

## Fee Policy

### RATIONALE

Emmanuel College offers a Catholic education to young people within our community. In order to provide such education, the College receives government funding and is required to supplement this through the charging of fees. Parents/guardians are expected to pay fees as determined by the Advisory Council to the fullest extent to which they are able.

Members of the community who seek a Catholic education for their child will not be excluded from the College for financial reasons provided that appropriate arrangements are made with the College prior to enrolment.

This policy provides clarity around how the College sets fees, the College's expectation of parents/guardians, and the collection processes.

### SCOPE

This policy relates to parents/guardians or those responsible for the payment of a student's enrolment fees.

### DEFINITION

**Fees** are monies paid to the College to cover the cost of a student enrolment and are essential in providing a high quality Catholic education.

### POLICY STATEMENT

The raising and collection of school fees is an important aspect of the College's financial operations to supplement the government funding received. The College Advisory Council is responsible for setting the fees and will seek to ensure all charges remain as reasonable as possible whilst ensuring adequate resources are provided for the education of all current and future students.

### GUIDING PRINCIPLES

1. To ensure that Catholic Education remains accessible to all members of our community.
2. Fees shall be set considering the current and future needs of the College and financial climate to safeguard the ongoing financial viability of the College.
3. In setting the fees, the College will seek to include all compulsory charges within a Global Fee and avoid where possible additional charges during the year. Additional fees may be imposed for subject specific choices made by students and extra-curricular activities offered by the College.
4. The College has a responsibility to the wider College community to make every reasonable endeavour to collect fees from all families.
5. A mechanism is to be maintained to assist families who are genuinely unable to pay their fees.

### IMPLEMENTATION GUIDELINES

#### Setting of Global Fee and other charges

Emmanuel College charges a Global Fee inclusive of all information technology costs and year level excursions to cover the gap between government grants and the expenditure necessary to provide a suitable curriculum and facilities.

The College does not favour asking parents to pay additional compulsory subject costs or excursions costs excluded in the original fee structure. Therefore, whenever possible the original fee structure will not be altered throughout the course of the year.

Some levies may be invoiced separately during the year with the approval of the Principal. These may include certain non-compulsory excursions or extra-curricular activity.

Fees are set having regard to the following:

- College Vision, Values, and Guiding Principles.
- Provision of access to the College for all Catholic children is paramount.
- Cost of providing the curriculum and support services.
- Level of government grants.
- Capacity of parents to pay.
- The Advisory Council will also consider the ability of the community serviced by the College, to meet the level of fees and levies to be charged, keeping in mind the socio-economic level of the community.
- Providing a wide-ranging curriculum meeting the needs of the students to maximise their full potential.

Fees shall be considered annually as part of the budget process for the following year. Prospective fee options will be discussed with the Finance Sub-Committee and then ultimately approved by the Advisory Council at a meeting in the second half of the year.

The Finance Sub-Committee and Advisory Council will consider the financial needs of the College ensuring it remains financially viable. The Advisory Council will seek to ensure that any fee increases are maintained at a steady rate.

#### **Fees for capital purposes**

The Advisory Council has the option of charging a family or student a capital fee to assist in meeting the current and future needs of the College in relation to the provision of capital facilities or loan repayments. This fee can be mandatory or voluntary.

The College has a registered Building Fund account. The College is dependent upon these funds for building works. If the fee is set in a voluntary capacity for families, then the fee is tax deductible.

#### **Application Fee**

An Application Fee is charged to all prospective students at Emmanuel College. The Application Fee is charged at the time of lodging the prospective student's application for enrolment. The charging of the Application Fee does not assume that an offer of enrolment will be made. The Application Fee reflects the administrative cost imposed on the College in assessing an application for enrolment.

The amount of the Application Fee shall be set annually during the budget process.

The Application Fee is non-refundable, however is credited against future fees if the student enrolls at the College. Where an application is not accepted the fee is foregone.

The Principal may waive or reduce the Application Fee in the event of special circumstances at their sole discretion.

#### **Acceptance Fee**

An Acceptance Fee is charged to all prospective students at Emmanuel College. The Acceptance Fee is charged at the time a place is confirmed and offered to the family. Payment of the Acceptance Fee indicates a clear commitment of intention by the parent(s)/guardian(s) to take up the place that has been offered. The Acceptance Fee reflects the management and administrative cost imposed on the College in planning for a student's enrolment at the College. It is also charged to ensure the intention of the enrolment.

