



## FEE POLICY

### Preamble

St Columba's College is a Mary Aikenhead Ministries College in the tradition of the Sisters of Charity. We are called to develop in each member of our community a contemporary understanding and application of the charism of Venerable Mary Aikenhead and the spirituality of the Sisters of Charity, and the Mary Aikenhead Ministries' mission, vision and values of justice, love, compassion and hope.

### Context

St Columba's College is committed to providing its students with exemplary educational opportunities that reflect best practice in contemporary learning and teaching. The College is also committed to providing contemporary and well resourced facilities that support and enhance students' learning and wellbeing. To uphold these commitments, the College relies on three main sources of income – Commonwealth Government grants, State Government grants and Annual Tuition Fees.

St Columba's College is required to ensure its long-term educational effectiveness and financial viability in ways that not only reflect the philosophy, mission and goals of Catholic education but those of Mary Aikenhead Education Australia.

It is the responsibility of the St Columba's College Board to establish an appropriate annual tuition fee level that takes into account the socioeconomic status of the families that the College serves, the College's mission statement and the expectations of Mary Aikenhead Education Australia.

This policy outlines the principles that underpin St Columba's College's approach to the setting and collection of fees. It also outlines procedures pertaining to annual tuition fee schedules, family accounts, payment options, fee concessions, and the recovery of unpaid fees.

The policy has particular relevance to the St Columba's College parent community and to prospective parents/legal guardians who are considering enrolment at St Columba's College.

### Principles

The Gospel values of hope, justice compassion and love underpin the principles that guide this policy.

- St Columba's College has a responsibility to ensure that all parents/legal guardians carry costs equitably for the education of students at the College.
- The ongoing financial viability of the College, and the provision of high quality learning and teaching experiences, are each and both contingent on parents/legal guardians honouring their financial obligations. By accepting an offer of a place at St Columba's College parents/legal guardians are making a commitment to honour their annual financial obligations.

- Consistent with the commitment of the Catholic Church and Mary Aikenhead Education Australia to reach out in service to the poor and disadvantaged members of communities, the College will provide parents/legal guardians experiencing financial hardship with alternative payment options to assist them to meet their financial obligations.
- Annual Tuition Fee schedules at St Columba's College will be inclusive of costs for all compulsory core subjects and any compulsory excursions and camps; with normally no other additional fees payable. The exceptions are the additional costs of some subjects offered through Vocational Education and Training (VET); optional tours and excursions that the College administers; and extra curricular activities such as private instrumental tuition, singing, music theory, speech and dance lessons.
- To assist parents/legal guardians to meet their financial obligations the fee collection procedures includes provision for a range of payment options.
- Non-payment of fees will not place a student's ongoing enrolment in jeopardy. The College reserves the right to take legal action to recover outstanding debts, if all other negotiations have failed.

## Terminology – Fee Structures

### A. Enrolment Fees

These apply to families enrolling new students at St Columba's College and comprise of three items:

- A non-refundable **application fee** (\$120 per student – as of 17 November 2021).
- A non-refundable **enrolment fee** (\$300 per student), payable on acceptance of enrolment offer.
- A refundable **family deposit fee** (\$900 per family) payable on acceptance of offer of enrolment. This deposit is paid only once. It is refunded pro-rata in line with the number of years the student has been enrolled at the College, less any outstanding fees, in the March following the departure from the College of the last member of the family who has completed Year 12.

### B. Annual Fees

#### Annual Tuition Fee

This fee covers all compulsory core curriculum activities, including camps, excursions and retreats. This fee covers the costs of equipment, consumable materials and resources supplied for all subjects, and it also covers printing expenses and internet access up to a set quota.

#### College Laptop Program

The College has a 3-year Laptop Program for all students commencing in Year 7. The fee for the Laptop Program will be set each year and will be detailed in the Laptop Program Handbook. The annual fee will be invoiced at the start of each year and will be shown as a separate line item on the Family Account.

### C. Additional Fees

#### Special Subject Fees

These expenses apply to Vocational Education and Training (VET) courses, non-compulsory excursions and trips, and other non-compulsory activities and items.

#### Extra Curricular Fees

These fees apply to private music tuition and private dance tuition, ie:

- Private Music Tuition – private instrumental, singing, music theory and speech lessons.
- Private Dance Tuition – all private dance lessons.

