



School Fees Policy

1.0 Rationale

Catherine McAuley College Bendigo provides a comprehensive curriculum, experienced and dedicated staff and contemporary resources and facilities to meet the educational needs of students. To support the provision of outstanding educational Service to the community, the College, governed by Mercy Education Ltd, set an appropriate fee level to ensure long-term financial sustainability of the college. Justice to all requires that fee levels be equitable, while in the tradition of Mercy, compassion is shown to those in need.

The school fee policy is designed to ensure that all Parents/Carers accept their responsibility to support the College financially. Payment of fees enables the College to remain viable and provide a quality education to all students.

2.0 Scope

Staff, Students, Families, Public

3.0 Policy Statement

3.1 - Financial Support and Fee Expectations

- **School Fees:** All parents and carers are required to contribute to the College by paying the annual school fees, following the payment schedule. Fees help keep our school financially strong and allow us to offer a high-quality education.
- **Setting Fees:** The College determines fees each year based on financial needs and community income levels. Fees are set fairly to balance educational excellence with justice and compassion.
- **Enrolment Deposit:** A **non-refundable** deposit is required when you apply for enrolment.
- **What Fees Cover:** Fees cover all standard curriculum costs, including camps and excursions. There are no refunds for missed activities. Extra programs, like special trips or VM/VET courses, Outdoor Ed Programs, Music programs may have additional costs.

3.2 - Fee Review and Approval Process

- **Annual Review:** Each year, the Finance Review Panel assesses the overall financial needs of the College, taking into account factors such as CPI, educational resource costs, teacher salaries, and the National Education Index.
- **Approval Authority:** The proposed fee structure is reviewed by the Finance Review Panel and then submitted to the College Leadership Team for further evaluation and approval.
- **Final Approval:** Following the College Leadership Team's endorsement, the proposed fee structure is presented to the College Advisory Council and ultimately approved & endorsed by the Mercy Education Limited (MEL) Board or Governing Body.
- **Notification to Families:** After approval, families are notified of the upcoming year's fees no later than November, providing time for planning and budgeting.

3.4 - Financial Assistance and Payment Options

- **Payment Flexibility:** Fees are billed in January, with options to pay weekly, fortnightly, monthly, each term, or annually. All fees must be paid in full by November 30.
- **Direct Debit:** Direct Debit is the preferred payment method. If you need a different payment arrangement, please contact the Finance Department.

- **Discounts for Upfront Payments:** An upfront payment discount may be offered for fees paid in full. This is subject to the rules and conditions set by Mercy Education Limited each year. Please refer to the Family Fee Information document for details of the discount and payment deadline.

3.5 - Monthly Statements and Payment Notifications

- **Monthly Statements:** Each month, account holders will receive a statement outlining their current fee balance and payments made during the month.. These statements are designed to help families/carers keep track of your financial obligations to the College.

Once your account balance reaches zero or goes into credit, you will no longer receive a monthly statement. Should you have any questions or require further information, please do not hesitate to contact the Finance Department.

- **Missed Payments:**
 - **Direct Debit Dishonoured Payments:** If a payment is rejected or dishonoured (e.g., due to insufficient funds), the College will notify you via sms to inform you of the issue.
 - **No Automatic Reminders:** If you are paying by any method other than Direct Debit, please note that **no automatic reminders will be sent if a payment is missed**. This means the College will not send a notification solely because a payment has not been received on time. Families using non-Direct Debit payment methods are encouraged to monitor their payments closely via their statement to avoid falling behind.

Should any issues arise, such as a payment not being received, please contact the Finance Department promptly to discuss your options..

- **Arrears Notifications:** Should your account become significantly overdue and the arrears are deemed unacceptable, the Finance Department will reach out to discuss your account status and explore possible solutions.

We encourage all families to regularly review their monthly statements and ensure that payments are made on time. If you encounter any difficulties with your payments, please contact the Finance Department promptly to avoid any misunderstandings or additional issues.

- **Payment Notifications:** College tuition fee invoices will be sent out in January each year.

3.6 - Fee Relief for Special Circumstances

- **Family Discounts:** Families with three or more students on the same debtor account, enrolled at the same time receive a discount.
- **Financial Hardship:** No family will be excluded from enrolment due to inability to pay. Financial assistance is available for those experiencing hardship, which may include:
 - Fixed payment plans
 - Deferred balances
 - Arrangements to continue payments after the student has left
 - Fee concessions based on need
- **Applying for Assistance:** Families who need help can apply by emailing fees@cmc.vic.edu.au. While some financial details are required, the process is fair and respectful. All fee relief requests are treated with confidentiality and compassion.
- **School Fee Assistance Program:** The college has a fee assistance program to support families and carers that can be accessed through the policies and procedures link on the schools communication platform. (PAM)

3.6.1 - Encouragement for Early Communication

- **Open Communication:** Families are encouraged to reach out early if they anticipate financial difficulties. The Finance Department is available to discuss any concerns, and the College is committed to working with families to find manageable solutions.

- **Legal:** The college will follow the Debt Collection Guidelines (Australian Competition and Consumer Commission & Australian Securities and Investments Commission) when it comes to fee collection.