The Acceptance Fee shall be set annually as part of the budget process.

The Acceptance Fee is non-refundable but will be deducted from a future fee account.

The Principal may waive or reduce the Acceptance Fee in the event of special circumstances at their sole discretion.

#### **Fee Discounts**

The College will offer a discount to families with multiple enrolments at the College in the same year where the siblings reside together. The level of the Family Discount will be considered annually and linked to the Global Fee. The discount is provided to assist those families with multiple children attending the College at the same time.

## **Fee assistance**

The College has an expectation for all parents/guardians to pay fees. Parents/guardians who are unable to meet their fee commitment are encouraged to seek advice in a timely manner from the College Business Manager and may be offered fee relief. The outcome of meetings is confidential for both parties given the personal nature of the discussion and the College's inability to provide fee relief for all families.

Fee assistance may be provided to assist families unable to meet their fee commitments due to genuine hardship or extenuating circumstances including but not limited to serious illness, change in employment, or change in family circumstance.

Applications for fee assistance are considered by the College Finance Sub-Committee who make a recommendation to the College Advisory Council. This process is an anonymous process.

An application for fee relief does not guarantee fee relief will be provided and families should enrol students with an expectation that full fees will be payable. The Advisory Council expects that other than in extreme circumstances, even where fee assistance is offered, fee payers are expected to make a financial contribution towards the Global Fee.

Fee assistance may include spreading payments over time, allowing additional time to pay and/or a reduction in the amount payable.

An *Application for Fee Assistance (Appendix A)* must be completed and supporting documentation provided to be considered.

The granting of fee assistance is an annual process and must be applied for annually.

Automatic fee assistance for the year will apply in the event of the death of an immediate family household member of a student, specifically a student's school aged sibling, parent, or guardian.

Families in receipt of fee assistance must respect the confidential nature of any assistance offered.

## **Payment of and responsibility for fees and charges**

1. The College expects the payment of the Global Fee will take priority over non-compulsory extra-curricular activities including but not limited to non-compulsory camps and tours and private music lessons. The College reserves the right to refuse the participation of a student in an extra-curricular activity where outstanding Global Fees exist for a prior school year or there is not a plan in place for the current year fees.
2. Each signatory to the enrolment application form and/or subsequent re-enrolment forms will be both jointly and severally responsible for the timely payment of all fees.

Where the liability for the payment of fees and levies changes from one party to another party, either during the course of a student's enrolment or after a student leaves the College, each party will be required to submit a signed document which clearly indicates the change in liability for the payment of fees and the commencement date of this change in liability, to the Business Manager. If the College does not receive a mutually accepted agreement from the parties involved, the original signatories to the enrolment and subsequent re-enrolments will continue to be jointly and severally liable for all debts incurred.

The parent acknowledges that they are jointly and severally liable to the College for payment of the fees and any other charges under the enrolment agreement, regardless of the person(s) to whom the account may be addressed, or by whom accounts are or have been paid in the past. This liability shall continue regardless of the relationship between the parents, or any court order between the parents, or any child support or other arrangements between the parents.

3. When a student enrolls in an Emmanuel College approved activity with another education provider (Virtual School-Distance Education, Victorian School of Languages, TAFE provider) a pro-rata remission may be applicable to the appropriate fee payer's Emmanuel College account. External charges may be added to the fee payer's Emmanuel College account.

No credits shall be provided by the College where a student withdraws from an external provider, unless a corresponding credit is issued by the provider.

## **Fee collection**

The College provides a range of payment options to assist the different financial circumstances of the College's families.

As a result, a fee collection procedure is structured to assist parents to cope with their particular circumstances.

A *Fee Arrangement Form* is issued annually requesting each fee payer nominate their intended method of payment. This may include payment by cash, cheque, EFT or direct debit. Payment must be made in full by 31 March each year unless one of the following regular payment arrangements are nominated:

- weekly instalments
- fortnightly instalments
- monthly instalments
- termly instalments.

For a regular payment arrangement put in place, all fees must be paid in full by 30 November each year.

Where a fee payer does not return a *Fee Arrangement Form*, payment is expected and due on 31 March of the year to which the fees relate.

Where a payment arrangement defaults two times within the year the fee payer will be invited to meet with the Business Manager to work through their financial situation.

