

# Fee Policy & Procedures



## Rationale

Mount Carmel College is a Catholic Secondary School serving the educational needs of boys and girls from Year 8 to Year 12 in the western region of Adelaide. In order to meet its requirements the College charges fees and levies. This policy seeks to provide the guidelines for the setting and collection of these fees and levies.

As with all Catholic schools, Mount Carmel College receives some Australian and State Government funding. However, the College is dependent upon income from fees/levies for the provision of educational facilities and resources and payment of day to day operational works and capital works, in order to provide a contemporary education for our students.

## Aim

Mount Carmel College will set fees at a level to maintain quality education for the students whilst having consideration for the financial capacity of the community we serve. The College Board will ensure that the financial responsibilities of all families are met as to their agreed obligations by having a systematic and identifiable procedure for the imposition and collection of fees thus ensuring the financial well-being of the College.

Parents/Caregivers make a commitment to pay fees when they sign the Enrolment form, prior to their child commencing at Mount Carmel College.

It is the responsibility of the College Board to ensure all reasonable steps are taken to enable the collection of fees/levies.

The Finance Subcommittee of the College Board has oversight of the collection of fees/levies and will review outstanding accounts on an ongoing basis. This committee reports to the Board the status of fee/levy collection. Please note that family details remain confidential at all times.

## Preamble

Mount Carmel College operates within the guidelines of the *South Australian Commission for Catholic Schools (SACCS)* for the maintenance of private income.

Extract from the SACCS Fees Policy, 2006:

“As a guide to School Boards in their deliberations on school fee structures....”

The level of fees per student collected is normally about 80% of the notional first child fee. **It is the policy of the South Australian Commission for Catholic Schools that no child be denied a Catholic Education because of a parent’s demonstrated inability to pay fees subject to the school’s enrolment policy and that of SACCS. Nevertheless those who are able to pay should be required to do so.**

Families who qualify for support under the SA Government School Card Scheme must not be required to pay full fees. However, in most instances such families are expected to make some fee contribution.

School fees and charges are set in context of the College’s Five Year Plan which has been prepared in consultation with the Finance Team of the Catholic Education Office. The level of the school’s Socio-Economic Score (SES - a socio-economic indicator) and the Annual Guidelines set by the CEO guide decisions about fees and charges....”



## Summary of Fees Process

1. Invoice & Statement sent to families with account for the full year in February.
2. Instalments will be payable by week 4 of terms 1, 2 and 3 unless an alternative Direct Debit arrangement is in place.
3. Letter and reminder sent to outstanding account holders end of week 7, terms 1, 2 and 3 requesting full payment within 14 days.
4. Personal contact from Principal or Business Manager at the end of week 9 inviting the parent/caregiver to attend an interview. Failure to respond within 7 days will result in referral of the account to the Debt Collection agency.
5. Refer to Debt Collection agency after week 10, where no agreement/payment schedule has been confirmed.

## Fee Structure

Mount Carmel College will set an annual fee each year comprising:

- Tuition Fee
- Resource Fee
- Voluntary Building Fund
- Education Capital Levy

### Tuition Fee

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

### Resource Fee

This fee is used to fund all classroom and curriculum support materials and ICT required by the teaching staff and students. Items covered by this charge include stationery, art, craft and photocopying, replenish and maintain sporting equipment, College Year Book, loans, leasing fees and replacement costs for the infrastructure and maintenance of the computer facilities. The fee also covers the cost of all excursions and incursions which teachers programme into the curriculum except camps and Year 12 Retreat which are billed separately. A Resource Fee account is issued for each student.

### Voluntary Building Fund

This fund is used to pay for existing capital works loans as well as the cost of refurbishment of the school's buildings. The Building Fund is voluntary and can be claimed as a tax deduction.

### Additional Fees

In addition, the College Board has established the following fees will apply:

**Application Fee** – for administration of applications for enrolment

**Acceptance Fee** – to confirm acceptance of an offer of enrolment

**Late Payment Fee** – where fee/levy payments are not in accordance with the published fee payment schedule or alternative payment arrangements as agreed in consultation with the College Leadership.

## Schedule of Fees & Levies

The Finance Committee of the College Board oversees all matters relating to the setting of fees, remissions and collections. The Finance Committee is comprised of a current Board member being the Chair of the Committee, the current Board Chairperson, such other Board members who may seek to be members of the committee, the Principal, Business Manager and any appointed members as may be deemed appropriate by the College Leadership in consultation with the CEO and the Board chair. Once the Finance Committee determines the College fees/levies, the fees/levies will be approved by the College Board and notification will be given to parents/ caregivers before the end of the school year, in respect of the following year's fees/levies.

On application for enrolment, parents/ caregivers will be provided with the schedule of fees and a copy of the College's Fee Policy. Prospective parents/ caregivers will also be informed that on enrolment of their child, they accept the responsibility for the payment of tuition fees and other costs associated with the education of their child/ren. Parents/ caregivers make a commitment to pay fees/levies as approved by the Board, along with any costs associated with the collection of outstanding fees, when they sign the Application for Enrolment Form for our College.

