

This document is developed to provide an explanation of the various components contained in the 'School Fees – Setting and Collection Policy.

Underlying Principals

- Setting a level of fees that will encourage student enrolment whilst balancing the need for responsible financial management within the College and maintaining sensitivity to the financial capacity of parents.
- Provision of the financial resources to maintain educational services at premium levels.
- Provision of a high level of written and verbal communication to parents which both satisfies their needs and the needs of the College.
- Provision of guidelines and procedures that are balanced, workable, effective and flexible so that the most desirable current year and past year fee collection rates are achieved.
- Delivery of special concern for the disadvantaged in keeping with the College and CECWA policies.
- Provision of cash flow level to minimise drawing upon reserve and other sources of funding.
- Annual review of Fees & Charges.
- Achievement of College fee policy goals in unison with the overall policy and mission statement and CECWA guidelines.

When setting fees, consideration:

- Should ensure that school fees reflect the socio-economic status of the school community.
- Should ensure a level of fees that will encourage student enrolment whilst balancing the need for responsible financial management within the College and maintaining sensitivity to the financial capacity of parents.
- Should ensure the provision of financial resources to maintain educational services at premium levels.
- Should ensure a cash flow level that minimises drawing upon reserve and other sources of funding.

When collecting fees:

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

- The withholding of access to students of normal pastoral and curriculum provision shall not be used as a fee collection strategy.
- Every effort shall be made to protect the confidentiality of all information pertaining to parents and/or guardians and the payment of school fees.
- Where parents and/or guardians have the capacity to pay fees, the collection of school fees shall be actively pursued.
- Provision of a high level of written and verbal communication to parents which both satisfies their needs and the needs of the College.
- Provision of guidelines and procedures that are balanced, workable, effective and flexible so that the most desirable current year and past year fee collection rates are achieved.

Level of Tuition Fees and charges

On application for admission parents and/or guardians will be provided with the school's fee policy (any clarification needed by the parents and/or guardians about the school's fee policy shall be given at the initial enrolment interview). Acknowledgment of the fee collection procedures shall be on the 'Application for Enrolment' form which shall be signed by both parents and/or guardians. In the case of a sole custodial parent or guardian, one signature will suffice.

Parents responsible for the payment of fees will be required to complete a "Fees Payment Option Form" annually.

This form is distributed with the first instalment fees statement.

School Fees and Music Fees are set as part of the Annual Budget process and approved by the Bunbury Catholic College Board. Any change in School Fees will be communicated to the parent(s)/guardian(s) in advance.

The level of School Fees at any given time is available upon request to the College office.

Enrolment Acceptance Bond

Families will be charged a refundable Acceptance Bond of \$400 per student.

The bond is to be payable upon acceptance of an offer and prior to the student commencing at the College.

This bond will be refunded at the end of Year 12 if:

- all school fees and charges have been paid;
- the student leaves to undertake an apprenticeship, traineeship, full time study at an approved alternate institution or approved full-time work.

The Bond will NOT BE REFUNDED if, at any time after it has been paid:

- a student's enrolment is withdrawn before they commence.
- a student is withdrawn prior to the end of term 3, of the year they commence.
- a family has any outstanding fees.
- a student has not returned ALL equipment belonging to the College.

Payment of Fees

The College invoices all school fees as an annual charge. Fees are invoiced on the First (1st) Instalment Statement issued in February each year. The account itemises applicable charges for the full school year. There may, however, be some costs associated with a students' education at the College, that cannot be included in the tuition & charges, such as excursions, music and other specific subject related costs. These charges will be invoiced separately and in addition to the annual school fees. Subject Levies are payable prior to the commencement of the school year.

Payment Methods

The College will accept fees paid by the following methods:

- CASH
- CHEQUE
- EFTPOS (Visa, MasterCard)
- DIRECT DEBIT (via your bank or the CDF)
- TELEPHONE PAYMENTS
- BPAY

Annual school fees are payable in three instalments.

