

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	2744.58	5489.15	8233.73	10978.30
Less Sibling discount	0	274.46	960.60	2332.89
Resource Fee	816.71	1633.43	2450.14	3266.86
Catholic Education Office Student Levies & Insurance	182.07	364.14	546.21	728.28
Swimming Levy	90.00	180.00	270.00	360.00
Fundraising Levy	110.00	110.00	110.00	110.00
Building Fund Levy	375.00	375.00	375.00	375.00
Total Payable	\$4318.36	\$7877.26	\$11024.48	\$13485.55

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 \$182.07 is issued for each child.

Swimming Levy:

This levy of \$90 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)	\$4181.13	\$7616.53	\$10660.82	\$13053.28
3 payments	\$1439.45	\$2625.75	\$3674.83	\$4495.18
10 monthly payments	\$431.84	\$787.73	\$1102.45	\$1348.55
20 fortnightly payments	\$215.92	\$393.86	\$551.22	\$674.28

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.

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.

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