## Family Discounts

Tuition fee discount is available to families with two or more children attending the College on the following basis:

- 2nd child – full tuition fees less 20%
- 3rd child – full tuition fees less 40%
- 4th child – full tuition fees less 60%
- 5th and subsequent child/ren – no tuition fee is payable

**Note: Family discounts as detailed above apply to tuition fees only.**

## School Card

The State Government offers assistance for families via the School Card Assistance Scheme. Families on low incomes are encouraged to apply for government assistance under the School Card Scheme. It is important that parents/caregivers work with the College to complete the necessary documentation as there are administrative cut-off dates (determined by the Department of Education and Childhood Development) that apply each term, and need to be complied with in order to receive funds for each eligible child.

Families eligible and approved for School Card assistance will automatically receive a 40% remission on their tuition fees.

## Scholarships

A full remission of tuition fees only applies for students awarded a “Brown Joey’s” Scholarship. For information in regards to Scholarship criteria and application process, please contact the College Registrar.

## Financial Hardship

Where families are suffering financial hardship, they are encouraged to apply in writing for assistance for a warranted remission of some of the scheduled tuition fees by 31 March. In the first instance, families may be requested to apply for School Card Assistance, if they have not already done so.

Any applications for tuition fee assistance are treated as confidential.

Any remission of tuition fees will be considered in terms of the financial needs of the family and of the College Board’s responsibility to families who are making the effort to pay regular fees. Families are granted a remission of tuition fees for the current year only, after which time they will need to reapply in future years if their financial circumstances have not improved. Likewise, it is an expectation that families advise the College of any improvement in their financial position such that remissions of fees are no longer required in the current year.

Families are encouraged to:

1. Make an appointment and meet with the Principal or Business Manager if they have difficulty in paying fees so that the necessary steps for fee remission can be discussed.
2. Apply to the College Accountant to pay by instalments if this method of payment is easier. Payment by instalment can include regular direct debit or Centrelink deductions and payment schedules can be arranged.

**Non-payment of reduced tuition fees is treated as an overdue account.**

## Payment of Fees/Levies

Mount Carmel College supports the concept of equitable financial responsibility by all members of its community and scheduled instalment payments of fees/levies by the due date or by way of regular payments is part of the process. To achieve this goal, the College encourages regular communication between all parties in relation to the payment of fees/levies. Accounts can be paid by cash, Bpay, EFTPOS, cheque, direct debit, credit card, QuickStream or Centrelink deductions. It is preferable for all fees/levies to be paid when they are due. However, families are encouraged to make regular payment of accounts through direct debits to assist them in meeting their commitments. Fees may be paid either:

- **Weekly over 40 school weeks**
- **Fortnightly over 40 school weeks**
- **Monthly over 10 months from February to November**
- **In 3 instalments by week 4 of terms 1, 2 and 3**
- **Upfront in February for the full year**

Payment by Direct Debit must be sufficient to ensure full payment of the account by November each year. The College Accountant will be able to advise families of the amount necessary to meet this commitment.

## Collection Timelines

### Invoices and statement of account

The statement for annual tuition fees along with Resource Fee, Camp fees as appropriate and Education Capital Levy will be distributed to families in the second week of February.

### Resource Fee

Resource Fees will be invoiced in February for the year. Families are requested to make payment of the Resource Fee by the end of March.

### Payment timelines

- **Week 4 of Terms 1, 2, & 3**

One third of the annual tuition fee and levies will be due for payment. Where payments are not received by the end of Week 4 in each term, a statement will be sent by post with an overdue reminder. Families are reminded about the payment and personal contact should be made with the College if there are any difficulties.

- **Week 7 of Terms 1, 2, & 3**

Statement of amounts due will be issued as a further reminder. Where payment has not been made, or an alternative arrangement established with the Business Manager or Accountant, by the end of Week 7 of each term, a second reminder account together with a letter from the Business Manager will be sent by post stating that full payment will be expected within 14 days. At this stage a Late Payment Fee may be applied to the account.

- **Week 9 of Terms 1, 2 & 3**

If no response has been forthcoming by the end of week 9 of each term, personal contact will be made by the Principal or their representative. Contact will be either by telephone or letter and will include an invitation to attend an interview. Failure to respond within 7 days will result in further action being taken. Such action may include referral to a debt collection agency.

Arrangements for payment of tuition fees and other levies by families who leave the College community during the school year must be discussed with the Principal with the understanding that for fee reimbursement, notice of one term is required and will be invoiced to accounts where such notice is not provided.

### Debt Collection Agency

Where an account remains outstanding by the end of Week 10 of each term, with no agreed arrangement for payment, the account will be passed to the College's debt collection agency, who may if directed:

- refer to solicitors.
- take Court action to recover the outstanding amount, where deemed appropriate.

**Parents/Caregivers are advised that any costs incurred in the use of the debt collection agency will be billed to their account.**

Once the collection agency has been engaged, parents are required to work through the agency for settlement of their account.

**This Policy was accepted by the Mount Carmel College Board on 28 August 2012.**