#### D. Voluntary Payments

##### Building Fund Contribution

All families are invited to contribute \$500 per year to the St Columba's College Building Fund. The contribution supports ongoing improvements and capital works. The contribution is voluntary and is tax deductible. Families are encouraged to donate by 30 June each year (contribution correspondence is forwarded in May each year).

#### E. Discounts

##### Early Payment Discount

An early payment discount of 3% of the annual tuition fee (per student) applies if the annual tuition fees are paid in full by a date designated on the *Annual Fees Statement* (usually by the end of February). The early payment discount percentage is reviewed annually and detailed on the Annual Fees Statement.

##### Family Discounts

Sibling discounts will apply to families with two or more daughters concurrently attending St Columba's College automatically. The sibling discounts are 10% for the 2nd daughter and 15% for all subsequent daughters.

##### Health Care Card Holders 10% Fee Discount

Families who are holders of a Health Care Card will be eligible for a 10% fee discount upon the completion and successful application of the government's CSEF Camping Sports and Excursion Form (available from the Finance Office and/or Front Reception).

## Related Guidelines

St Columba's College - *Enrolment Policy*

### APPROVAL AND REVIEW

Date of Approval:	August 2021
Approval Authority:	College Board
Delegated Contact Person:	Business Manager
Next Review Date:	August 2022

# APPENDIX A: FEE IMPLEMENTATION GUIDELINES

## a) Fee Setting Procedures

St Columba's College Finance Committee reviews the fee schedule and recommends changes each year, as part of the annual budget process. In general, the setting of annual fee increases will be reflective of the Educational Services CPI. Special subject and Extra Curricular fees are commensurate with the charges by external providers/suppliers and are set annually to cover the overall costs of the activity.

St Columba's College Board considers the recommendations of the Finance Committee on Annual Tuition Fees for the succeeding year. The Board is responsible for the final decision regarding the College annual budget, from which fee levels are calculated.

In November each year, following the Board's approval of the College annual budget, parents will receive advice of the fee levels for the succeeding year.

## b) Fee Scheduling and Collection

Two key principles will be kept in mind when dealing with fee collection issues:

1. Compassion will govern situations where a genuine inability exists to pay all or part of fees.
2. Students should not be penalised for the decisions that parents or legal guardians make in relation to the payment of fees.

The Business Manager, on behalf of the College, administers the billing and collection of fees in accordance with the following fee categories and timelines:

### Enrolment Fees

- The **Application Fee** is payable upon completion of the College enrolment form.
- The **Enrolment Fee** is payable on acceptance of an enrolment offer. The Enrolment Fee is non-refundable.
- The **Family Deposit Fee** is payable on acceptance of an enrolment offer. This fee is incurred only once, irrespective of the number of family members attending the College concurrently. If the family member(s) remains at the College for six years, the fee is refunded in the March following the departure of the last member of the family who has completed Year 12. The amount of the refund will be reduced by any outstanding fees owed by the family.

### Annual Fees

- The **Annual Tuition Fee** is invoiced early in February via an *Annual Fees Statement*. The fee charged is payable, as a minimum, in three equal instalments – February, May and September – with a range of payment options and alternative timelines possible (see 'Section d) Payment Arrangements and Options' below). If the annual fees are paid in full by the specified date detailed in the Annual Fees Statement the early payment discount will be granted. The amount of the early payment discount will be listed on the Annual Fees Statement for each year.

### Additional Fees

- Accounts for VET **Special Subjects Fees** are issued separately and are payable within 14 days of the Tax Invoice being issued.
- Collection of **Extra Curricular activity fees** vary according to the activity undertaken.

### Private Music Tuition

This fee is charged per term and for students to participate when registering, families are required to nominate one of the College's preferred methods of payment, ie direct debit or credit card scheduling, to enable the full fee to be deducted from the elected bank account or credit card at the beginning of each term. The registration sheet must have a nominated payment plan attached.

### Private Dance Tuition

This fee is charged per semester and is collected on behalf of Linda Henderson Dance School (LHD). When registering, families are required to nominate one of the College's preferred methods of payment, ie direct debit or credit card scheduling, to enable the full fee to be deducted from the elected bank account or credit card at the beginning of each semester. The registration sheet must have a nominated payment plan attached.

In the situation where Annual Tuition Fees are outstanding for any student, the College reserves the right to withdraw the student from extra curricular activities until the family account is brought up to date. Should the activity run after the due date of the final minimum instalment (September) the account must be paid in full before the student can participate in the activity. Any other payment arrangement is at the discretion of the Principal.