3.7 - Non-Payment of fees

- **When Hardship Isn't Claimed:** If a family does not apply for assistance and makes no effort to pay, the College will attempt to collect unpaid fees to ensure fairness for all families.
- **Debt Collection:** If necessary, a debt collection agency may be used. This will only happen with the Principal's approval and after efforts have been made to contact the family.
- **Minimum Contributions** - All families are required to make a minimum contribution toward school fees. The Finance Team will work with each family to determine an appropriate amount based on individual circumstances, ensuring that every family can participate in supporting the College. We encourage families facing financial challenges to reach out so we can find a solution together. See section 3.6 for more detail.

3.8 - Part- time Enrolments

- **Reduced Fees for Part-Time Students:** Some students with part-time enrolment, such as those in dual programs or apprenticeships, may qualify for reduced fees based on the time spent at our school.

The following students may be eligible for fee reductions based on the reduced enrolment:

- **Dual enrolled students:** Normally students with a disability who spend some days at CMCB and some days with schools such as a Special Development School.

Dual enrolment reductions are usually based on the student's time-fraction within each school (e.g. 0.6 CMCB and 0.4 Special Development School, students would pay only 0.6 of the CMCB annual fee)

- **Year 13 students:** Students who undertake Year 12 over two years

Year 13 students receive a 20% reduction for each year

- **Students undertaking School Based Apprenticeships (SBA):** This may not be all students undertaking SBA's.

Qualifying students receive a maximum of 20% reduction for each year to offset the cost incurred by families, for their student undertaking an apprenticeship through external providers (e.g. Tafe). (Note: Parents/Carers should not be gaining other fee reductions due to number of students at the College)

3.9 - Leaving the school

- **Notice for Leaving:** If a student is leaving during the year, one term's written notice is needed. Fees will be charged up to the last full week of enrolment.

3.10 - Change in Family Circumstances:

- **Liability:** The College policy requires both parents to sign the initial Enrolment Form in most circumstances. Amongst other things, the signatures represent acceptance of liability for all school fees for the duration of their child's enrolment at the College. Enrolment at Catherine McAuley College Bendigo is NOT a sequence of annual contracts.
- **Change of Circumstance:** In the event of a family change, such as separation or divorce, it is the responsibility of the parent(s)/carer(s) to notify the school. This will help ensure that school records and financial obligations are updated.
- **Fee Responsibility:** Both parents/carers are generally expected to share responsibility for the school fees unless otherwise arranged. In cases where one party assumes full or partial responsibility, a **Change of Family Status** form will be required, with signatures from both parties.

- **New Fee Agreements:** The finance department will work directly with the family to establish a manageable payment schedule, if necessary, under the new circumstances. Families/Carers will have an opportunity to apply for fee assistance if required.

3.11 - Confidentiality

- **Confidential Support:** At Catherine McAuley College Bendigo, we are committed to maintaining the confidentiality of all discussions related to any accounts, fee assistance, payment plans, and any financial support arrangements. All conversations about fees, fee assistance or payment difficulties are held in strict confidence, ensuring the privacy of families who seek our support.

To respect the integrity of our community, we ask that families also maintain the confidentiality of any financial assistance arrangements or payment discussions. Sharing personal financial arrangements with others can lead to misunderstandings and conflicts, undermining the trust and fairness our school community strives to uphold.

Families are encouraged to approach the finance department directly with any questions or concerns regarding fee arrangements, and we assure you that all matters will be managed with dignity, respect, and the highest level of privacy

4.0 Definitions

- **Application for Enrolment:** In the form prescribed in the enrolment policy
- **Debtor Account:** A debtor account is an account set up by the school for each family or individual responsible for paying fees. It records all charges, such as tuition fees, levies, and any other school-related costs, as well as payments made. The account shows the balance owed at any given time and is used to track and manage outstanding fees.
- **Enrolment Fees:** Fees payable by Parents/Carers on application for enrolment and acceptance of an enrolment
- **School Fees:** The amounts charged by the College to families to contribute to the education of their children, they include tuition charges and levies
- **Parents/Carers:** Applies to an individual in a parenting capacity of a child, student, prospective student or past student, including carers, legal guardians, and natural, step, family care giver, or adoptive parents.

5.0 Legislation

- Education and Training Reform Act 2006 (Vic)
- Australian Consumer Law (ACL)
- Privacy and Data Protection Act 2014 (Vic)
- Family Law Act 1975 (Cth)
- Equal Opportunity Act 2010 (Vic)
- Debt Collection Guidelines (Australian Competition and Consumer Commission & Australian Securities and Investments Commission)
- Child Wellbeing and Safety Act 2005 (Vic)

6.0 Related Policies, Procedures, & forms

- Procedure 8.01A: Setting School Fees at Mercy Colleges
- Procedure 8.01B: Setting of School Fees at Mercy Colleges
- Mercy Policy 8.02A: Collection of Outstanding Fees at Mercy Colleges
- Mercy Education Debtor Legal Action Request Form
- Enrolment Policy
- School Fee Collection Policy
- School Fee Collection Procedure
- School Fee Assistance Program
- Change of Family Status Form

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