



Saint Ignatius College Geelong

FEES POLICY

PREAMBLE

Saint Ignatius College is committed to the provision of Catholic secondary education for all eligible students from the nine regional parishes of the Geelong Deanery. The College's Fees Policy has been established to ensure that no eligible student is denied access to Catholic secondary education on the grounds of financial hardship.

KEY POINTS OF THIS POLICY

- Fees are a necessary income stream to allow the college to operate
- Annual Fees are set by the School Board in Term 4 for the following year
- No eligible Catholic student is denied access to the college specifically upon the grounds of financial hardship.
- Fees are due for payment IN FULL at the end of Term 2
- Alternative payment arrangements can be agreed with the College Business Manager and must be finalised by the end of the school year
- Non payment of fees may limit a student's involvement in the extra-curricular program of the College
- Special Considerations:
 - Fee reduction can be applied for in cases of genuine hardship
- Unpaid fees will be referred to a debt collector where a parent does not enter into, or honour alternative payment arrangements agreed with the College Business Manager.

VALUES

The values which inform the College's School Fee Policy are:

- Fairness
- Equality
- Commitment to those with special needs
- Concern for the pastoral well being of all
- Promotion of community

BACKGROUND TO COLLEGE SCHOOL FEES

Saint Ignatius College's income is derived from a combination of:

- annual Government grants
- annual School Fees payable for each student
- fundraising activities undertaken by the College community from time to time.

School Fees provide an essential income stream to allow the College to operate. The level of fees charged each year must be sufficient to support the educational and pastoral program of the College.

The College Board is responsible for setting the school fees each year. The College and the Principal are sensitive to the financial pressures placed on some families who choose to educate their daughters and sons at Saint Ignatius College.

SCHOOL FEES POLICY

Saint Ignatius College's Fees Policy is as follows:

1. An annual all-inclusive tuition fee is payable for each student enrolled at Saint Ignatius College.
At the senior level of the College, the possibility of levying additional fees to cover the additional costs associated with certain subjects may be necessary. The need to impose these additional fees will be considered at the time of setting the annual budget. Parents will be notified of any additional fees by February of the year before such fees will become payable.
2. In addition to the annual tuition fees, an annual Building Levy is charged on a per family basis.
3. The level of school fees are reviewed annually by the College Board taking into account the financial needs of the College and the ability of the College community to meet these fees.
4. The levying of school fees and the schedule for fee payments balances the College's cash flow needs and allows parents to meet their commitment to pay the fees with minimal discomfort.
5. A discount in School Fees is granted to any family with two or more students enrolled at the College in any one year.
6. A Special Consideration may be made available to families who experience financial hardship. Fee concessions are reviewed annually. The College Principal, assisted by the Business Manager, is authorised to grant school fee reductions to families in need.
7. The College does not have the capacity to reduce School Fees payable in those instances where a student is involved in studies conducted outside of the College. The College annual fees are scheduled on the basis that students complete all their studies at the College. Consequently any costs that may be associated with variations from the mainstream programs of study must be met solely by the student's family. Opportunities for students to study off site are provided to families on the assumption that they will meet the additional costs of such programs in full and that such activities will not have a negative impact on the ability to pay the College School Fees.
8. Outstanding Unpaid School Fees
 - As a matter of fairness to other parents who pay the school fees, outstanding school fees will be pursued.
 - Parents need to be aware that non-payment of fees may limit a student's involvement in the extra-curricular program of the College. Parents account history will be considered when deciding student's eligibility to attend extra-curricular activities such as overseas tours and trips. Where outstanding School Fees being paid on a concessional schedule are in arrears students will not be eligible to participate in overseas activities.
 - Legal procedures to recover outstanding fees will be initiated with permission of the College Board Finance Committee.

9. Hardship

- The College is aware that sometimes family situations change and often this can place some hardship on a family's or a parent's capacity to pay the School Fees in full and on time. In these circumstances the College Principal and the College Business Manager hold an authority (from the Board) to apply Special Consideration for requests for a reduction of annual fees or a revised schedule for the payment of current and/or outstanding school fees.
- When a family or a parent has difficulty paying school fees, discussions that take place in the context of Special Consideration will be treated with discretion and confidentiality. These discussions will be conducted on a one-to-one basis between the parents and the College Business Manager or College Principal.
- All such Special Consideration arrangements are reviewed each year. It is an expectation held by the College community that families do cover the full costs of their child's attendance at the College.
- Obligations attached to such Special Considerations may extend beyond the time a child is enrolled as a student at the College.

10. The School Fees policy takes into consideration advice on school fees from the Archdiocese of Melbourne and the Catholic Education Commission Victoria.

