

Fee Policy

RATIONALE

Emmanuel College offers a Catholic education to young people within our community. To provide such an 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.

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 expectations of parents/guardians, and the collection process.

SCOPE

This policy relates to parents/guardians or those responsible for the payment of a fees and charges related to a student.

DEFINITION

Global Fee: charge by the College to all students that funds the difference between the government funding provided per student and the costs of operating the school. The Global Fee is all encompassing of tuition costs, ICT costs, and year level camps.

Building Levy: a compulsory levy charged per family to be allocated towards building works.

Family fee discount: applied to a fee account where more than one student is enrolled from the same family. For the discount to be applied the children must be enrolled in the same year. In the event of separated families, the discount shall be split in accordance with the fee responsibility.

Extracurricular activities: optional activities offered by the school where a separate cost will be charged to the fee payers.

Fee payer: the person(s) nominated on the student enrolment form as responsible for the payment of fees and charges. The fee payer may be changed only through mutual agreement and the signed change of fee payer nomination form.

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, on recommendation from the College Finance Sub-Committee, 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. Any fee increase greater than the Mercy Education Limited maximum level must incorporate their approval process.

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 Communication Technology (ITC) 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.

Booklist levies sit outside the Global Fee and are an additional cost payable direct to the College's supply of these services. 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 activities.

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.

Voluntary contributions from families for the purposes of gaining a tax deduction can be made to the Emmanuel College Warrnambool Foundation knowing these funds will be used to support the College's building works.

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 and also can be used to ensure all applications received are from genuinely interested families.

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.

The family discount will be split in line with the enrolment form where the fee responsibility is shared.

The family discount shall not extend across combined families where the fee payers are different, ie parent A and B have two children AB1 and AB2. Parents C and D have two children CD1 and CD2. Both parents A and B and C and D separate. Parent A partners with parent C and the children AB1, AB2, CD1 and CD2 all live with them, while the fee responsibility remains the same. The family discount shall be provided equally to parents A and B for their two children and equally to parents C and D. A family discount for four children would not be applied unless there was a change in fee payer responsibility.

Fee assistance

The College has an expectation for all parents/guardians to pay fees, as agreed to in the 'Conditions of Enrolment' section of the enrolment form. Parents/guardians who are unable to meet their fee commitment are encouraged to seek advice in a timely manner from the 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 Finance Sub-Committee who make a recommendation to the Advisory Council. This 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. Where this will not be possible a conversation must occur with the Business Manager prior to enrolment. 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. A minimum of \$35 per week or \$1,820 annually per child is payable unless in extreme circumstances.

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 balance of fees outstanding in 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. Depending on the time of year and if a lump sum has been paid, the Business Manager may apply the support to the following year or arrange a refund within the current year. This decision will be confirmed through the Finance Sub Committee.

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 instrument hire. 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. Emmanuel College reserves the right to charge an administration levy to cover time and administration costs involved in enrolling and engaging with external education providers.

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.

Debtors that hold a current health care card, or other financially means tested card, may be eligible for the Government's Camps, Sports and Excursions Fund (CSEF). This fund helps eligible families with the costs of camps, sporting activities, and excursions/incursions. Families should explore their eligibility via <https://www.vic.gov.au/camps-sports-and-excursions-fund>. Eligibility entitles the debtor to a payment on their fee account from the Victorian Government.

Fee Arrangement Forms

A Fee Arrangement Form is issued annually. Every fee payer is required to nominate their intended method of payment. This may include payment by cash, EFT, BPAY, online payment 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.

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. In the event of a default payment the fee payer will be encouraged to make up the payment or pay a lesser amount.

If a debtor's direct debit payment defaults the College reserves the right to levy an administration fee on their account of up to \$10 for each default. This levy is to cover the additional administrative burden associated with default payments. Debtors will be sent an email upon their first default indicating that a levy may be imposed if another default is to occur within the current year.

If a fee payer does not adhere to the agreed instalments outlined in their Fee Arrangement Form during a given year, Emmanuel College reserves the right to insist upon a direct debit arrangement for the following year to ensure instalments are made consistently.

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. This would be demonstrated through regular ongoing payments and good communication during their time with a student at the College.

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.

Where a student exits at the commencement of a school year for a reason other than employment or family relocation an administrative charge may be levied. This is to cover internal costs and account for the individual taking a place of potentially another enrolment. This charge will be highlighted to families at the re-enrolment time.

Extra-curricular activities 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 including holidays 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 a fee for administration, camps and excursions, or 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

These full fees are compulsory to ensure that parents/guardians 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

- Application for Fee Assistance – Appendix A
- Emmanuel College Vision, Values, and Guiding Principles
- Emmanuel College Enrolment Policy
- Emmanuel College Enrolment Form
- Emmanuel College Enrolment Agreement
- Fee Arrangement Form
- MEL 8.01 Policy Setting School Fees at Mercy Colleges
- MEL 8.01 Operational Instructions – Setting School Fees at Mercy Colleges
- MEL 8.02 Policy Collection of Outstanding School Fees
- MEL 8.02 Operational Instructions Collection of Outstanding School Fees

REVIEW HISTORY

Version	Date released	Next review	Author	Approved
1.0	September 2018	September 2021	Business Manager	Board of Management
2.0	October 2022	October 2025	Business Manager	Advisory Council
3.0	October 2025	October 2028	Business Manager	Advisory Council



2026 APPLICATION FOR FEE CONSIDERATION

In order for the College to consider an application for fee consideration, 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 in filling in the form please contact the Business Manager on 5560 0888.

PARENT / GUARDIAN 1

PARENT / GUARDIAN 2

NAME:		
ADDRESS:		
PHONE:		
EMPLOYER:		
POSITION:		

DEPENDANT 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's Fees	\$
TOTAL:	\$	TOTAL:	\$

FAMILY ASSETS

HOUSE / PROPERTY YES NO (If Yes, please give details)

Property 1 _____ Value:\$ _____

Property 2 _____ Value:\$ _____

MOTOR VEHICLE YES NO (If Yes, please give details)

Make/ Model _____ Value:\$ _____

Make/ Model _____ Value:\$ _____

BANK ACCOUNTS YES NO (If Yes, please give details)

Savings Accounts _____ Value:\$ _____

Investment Accounts _____ Value:\$ _____

OTHER ASSETS YES NO (If Yes, please give details)

Examples of other assets are: Boat, Caravan, Jewellery, Art

Asset Description: _____ Value:\$ _____

Asset Description: _____ Value:\$ _____

FAMILY LIABILITIES

LOAN TYPE	AMOUNT OWING ON LOAN	LOAN TYPE	AMOUNT OWING ON LOAN
Home Loan	\$ _____	Personal Loan	\$ _____
Car Loan	\$ _____	Credit Card	\$ _____
Other	\$ _____		\$ _____

Supporting documentation is required for all applications. (Example: Payment Summaries, Rental Agreements, Loan Agreements and Credit Card statements covering 3 months, Payslips x 3 fortnights, Bank Statements, Tax Returns)

Other comments relevant to your application:

Preferred appointment day and time: _____

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

PARENT / GUARDIAN 1

Signed: _____ Date: _____

Please Print Name _____

PARENT / GUARDIAN 2

Signed: _____ Date: _____

Please Print Name _____