- 1st instalment due by the end of March
- 2nd instalment due by the end of June.
- 3rd instalment due by the end of September.

A notice will appear in the newsletter drawing the parent(s)/guardian(s) attention to the actual due dates for payment of Fees.

Parents may also seek the option of paying accounts either by entering into a periodic payment arrangement or by paying the full year in advance.

The College offers three options for fees to be paid.

Option 1:

- One payment in advance to be paid by the end of March.
- A discount of 2.5% will be given if payment is received by this date.

Option 2

Fees payable in three instalments.

- 1st instalment due by the end of March
- 2nd instalment due by the end of June.
- 3rd instalment due by the end of September.

A notice will appear in the newsletter drawing the parent(s)/guardian(s) attention to the actual due dates for payment of fees.

Option 3

- A periodical payment plan with equal payments payable on a set date each month. An interview with a member of the College finance department is required to establish the details of the plan required to pay the fees within a mutually agreed period.

All fees are to be finalised by 30th of September each year unless alternative arrangements have been made with the Bursar or Principal.

Arrangements for Periodic Payments

- Where parent(s)/guardian(s) of a student cannot meet school fees by one of the above options, they are to approach the Bursar or Principal as soon as possible, but not later than the due date of the instalment. These requests may be made by telephone or in person but are preferred in

writing. They will be considered on a case by case basis according to the procedures outlined below.

- ii. Where full payment is not scheduled for completion in the current period the Bursar will assist families to execute a viable proposal for timely debt repayment. The proposal will include sufficient detail to justify the request and to support acceptance of the proposed arrangements and be signed by all parties.
- iii. Where required, the form will be returned to the Bursar who will review the request. The Bursar will notify the parent(s)/guardian(s) of the decision on whether or not alternative payment arrangements have been approved.
- iv. It is responsibility of the Bursar to determine what arrangements, if any may be allowed. These arrangements may include:
 - Alternative instalment payments
 - deferral for a period of time.
- v. The College will maintain a file on each debtor. The Bursar will review arrangements and debtor compliance with arrangements at least quarterly.
- vi. If the situation facing the parent(s)/guardian(s) changes such that they are able to meet the normal requirements of the College in relation to the payment of College fees, then the parent(s)/guardian(s) must inform the College of the change in their situation.
- vii. All discounts and concessions provided by the College are conditional upon fees being paid within conditions prescribed above. Only one concession or discount is applicable to any individual account, but the greater discount will apply.

Sibling Discount

If parent(s)/guardian(s) have more than one child at the College they will be eligible for a discount on their Tuition Fees according to the following table:

2nd child - 20% discount

3rd child - 50% discount

4th and subsequent children - 100% discount

All students and families are eligible for sibling discounts including families who receive tuition fee discounts as holders of eligible means tested family concession cards.

Fee Concessions

Health Care Card Discount Scheme.

Under the CECWA policy, families with eligible means tested family concession cards have an entitlement to tuition fee concessions under the Health Care Card discount scheme.

Current holders of the following cards may be eligible for a reduction of their tuition fees.

- Health Care Card (Family Cards)
- Pensioner Concession Card (PPS - Single Parent)

An annual application must be completed by eligible families.

Applications for the CECWA assistance are available from the College.

Please contact either the Bursar or the accounts office to arrange an appointment to complete the application.

Education & Uniform Allowances

Families with eligible means tested family concession cards may be eligible to apply for concessions from the State Government

Allowances available

- Educational Allowance
- Clothing Allowance

Current holders of the following cards may be eligible to apply for these allowances.

- Pensioner Concession Card (Veterans Affairs)
- Pensioner Concession Card
- Health Care Card (Centrelink)

An annual application must be completed by eligible families.

Applications for the Government Allowances are available from the College.

Please contact either the Bursar or the accounts office to arrange an appointment to complete the application.

NOTE: Applications for these allowances generally close early April.

