request to cancel/suspend payments is provided by you. <p style="text-align: right;"><i>(please delete one of these options)</i></p>
Please Tick Insert your signature, address and Telephone No	<input type="checkbox"/> I have received and read a copy of the Direct Debit Service Agreement Signature _____ (If signing for a company, sign and print full name and capacity for signing eg. director) Address _____ _____ Date ____ / ____ / ____ Telephone No: _____ Child's Name _____

FOR OFFICE USE ONLY:

New Agreement / Amendment of Existing Authority No. _____

CDF Account Name

CDF Account Number:

Contact Person: _____ Family Code: _____

Date Posted:

FOR CDF USE ONLY:

Date CDF Received:**Date Loaded:****Loaded By:****Authority Number:**



Direct Debit Request Service Agreement

Definitions

account means the account held at *your financial institution* from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between *you* and *us*.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by *you* to *us* is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between *us* and *you* (and includes any Form PD-C approved for use in the *transitional period*).

transitional period means the period commencing on the industry implementation date for Direct Debit Requests (currently 31 March 2000) and concluding 12 calendar months from that date.

us or *we* means St Catherine's School *you* have authorised by signing a *direct debit request*.

you means the customer who signed the *direct debit request*.

your financial institution is the financial institution where *you* hold the *account* that *you* have authorised *us* to arrange to debit.

1. Debiting your account

- 1.1 By signing a *direct debit request*, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *direct debit request* and this *agreement* for the terms of the arrangement between *us* and *you*.
- 1.2 We will only arrange for funds to be debited from *your account* as authorised in the *direct debit request*.
- 1.3 If the *debit day* falls on a day that is not a *business day*, we may direct *your financial institution* to debit *your account* on the previous *business day*.
If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.

2. Changes by us

- 2.1 We may vary any details of this *agreement* or a *direct debit request* at any time by giving *you* at least fourteen (14) days' written notice.

3. Changes by you

- 3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *direct debit request* by contacting *us* on (08)8339 2222
- 3.2 If *you* wish to stop or defer a *debit payment* *you* must notify *us* in writing at least 28 days before the next *debit day*. This notice should be given to *us* in the first instance.
- 3.3 *You* may also cancel *your* authority for *us* to debit *your* account at any time by giving *us* 7 days notice in writing before the next *debit day*. This notice should be given to *us* in the first instance.

4. Your obligations

- 4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your* account to allow a *debit payment* to be made in accordance with the *direct debit request*.
- 4.2 If there are insufficient clear funds in *your account* to meet a *debit payment*:
 - (a) *you* may be charged a fee and/or interest by *your financial institution*;
 - (b) *you* may also incur fees or charges imposed or incurred by *us*; and
 - (c) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that we can process the *debit payment*.
- 4.3 *You* should check *your account* statement to verify that the amounts debited from *your account* are correct
- 4.4 If National Australia Bank Limited A.C.N. 004 044 937 ("National") is liable to pay goods and services tax ("GST") on a supply made by the National in connection with this *agreement*, then *you* agree to pay the National on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

- 5 Dispute**
- 5.1 If you believe that there has been an error in debiting *your account*, you should notify us directly on (08) 8210 8211 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- 5.2 If we conclude as a result of our investigations that *your account* has been incorrectly debited we will respond to *your query* by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. We will also notify you in writing of the amount by which *your account* has been adjusted.
- 5.3 If we conclude as a result of our investigations that *your account* has not been incorrectly debited we will respond to *your query* by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting *your account* should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to *your financial institution* which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.
- 6. Accounts**
- You should check:
- (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions.
 - (b) *your account* details which you have provided to us are correct by checking them against a recent *account* statement; and
 - (c) with *your financial institution* before completing the *direct debit request* if you have any queries about how to complete the *direct debit request*.
- 7. Confidentiality**
- 7.1 We will keep any information (including *your account* details) in *your direct debit request* confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
- (a) to the extent specifically required by law; or
 - (b) for the purposes of this *agreement* (including disclosing information in connection with any query or claim).
- 8. Notice**
- 8.1 If you wish to notify us in writing about anything relating to this *agreement*, you should write to :
St Catherine's School, 22 Ayers Hill Road STIRLING 5152.
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the *direct debit request*.
- 8.3 Any notice will be deemed to have been received two *business days* after it is posted.

APPENDIX 3

Reduced Fee Concession Application Procedure

Families with limited capacity to pay School fees have an entitlement to claim a fee concession. Requests for fee concessions shall be treated with dignity, fairness, compassion and confidentiality.

1. Families contact the Bursar who will supply the form "Application for Reduced Fees".
2. Parent/s to complete the form including their payment proposal, documents showing their previous financial position and their current changed circumstances including income, expenses, assets and liabilities.
3. The Bursar will review the application, discuss circumstances with the parent/s, if necessary develop a number of possible payment options and make the best efforts to reach a mutually suitable payment arrangement.
4. The application is approved by the Principal and Bursar.