11. The College School Fees Policy is available on the Saint Ignatius College Geelong Website.

Other

This policy will be used to

- guide the annual decision as to the level of school fees charged
- determine any additional levies at the senior level of the College
- establish an annual budget allowance for Special Consideration fee reductions.

Prospective parents are asked to sign the "Declaration for Payment of Fees" section on the Application for Enrolment form. This provides clarity as to the person(s) responsible to pay fees.

Payment of fees are listed in the "Conditions of Enrolment" section on the Application for Enrolment form.

PROCEDURES

1. Setting of School Fees

The College Board will determine the level of school fees (tuition and levies) based on budget estimates to meet the needs of the College for the following year. In the final term of the school year, parents will be advised of the school fees for the following year.

1.1. Fee Charging Procedures

- As far as is practical, fees will include all costs and charges necessary to cover student subjects for the year.
- The Board is not in favour of the College asking parents to pay for additional compulsory subject costs, excursions, etc., which were not included in the original fees structure.
- Some charges may be invoiced separately during the year with the approval of the Principal. These may include certain non-compulsory excursions and elective subjects such as VET , VCAL and Outdoor Education.
- Students taking private music lessons at the College, are invoiced separately.
- Years 7 & 10 students are annually charged for a laptop in full and invoiced separately.

1.2. Students Commencing During The Term

- All students commencing at SICG mid term will be required to pay full fees for that term where the term is half complete or less.
- Where the term is more than half complete, pro rata fees will be charged on a weekly basis. All levies and charges for camps and excursions yet to be undertaken will be fully charged.

1.3. Refund of Fees to Exiting Students

- A refund of fees is calculated after an Exit Form, completed and signed has been received by the College. When a student exits during a term, that term's fees will be charged in full. If fees are paid in advance there will be a refund of term fees not attended by the student.

1.4. Enrolment Fee

- An Enrolment Fee is charged to all prospective students who accept an enrolment offer.
- Payment of this fee indicates a clear commitment of intention by the parent(s) to take up the place that has been offered.
- The amount of this fee will be set from year to year by the Principal.
- In the event that the parent(s) subsequently withdraw the child, prior to commencing school, this fee will not be refunded.
- In the event that the College subsequently withdraws the offer of a place to a student, this fee will be refunded.
- A percentage of this fee will be applied against the first year's Tuition Fees. The balance represents an administration charge.

2. Fee Collection

2.1. Fee Collection Policy

- It is acknowledged that there is a wide divergence in our families' financial circumstances. Fee collection procedures are structured to assist parents to cope with their own particular circumstances.
- The College will make every reasonable endeavour to collect fees from all families. In extreme circumstances, this may include legal action when all other avenues have been exhausted.

2.2. Fee Collection Procedures

2.2.1. Payment methods available to parents:

- The standard method is by payment in full by the end of Term 2.
- Parents who are unable to pay by the standard method may make special arrangements to pay their fees off provided all fees are finalized by the end of the school year. All arrangements are to be made in conjunction with the Business Manager or his/her nominated assistant.
- Payment methods available are:
 - *Direct Debit* – Where parents authorize the College to debit a nominated amount from their bank account.
 - *BPay* – Where parents electronically transfer funds to the College using Biller Code.
 - *Bank Deposit* – Where parents deposit funds directly from their bank using their Fee Payer Account Code as a reference.
 - *Credit cards* – The College accepts all credit cards with the exception of Diners Club and American Express.
 - *Cash Payments* – Nominated amounts to be paid directly to the Finance Office.

2.3. Collection Procedures

2.3.1. Statements are emailed to all parents at the commencement of each school year. Further reminder statements will be emailed periodically as required.

2.3.2. Parents who dishonour standing fee payment arrangements will be given a reasonable opportunity to remedy the situation prior to further action being taken against them.

2.3.3. The collection procedure for fees that have not been paid is:

- A fee statement will be emailed requesting payment.
- If no response, a letter from the Principal requesting account be settled as soon as possible, or an appointment be made with the Business Manager to make special payment arrangement and that fee concessions may be granted in cases of financial hardship.
- Should parents continue to avoid contact, a second Principal's letter is to be sent advising if payment is not received by due date, account may be referred to the College Debt Collector, once again stating that fee concessions may be granted in cases of financial hardship and to contact the Business Manager if this is the case.
- If parents do not respond, contact will be attempted by phone advising that the account will be referred to a Debt Collector if an arrangement is not made to clear debt.
- The Board Finance Committee will assess the debt situation to determine if it shall be referred for Debt Collection, or other appropriate action.

2.4. Families Facing Hardship

Parents who are unable to meet their fees due to hardship will be eligible to special consideration.

2.5. Legal Action

2.5.1. The College will take legal action to recover outstanding fees where:

- Every attempt outlined above has been disregarded by the parent(s).
- The procedures outlined in 2.3 have been ineffective.
- It is the opinion of the Principal and the Business Manager, after due consideration, that the family has the ability to pay the debt.