Family Fee Relief

Fees relief may be available to families that do not qualify under the Fees Concessions categories.

Families are to contact the Bursar or Principal to discuss their financial situation, if they feel that they will be unable to pay the full fees charged for the year.

Requests for tuition fee relief must be submitted on the Review of School Fees application Form.

As all reduction approvals are limited to a specific year and student(s), any tuition fee relief sought for subsequent years or students necessitates a fresh application, unless otherwise notified by the College. The request is submitted to the Bursar who gathers sufficient information to assess requests on the following criteria:

- Economic contribution to the College in relation to the capacity to pay;
- Capacity of fee relief budget to meet the concession required;
- Equitable distribution of Fee Relief recipients across grades.
- Student contribution/potential contribution to academic or other fields;
- Family contribution to the life of the school.

To maximise the number of students benefiting from support and to maximise parental participation, fees relief is based on tuition fees only.

Applications are usually reviewed and determined in a block as part of the budget process for the current year. Applications received subsequent to this process, due to either changed circumstance of existing families and new enrolments, or where availability of tuition fee relief is a determinant may be considered on a 'case by case' basis.

Where the application is documented and clearly meets the above criteria the Bursar, after consultation with the Principal, may authorise issue of a tuition fee relief approval letter. The Bursar will review approvals at least quarterly to monitor compliance with criteria and the level of adherence by fee relief beneficiaries to their level of participation. The Principal may request a review of any approval where there is a concern that the arrangement is not equitable.

Where an application has merit but does not meet criteria the request should be reviewed by the Principal who may approve the application if the request is within the budget.

Discounts mentioned above are provided subject to all fees and charges being paid by the agreed due date.

The Principal may from time to time request financial information from families to support applications for fee concessions or any other concessions.

All discounts and concessions provided by the College are conditional upon fees being paid within conditions prescribed above. Only one concession or discount is applicable to any individual account, but the greater discount will apply.

Defaulting Debtors

Default - Fees Payable by Instalment

For those parents who have selected to pay the fees accounts by the due date and the account becomes overdue, the following procedures are to be followed.

First Reminder: usually issued 14 days after the Instalment was due. This is a friendly reminder that the instalment is overdue, and requesting prompt payment. ('A' Letter) Where payment is not achievable, arrangements can be negotiated for payments. Payment plans should be negotiated to levels so that all fees are paid before the student completes the year, with a follow-up letter confirming the arrangement. A School Fees Review may also be necessary.

Second Reminder: at 28 days in arrears ('B' Letter) requesting immediate payment within 7 days. An interview with the Bursar may be necessary.

Third Reminder: at 42 days in arrears ('C' Letter) seeking payment for the full amount, final opportunity to make arrangements with College otherwise legal action may follow. Telephone Contact is also appropriate at this time.

Over 90 days: Recovery action may include:

Referral to Fee collection Agency

Advise parents that it appears that the privilege of fee relief is being abused and that any special concession already awarded will be withdrawn and full recovery of fees sought unless a satisfactory explanation is received within 14 days.

The Bursar may initiate commercial recovery action as necessary.

Default Fees payable by Periodic Payment

Parents who have selected to pay their accounts by periodic payments, and the payment is overdue, the following procedures are to be implemented:

- 14 days: reminder letter requesting payment within seven days.
- 28 days: telephone contact is made to request full payment of arrears.
- 42 days: the Bursar will conduct an interview, with the object of ensuring payment of outstanding accounts. Parents wishing to extend payments beyond reasonable limits may be required to execute a viable proposal for timely debt repayment.
Advise parents that it appears that the privilege of fee relief is being abused and that any special concession already awarded will be withdrawn and full recovery of fees sought unless a satisfactory explanation is received within 14 days.
- Over 90 days: Recovery action may include:
Referral to Fee Collection Agency
The Bursar may initiate commercial recovery action as necessary.