### Voluntary Fees

#### College Laptop Program

The College has a 3-year Laptop Program for all students commencing in Year 7. The fee for the Laptop Program will be set each year and will be detailed in the Laptop Program Handbook. The annual fee will be invoiced at the start of each year and will be shown as a separate line item on the Family Account.

#### **c) Camps, Sport and Excursion Fund (CSEF)**

Parents who hold a Health Care Card or approved Government concession cards are asked to complete a CSEF application. If approved, the grant is paid directly to St Columba's College and credited to the student's annual fee. The College expects that any eligible parent will apply for the CSEF in time and in accordance with the requirements of the Government agency administering the fund.

#### **d) Payment Arrangements and Options**

##### Enrolment Fees

The College reserves the right to nominate the preferred method of payment for the collection of all enrolment fees payable to the College at the time they are due.

##### Annual Tuition Fees

The College's expectation is that the Annual Tuition Fees will be paid, at a minimum, in three equal instalments – February, May and September – with a cut-off date for an early payment discount specified on the *Annual Fees Statement* (usually the end of February).

It is a College requirement that all Annual Tuition Fees are paid by a nominated payment plan. Parents/legal guardians will be requested to specify their preferred method of payment and the timing of these payments from the choices offered by the College.

##### **Option 1 - Payment in Full**

Should parents/legal guardians choose to pay the Annual Tuition Fees in full, to take advantage of the early payment discount offered, payment can be made by Credit Card or Direct Debit or a Cheque drawn in favour of "St Columba's College Ltd".

If the payment in advance of more than 1 years Annual Tuition fees is sought, a multi-year advance payment fee discount will be negotiated with the Business Manager.

### **Option 2 - Payment by Instalments**

If parents/legal guardians require an instalment plan for the payment of the Annual Tuition Fees, the College will schedule deductions on their behalf from their nominated account.

Methods of payments available are:

- Direct Debit – only from a nominated savings/cheque account.
- Credit Card – MasterCard or Visa only accepted.

The timing of payments offered by the College to parents/legal guardians for these deductions are:

- 10 monthly instalments from February till November - Direct Debit.
- 10 monthly instalments from March till December - Credit Card.
- 3 instalments in the months of February, May and September.

### **Payment Option Forms**

The parent/legal guardian's choice of payment will be recorded via the *Payment Option Form* that is forwarded to families. This form needs to be completed in full, signed and returned to the College to enable the processing of payments. The arrangement will remain in place unless otherwise advised.

Alternative payment schedules that extend beyond the normal billing cycle can be negotiated with the Business Manager only where special circumstances exist (refer to the appendix).

### **Additional Fees**

The College reserves the right to nominate the preferred method of payment for the collection of all additional fees payable to the College at the time they are due.

#### **e) Fee Reductions – Special Circumstances**

Fee reductions may be available in circumstances that include:

- Families experiencing financial difficulties.
- Absence of a student due to extended illness – longer than a term.
- Withdrawal of a student during the year for pastoral reasons.
- Variations to fulltime enrolment (less than 75% of a typical student program).
- Approved long-term absence.
- Student enrolments during the school year.

St Columba's College's expectations and commitments in relation to these matters, and procedures to be followed by parents/legal guardians who seek fee reductions are outlined in the Appendix to this guideline.

The Principal is the arbitrator of the boundaries under which the above circumstances are applied.

#### **f) Recovery of Outstanding Debts**

The College would prefer parents/legal guardians to initiate first contact with the College when family accounts are in arrears. Contact should be made with the Business Manager to discuss options that may be available to the family. Otherwise, when an account is in arrears, the College will make contact by reminder statements, letter and/or telephone.

If there is no satisfactory response to reminders for payment, the parents/legal guardians will be expected to attend a meeting at the College with the Principal and/or Business Manager to resolve the matter.

Where past fees and levies are assigned to one party, other than as a result of a court order of which the College is party to, this assignment does not remove the right of the College to seek payment from any party who was responsible for the payment of fees and levies at the time the charge was incurred.

Non-payment of school fees will not place a student's ongoing enrolment in jeopardy. In the absence of a response to communications from the College the matter will be forwarded to a debt collection agency. A fee of 10% will be added to the outstanding balance to cover the cost of collection.