All agreed payment arrangements are to be expressed in writing and signed on behalf of the School and by the enrolled family.



ST CATHERINE'S SCHOOL

APPLICATION FOR REDUCED FEES

ALL QUESTIONS MUST BE ANSWERED TO ALLOW A COMPLETE ASSESSMENT OF THIS APPLICATION
ALL INFORMATION PROVIDED WILL REMAIN CONFIDENTIAL

FAMILY DETAILS			
Applicant's Family Name		Given Name/s	
Address			Postcode
Contact Details			
Phone	Home	Work	Mobile
Email			
Marital Status	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	
	<input type="checkbox"/> De Facto	<input type="checkbox"/> Separated	
	<input type="checkbox"/> Widowed	<input type="checkbox"/> Single	
Children Currently Attending St Catherine's School			
Student Name	Age	Year Level	
Children Currently Attending Other Schools			
Student Name	Age	Year Level	
Other Dependent Children			
Name	Age		
FINANCIAL INFORMATION			
NOTE: Financial information must be expressed on a WEEKLY basis			
Applicant's details			
Occupation		Gross Weekly income	\$
Employer			
Partner's details			
Occupation		Gross Weekly income	\$



ST CATHERINE'S SCHOOL

APPLICATION FOR REDUCED FEES

ALL QUESTIONS MUST BE ANSWERED TO ALLOW A COMPLETE ASSESSMENT OF THIS APPLICATION
ALL INFORMATION PROVIDED WILL REMAIN CONFIDENTIAL

Employer			
CENTRELINK BENEFITS (per week)			
Family Tax Benefit A	\$	Partner/Widow Allowance	\$
Family Tax Benefit B	\$	Disability Support Pension	\$
Child Care Benefit	\$	Age Pension/Mature Age Allowance	\$
Parenting Payment	\$	Carer Allowance	\$
Youth Allowance	\$	Newstart Allowance	\$
Austudy/Abstudy	\$	Other	\$
Total Centrelink	\$		
TOTAL HOUSEHOLD INCOME AND EXPENDITURE			
Income		Expenditure	
Gross Wage (Applicant)	\$	Tax (Applicant)	\$
Gross Wage (Partner)	\$	Tax (Partner)	\$
Centrelink Benefits (as listed above)	\$	Rent/Mortgage	\$
Maintenance	\$	Other Repayments (Car, Credit Cards, etc)	\$
Board/Lodging	\$	Food Clothing	\$
Interest	\$	Car Expenses	\$
Other		Medical	\$
•	\$	Other Household Expenses	\$
•	\$	Other School Fees	\$
		Expenses of an Extraordinary Nature *	\$
Total income per week	\$		



ST CATHERINE'S SCHOOL

APPLICATION FOR REDUCED FEES

ALL QUESTIONS MUST BE ANSWERED TO ALLOW A COMPLETE ASSESSMENT OF THIS APPLICATION
ALL INFORMATION PROVIDED WILL REMAIN CONFIDENTIAL

* **Expenses of an Extraordinary Nature** – Please give details

OTHER INFORMATION

VOLUNTRARY ASSISTANCE TO THE SCHOOL

I/We an offer voluntary help to the School

Canteen

Working Bee

Arts Festival

Sports day

Name/s of volunteer/s

I/We cannot offer voluntary help to the School

NEGOTIATED FEES

This section must be completed

Level of fees you wish to negotiate (total)

\$

Per week/fortnight/month

SUPPORTING DOCUMENTS

Documents MUST be provided to verify all forms of income stated above and to support

Bank Statement where Centrelink benefits are directly deposited **or**
Centrelink Statement of Benefits

Payslip – most recent from each employer

APPENDIX 4

Reminder letters

First reminder letter: to be sent 14 days after due date.

Dear xxx

Our records show that your son's/daughter's/children's fees are currently overdue and that the amount of \$x is outstanding.

It would be greatly appreciated if you could attend to this matter by settling the account as soon as possible. Should your family be experiencing financial difficulties, please make an appointment with xxxx to discuss the situation.

A copy of the account is attached for your information and record. A fee of \$50 will be charged to your account if payment or response is not received within 14 days of the date of this letter.

If you have paid the account within the last few days, please disregard this letter.

Sincerely yours

Xxxxxxx

Second reminder letter: to be sent 14 days after first reminder letter.

Dear xxxx

We refer to our earlier correspondence dated xxxx regarding your account for school fees and note we have failed to receive your response. We advise that the account is well overdue and your early attention to this matter is required.

A late payment fee of \$50 has been charged to your family account as advised in our previous letter.

Fee concessions may be granted in cases of financial hardship. If this is the case, please contact xxxx to arrange an interview to discuss the matter.

It would be appreciated if you could attend this matter by xxxx, following which the School may refer this matter to debt collectors.

If you have paid the account within the last few days, please disregard this letter.

Sincerely yours

xxxxxxx