3. *Special Consideration*

A formal application process is required for arriving at a decision to grant a special consideration. The following criteria will be considered:

- Total family income
- Family size
- Other educational institutions to which the family has commitments
- Availability of discounts at other educational institutions
- Availability of Government assistance to parents
- Other extraordinary family commitments

In the final determination of a fee remission, consideration will be given both to the need for an actual remission in the amount of money to be paid to the College, and the need to spread the payment over an appropriate time.

In some cases a parent will be required to complete a College Fee Assistance Form (see Appendix 1).

This Policy will be implemented in accordance with existing privacy legislation and related policies.

1. RELATED DOCUMENTS

- 1.1. Privacy Policy
- 1.2. Enrolment Policy
- 1.3. College Fee Assistance Form
- 1.4. Conditions of Enrolment/Enrolment Application Form
- 1.5. Digital Technology Policy

Position Responsible	Business Manager
Approval Authority	SICG Board 24 May 2018
Review Date	May 2021 (3 years from date of approval/amendment)

REVISION HISTORY

Revision Ref. No.	Approved/ Amended/ Rescinded	Date	Board/Executive

Appendix 1.

COLLEGE FEE ASSISTANCE FORM

To apply for fee alleviation or to organise for an extended repayment arrangement to be put in place, please provide information as requested below and return this form to:

The Business Manager
Saint Ignatius College Geelong
27 Peninsula Drive
Drysdale Vic 3222

Please note: the information provided will be treated confidentially and stored securely, and will only be accessible to the Principal and/or Business Manager.

Once your form has been submitted, you will then be contacted to arrange an appointment with the Business Manager to discuss your application.

1. Applicant Details

	Applicant 1 Parent/Guardian 1	Applicant 2 Parent/Guardian 2
Name		
Address		
Home Phone		
Mobile Phone		

2. Dependant Children

Name	Age	Relationship to you	Are they residing with you?
			Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>

3. Income – please complete on a per week basis

	Parent/Guardian 1	Parent/Guardian 2
Number of hours working per week		
Gross salary per week	\$	\$
Business income	\$	\$
Family Tax Benefit	\$	\$
Child Support / Maintenance Received	\$	\$
Educational Maintenance Allowance	\$	\$
Other Income	\$	\$
Total Gross (before tax) income per week	\$	\$
Do you have a pension / health care card		
Taxable Income shown on the last Income Tax Assessment received from the Australian Taxation Office	Taxable Income Year End	Taxable Income Year End
	30/6/ \$	30/6/ \$

4. Assets

Do you own your home	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Do you have a home loan	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, what is the balance \$
Do you have home insurance	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, please state value insured \$
Do you have contents insurance	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, please state value insured \$
How many cars are garaged at home		
Do you receive any Fringe Benefits at work (car, expense payments etc)	Yes <input type="checkbox"/> No <input type="checkbox"/>	
Balance of your bank accounts as at date of this application	Bank Account	\$
	Bank Account 2	\$
	Bank Account 3	\$
Do you own shares or other investments	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, please provide details:

Applicants will be required to bring the following documents to their interview;

- * Copies of pay slips for the last 2 pays.
- * Copy of the last Income Tax Assessment and where self employed, a copy of the Tax Return itself.
- * Copy of current bank statement(s) and credit card statement(s) showing one month's transactions

5. Expenses – provide details of amount spent per week

Rent	\$	Gas	\$
Home Loan Repayment	\$	Electricity	\$
Hire Purchase Payments	\$	Rates	\$
Private Medical Cover	\$	Food	\$
Medical Expenses	\$	Clothing	\$
Life Insurance	\$	Education Costs	\$
Phone	\$	Other:	\$
Motor Vehicle Expenses	\$		\$
Total Weekly Spending			\$

6. Liabilities

Do you have any credit or store charge cards?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, what is the balance? \$
Do you have any other loans?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes, what is the balance? \$

7. Other Information – please include additional information in support of your application.

8. Amount of Fee Alleviation requested

(Please note that all families are expected to make a contribution towards their fees, therefore fee alleviation for the total amount of the yearly fee will not be granted. Families are also expected to agree on the method of paying any outstanding fees prior to their application for fee alleviation being considered.)

Balance of Outstanding Fees	Current School Year	\$
	Prior Year Fees	\$
	Total Outstanding	\$
Amount of Fee Alleviation	Previously Given?	Requested Today \$
Proposed method of paying the balance of the fees outstanding (please circle preferred option)	Payment Frequency	Weekly/ fortnightly/ Monthly
	Payment Method	Direct Debit / Credit Card / Other (please specify):
	Payment Amount	\$

Signed Applicant 1 Applicant 2
 Date Date