Legal Action

Over 90 days or where a student has left the College: those parents with either "Fees Payable in Instalments: or "Instalment Arrangements: who require further follow-up action or fail to respond to approached by the College will receive a final notice ('D' Letter) stating the account will be referred on to a third party for collection action if the account remains unpaid.

The Principal shall ensure that, prior to legal action, all reasonable efforts have been made to contact parents and/or guardians in order to resolve fee payment issues. Where parents and/or guardians have ignored all reasonable attempts to negotiate a fee payment strategy and further action is required:

- documentation shall be kept on each attempt to resolve the problems of outstanding fees
- parents and/or guardians shall be notified that the services of a debt collection agency or solicitor shall be engaged to recover outstanding fees and any additional costs shall be added to the account in accordance with the School Fee Policy
- schools shall only engage the services of a debt collection agency or solicitor who undertakes to comply with the ACCC, Trade Practices Act (TPA) and ASIC Debt Collection Guideline: for collectors and creditors

General Procedure Claim (summons) can be issued by the appropriate school authority via the debt collection agency engaged and judgment entered against the parent. Before enforcement proceedings are taken, such as a Property Seizure and Sale Order, Earnings Appropriation Order, or any other enforcement action, written approval shall be obtained from the Director of Catholic Education (diocesan accountable schools) or the Congregational Leader (order accountable schools).

Bad Debt

The Finance Committee of the College Board has the authority to recommend that bad debts be written off where it is deemed appropriate.

The total of these bad debts recommended to be written off during the current financial year, should not exceed the budgeted amount.

Where the total recommended to be written off in a financial year, exceeds the budget amount, the Finance Committee can approach the Board requesting an extension of the limit for that year, consistent with commercial circumstance.

Where sound control is evident the extension should be made available.

Notice of withdrawal

One full term's notice in writing of the intention to withdraw a student from the College is required as specified in the Parent Agreement.

Non Compulsory excursions

Families that do not have their school fees accounts up to date, or have an appropriate periodic payment plan in place, will not be able to register their children to participate in non-compulsory, extra curricular excursions or trips.

Staff Tuition Fees

There is no concession fee for staff of the College.

Change in the Relationship between Parents/Guardians

Parents/guardians must inform the Principal if there is a change in their relationship with each other since the completion of their application form (eg. divorce or separation). If any change regarding responsibility for Tuition Fees is proposed then a new Parent Agreement form is to be completed by the person who is proposed to assume obligation of the paying of College fees. If in the case of a split family where responsibility for the fees payment is to be shared then the 'Change of details form' will need to be completed.

Confidentiality

All information that is made available to the Principal or Bursar will be treated in the strictest confidence. Information will be made available to the Finance Committee and external professional service providers, on a "need to know" basis" only and within the guidelines of the College Privacy Policy.

Achievement of College fee policy goals in unison with the overall policy and mission statement and CECWA guidelines.

Specific **issues** to be addressed are:

- a recognition of the Church's preferential option for the poor and disadvantaged
- communication of the policy to parents – done on application
- details of any additional charges as well as information relating to fee concessions The fees information sheet is distributed annually with the 1st fees statement in February.
- a timeline for the payment of accounts
- a process for negotiating the method of payment and the provision of **concessions** if required
- information regarding **access to** the various forms of government **assistance** procedures following non-payment, up to and including Judgement
- guidelines specified in the Australian Competition & Consumer Commission (ACCC) and Australian Securities & Investments Commission (ASIC) Debt Collection Guideline: for collectors and creditors

This policy is to be updated annually to reflect:

- any changes to the CECWA Policy Statement `School Fees: Setting and Collection;
- any legislative changes;
- any community socio-economic considerations.

REFERENCES Bishops of Western Australia 2009, *Mandate of the Catholic Education Commission of Western Australia: 2009-2015.*

Policy statement 2-C12 School Fees: Setting and Collection Catholic Education Commission of WA: (V5 – 2009)