If payment is not made in full by 31 March and an alternative fee payment arrangement is not in place for the current year fees, the College will attempt to contact both fee payers by phone, email, SMS or letter. Every effort should be made to encourage the fee payer to make a payment, enter into an ongoing arrangement, or come in and meet with the Business Manager to explore their options.

Where no response is received from the fee payer after multiple attempts, they are to be formally notified that their account may be referred on to the College debt collection agency for action.

If the fee payer is a current family of the College, the fee payer will have their account listed for discussion by the Finance Sub-Committee on an anonymous basis where approval shall be sought to refer the debt to a collection agency.

A fee payer may be responsible for costs incurred when referred to the collection agency.

The enrolment of subsequent siblings may be jeopardised by a current fee payer's refusal to discuss their financial situation with the College and establish even a basic payment arrangement.

Where all siblings have ceased education with the College and an outstanding balance exists, and no plan to clear the fees is in place, the account will be referred to the debt collection agency for action. All costs incurred as part of this process shall be passed onto the fee payer.

As the risk of non-collection increases once students have completed their education, the College will endeavour to finalise the payment of outstanding fees when a youngest child is finishing at the College. A payment arrangement extending beyond this time may be enacted where there is reason to believe the payment arrangement will be fulfilled by the family.

### **Refund of fees to exiting students**

The College bases its teacher staffing and other related educational expenses on the enrolled student population annually.

Where a student is exiting the College the parent/guardian must complete the *School Exit Clearance Form*. Upon receipt of this completed form the College shall then make an adjustment to the fee account on a pro-rata basis.

Extra-curricular activity or external costs may still apply where the College has already committed to this expenditure and a refund from the external provider is not available.

Students who due to illness or other reasons are absent for significant parts of a term or year will not be eligible for partial refunds. To the same extent students who do not attend a camp or retreat will not be eligible for refunds. The costs of retreats and camps are included within the College Global Fee reflecting them being a part of the College curriculum.

### **Overseas students**

#### **1. Exchange students**

Emmanuel College encourages the Exchange Student Program. We welcome those overseas students who elect to visit our College and encourage Emmanuel students who have the privilege to visit overseas schools under the Exchange Program.

Incoming overseas students will be charged fees based upon cost recovery and may include camps and excursions IT costs. These fees will be invoiced in advance.

Students from Emmanuel College embarking on an Exchange Studentship may be eligible for a partial credit during the time of their departure. Their place at Emmanuel College will be guaranteed on their return. This is conditional on the period of exchange not exceeding twelve months, and the student not remaining overseas more than the period of the exchange.

## 2. Full fee paying overseas students

Under the Commonwealth Government guidelines, these students are not eligible for any government funding. Therefore, all full fee paying overseas students will be required to pay ALL fees, levies, and charges.

They will also be required to pay the full amount of all government grants which would normally be attributed to the Catholic education system as follows:

- a. Commonwealth grant
- b. State grant
- c. State education allowance

These full fees are compulsory to ensure that parents/guardians (and all taxpayers) are not subsidising these students.

Full fee paying overseas students are required to pay all fees and extra costs for each semester prior to the commencement of each semester. No discount will apply to such payments. The renewal of their visa is also dependent upon such payments being made.

## POLICY REVIEW

This policy will be reviewed every three years or as needed.

## RELATED DOCUMENTS/LINKS

Emmanuel College Vision, Values, and Guiding Principles

Emmanuel College Enrolment Form

Fee Arrangement Form

Application for Fee Assistance – Appendix A

Mercy Education Fee Policy

## REVIEW HISTORY

Version	Date released	Next review	Author	Approved
1	September 2018	September 2021	Business Manager	Board of Management
2	October 2022	October 2025	Business Manager	Advisory Council

## APPLICATION FOR FEE ASSISTANCE

## Attachment A

For the College to consider an application for fee assistance the following questions must be answered. All information will be treated in strictest confidence with only the Principal and the Business Manager having access to the completed form. Please answer all questions. If you require assistance completing the form, please contact the Business Manager on 5560 0888.