Legal processes may be used to recover money owing if all other collection procedures fail.

The College reserves the right to recover legal costs incurred in the course of recovering outstanding fees.

Should Annual Tuition Fees be outstanding for any student, the College reserves the right to withdraw the student from extra curricular activities or withhold tickets for any College activities until the family account is brought up to date. Should the activity run after the due date of the final minimum instalment (September) the account must be paid in full for the student or family to participate. Any other payment arrangement other than in full is at the discretion of the Principal.

#### **g) School and Family Obligations and Agreements**

At the time of acceptance of enrolment, a student's parent(s)/legal guardian(s) will sign the Enrolment Acceptance Form that incorporates obligations and agreements about the payment in full of all fees. Each signatory to the Enrolment Application Form, and/or subsequent re-enrolment forms, will be solely or jointly responsible for the timely payment of fees.

New enrolment - Sibling. Any outstanding College fees applicable to the family must be finalised before any new enrolments for siblings can proceed.

#### **h) Change of Parental and Family Status**

If family and parental/legal guardian arrangements alter, and the liability for the payment of fees changes from one party to another, either during the course of the student's enrolment or after she has left the College, each party is expected to notify the College so that a new Agreement can be made. A form is available from the Business Manager on request. The document must clearly indicate the change in liability for the payment of fees and the commencement date of this change in liability. If the College does not receive a mutually accepted agreement from the parties involved, the original signatories to the enrolment and subsequent re-enrolment forms will be jointly held liable for all debts incurred.

# APPENDIX B: FEE REDUCTIONS

## Special Circumstances and Application Procedures

In certain circumstances families may apply for a pro-rata reduction in fees. In such circumstances, the reductions that may apply, and the procedures to be followed are outlined below.

### Special Circumstances

#### a) Families Experiencing Financial Difficulties

Where hardship is encountered, parents/legal guardians are to complete an **Application for Reduction in Annual Tuition Fees** form, available from the Business Manager.

The completed form needs to outline the circumstances of the financial hardship and include sufficient detail of the family's financial position to justify the application. Receipt of the application will be acknowledged by a letter from the College.

Families can be assured that their application will be considered with high levels of confidentiality, sensitivity and care. The College's response to requests of this nature will be at the discretion of the Principal and the College's Finance Committee (where appropriate) on the understanding that the arrangements will be negotiated annually and the financial situation of the family updated annually.

#### b) Absence of a Student Due to Extended Illness

Where a student is absent from school for a term or more due to prolonged illness or injury, some form of fee reduction may apply. The level of reduction will be determined by a number of factors including the length of absence, the nature and level of ongoing support provided by St Columba's College for the student's ongoing learning and wellbeing. All requests for fee reduction due to such circumstances must be made in writing to the Principal. Cases will be considered on an individual basis.

#### c) Withdrawal of a Student During the Year

Parents/legal guardians may apply for a reduction in their fees if they withdraw their daughter from the school. If pastoral reasons underpin the withdrawal, pro-rata reductions may apply. For all other reasons (eg family relocation), pro-rata reductions may be limited to a maximum of 50% of the annual tuition fee. Parents/legal guardians are expected to give the equivalent of one term's notice, in writing to the Principal, to avoid any additional administration charges.

#### d) Variations to Full-time Enrolment

A student whose learning program is less than 75% of a typical student program and may therefore be considered as a part-time student and as such may be entitled to some reduction of fees. The level of reduction will be determined on an individual basis and takes account of the level of part-time status, the number of days attended and the level of support required by the College. Requests for fee reductions in such circumstances must be made in writing to the Principal.

#### Long-term Leave of Absence

For students who will be absent for two terms or more, with an expected year of return, a place will be held over provided the parents/legal guardians provide a minimum of one term's notice in writing to the Principal. The family account will need to be paid in full before St Columba's College agrees to hold open the student's place. Any fee rebate will be limited to a maximum of 50% of the annual tuition fee,

and a holding deposit of \$750 will be requested from the family. The deposit is non-refundable but will be credited towards any future fees.

St Columba's College will generally not offer any fee remission to families in the case of extended overseas travel except where a student is on an approved exchange program.

**e) Student Enrolments During the School Year**

Families who enrol a student during the school year will be charged on a pro-rata basis. However, the Application Fee, Enrolment Fee and Family Deposit Fee deposit will need to be paid in full prior to the student commencing at St Columba's College.