	Parent/Guardian 1	Parent/Guardian 2
<b>Name</b>		
<b>Address</b>		
<b>Phone</b>		
<b>Employer</b>		
<b>Position</b>		

### Dependent Children

Children's names	Name of School/At Home	Age	Year Level (if applicable)

### Family Income

Family Income per fortnight	\$	Commitments per fortnight	\$
Parent/Guardian 1 - wages (after tax)		House mortgage repayments	
Parent/Guardian 2 - wages (after tax)		Rent	
Regular overtime		Car loan	
Pension/social security		Credit card repayments	
Family allowance/supplement		Other loans	
Maintenance		Other school fees	
TOTAL:	\$	TOTAL:	\$

### Family Assets

House/Property	<input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, please give details</i>	Value	\$
Property 1		Value	\$
Property 2		Value	\$

<b>Motor Vehicle</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, please give details</i>			
Make/model		Value	\$
Make/model		Value	\$
<b>Bank Accounts</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, please give details</i>			
Savings accounts		Value	\$
Investment accounts		Value	\$
<b>Other Assets</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If Yes, please give details</i> <i>Examples of other assets are - boat, caravan, jewellery, art</i>			
Asset Description		Value	\$
Asset Description		Value	\$

**Family Liabilities**

Loan Type	Amount Owning on Loan	Loan Type	Amount Owning on Loan
Home Loan	\$	Personal Loan	\$
Car Loan	\$	Credit Card	\$
Other	\$		

Please provide supporting documentation (example: Payment Summaries, Rental Agreements, Loan Agreements, Bank Statements, Tax Returns)

**Other comments relevant to your application**


**Preferred appointment day and time**

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**To the best of my knowledge, I declare that the information I have provided on this form is true and correct**

Parent/Guardian 1		Parent/Guardian 2	
Signed		Signed	
Name ( <i>please print</i> )		Name ( <i>please print</i> )	
Date		Date	

**Terms and Conditions:**

Tuition fees are a vital component of the College's Income. Fees paid by parents are primarily used to purchase resources, to meet loan commitments and to further develop the College's facilities that benefit students who attend the College.

Fee assistance is not a right, nor is it automatically granted. The application process is detailed and rigorous, so assistance is only given when truly necessary and within the scope of the College's overall budget limitations. The process involves completion of the detailed financial information section of the application. It will involve a meeting with the Business Manager and/or telephone discussions. The Business Manager may ask for additional conditions to be met by some applicants.

Assistance given is limited and is intended to reduce the cost to some families to a level they can afford. Priority will be given to those families who have demonstrated commitment to the College, regular payments of past tuition fees and levies and the number of children enrolled in the College.

Assistance is only given in relation to the Global Fee. No assistance can be offered in regard to any other programs offered by the College.

**Not all applications will be successful in receiving assistance.**

Written notification is to be given to the Business Manager immediately upon any change in your financial circumstances. On receipt of this information another form or an interview may be required to review the level of fee assistance.

Assistance is provided within the following limits and conditions:

1. The minimum payment that is expected from each family per week/fortnight will be determined by the College in consultation with the applicant.
2. The amount agreed to per term is either paid on the due date each term or a direct debit authority for the amount of tuition fees must be signed and remain in force for the assistance to remain valid.
3. Repayments of tuition fees must always be current. Repayments which are outside the agreed arrangements may result in the assistance being withdrawn.
4. Fee assistance arrangements are strictly confidential between the family concerned and the College. No discussions are to occur with anyone except the Principal or Business Manager. Failure to observe this requirement may result in the withdrawal of the Fee Assistance.
5. Applicants must supply a copy of their concession or Healthcare card. This will be taken into account when considering fee assistance.
6. Fee assistance is valid for one school year only. A new application must be submitted on an annual basis.
7. Any additional conditions agreed with the Principal/Business Manager must be fully met, or the level of fee assistance will be adjusted.

Applicants are to supply the College with the following documents. These documents will be used to assess the level of assistance, if any, the College will offer to your family.

1. Centrelink income statement
2. Copy of concession or Healthcare card
3. Last three pay slips
4. Last finalised Income tax return for father/guardian and/or mother/guardian
5. Bank statements (two months)
6. Loan statements (two months)
7. Credit Card statements (two months)

Failure to meet any of the conditions will result in the withdrawal of Fee Assistance.

**Privacy Statement**

All information collected by the College will be handled in accordance with the Emmanuel College Privacy Policy which can be viewed at [www.emmanuel.vic.edu.au](http://www.emmanuel.vic.edu.au).