



# MERCEDES COLLEGE

COMPASSION LOYALTY JUSTICE INTEGRITY RESPONSIBILITY MUTUAL RESPECT

## Mercedes College Fee Policy and Procedures

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## 1. Vision Statement

Our vision for Mercedes College is to be a sustainable, internationally minded, world class school, providing a holistic educational experience for our students within a unique culture and community where we honour our Catholic traditions and live the Mercy Keys.

## 2. Preamble

Mercedes College provides a strong values centered Catholic Education based on the traditions of the Sisters of Mercy. The Mercy Keys of Loyalty, Integrity, Compassion, Justice, Mutual Respect and Responsibility underpins the principles of this policy.

The Mercedes College Fee Policy outlines the processes that will be employed in the setting of student fees, the granting of fee remissions and fee collection arrangements.

The content of this policy can be amended at the College Council's discretion at any time without notification.

## 3. Fee Setting

In recognition that parents and caregivers of students at Mercedes College are making a significant investment in their child's education and to ensure the success of student outcomes remain a priority, the College will carefully balance the financial demands on families whilst delivering an exceptional quality education through diligent financial stewardship.

Mercedes College fees play a pivotal role in meeting the College's financial obligations.

When setting fees the College Council takes into consideration all aspects of budgeting requirements:

- to enable the College to meet costs;
- to ensure sufficient funding is available to grow and improve facilities and resources;
- to ensure parents and caregivers are provided with value for money, and
- to ensure those with genuine financial hardship are supported and assisted wherever possible.

The College Council will ensure that the financial responsibilities of all families are met as to their agreed responsibilities through a systemic and identifiable process for the distribution and collection of fees, therefore safeguarding the financial security of the College. It is the responsibility of the College Council to ensure all reasonable steps are taken to enable the collection of school fees.

The Finance and Funding Standing Committee of the College Council has been empowered to oversee the setting of school fees through prudent budget management, and on an ongoing basis will monitor and review the collection of fees, including those outstanding. The Finance and Funding Standing Committee will provide annual fee recommendations to the College Council and on a regular basis will report on the status of fee collection.

Only summary reports are made available, all family details remain confidential from the Finance and Funding Standing Committee and College Council.

## 4. Fee Composition

### Tuition Fee

The Tuition Fee covers operational costs and resources of the College that are not met by the Australian and State Government funding.

All tuition fees are to remain fixed throughout the year unless significant and unforeseen circumstances arise. Ongoing enrolment at Mercedes College indicates a parents/caregivers acceptance of the Annual Tuition Fee structure.

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## Mercedes College Fees Policy

### Capital Levy

The Capital Levy is a compulsory levy which is **not tax deductible**. The amount of Capital Levy is determined by the long term building and facility needs and is based on repayments of College loans, both Principal and Interest, and ongoing capital development in line with the College's Master Plan.

This levy is family based and is incurred on the number of students concurrently attending the College.

### Resource Fee

The Resource Fee covers all compulsory based year level activities including excursions, camps, retreats, guest speakers and academic competitions that all students must undertake as part of the curriculum.

The Canberra Trip has been included for Year 6 and Year 7 students as part of the Resource Fee.

In addition the Resource Fee covers classroom and curriculum support materials and ICT requirements. Items covered include, and not limited to, printing and photocopying allowances, reference materials including text book hire scheme where applicable, software, internet access and down load, sporting materials, student locker, student diary, whole of school swimming and athletics carnivals and compulsory testing programs.

### College Yearbook

Families are billed for one College Yearbook and this is considered a compulsory charge. Additional copies may be purchased from The College Shop.

### Additional Charges

Discretionary charges necessary to meet curriculum, music or sporting outcomes, but not undertaken by the whole year level group (and therefore excluded from the Resource Fee), are invoiced to the family account, on a nomination basis. Whilst these activities may enhance the educational experience they should not be regarded as compulsory or necessary to complete the year level course work.

Other activities including overseas trips and remote area camps cannot be reasonably determined at the beginning of the academic year and payment for these activities must be made through The College Shop upon notification of charges and finalised prior to the activity occurring. These charges will not be added to family accounts.

In the event a student is offered the opportunity to participate in a discretionary school activity they will not be permitted to participate where fees remain unpaid, an agreed payment arrangement has not been entered or payment commitments have not been maintained.

### Application Fee (New Students)

A non-refundable Application Fee of \$33 (including GST) must accompany the Registration of Interest for Enrolment Form.

### Confirmation Fee (New Students)

Following an interview with the Principal or Head of School and the offer of a position, a non-refundable Confirmation Fee of \$1,000.00 for the first child and \$800.00 for each sibling is payable in advance prior to a student's intended entry into Mercedes College.

The Confirmation Fee and accompanying Letter of Acceptance secures the student's position at the College.

Upon issue of the first fee account, \$500.00 of the Confirmation fee per student will be applied to the family account. Should the student not subsequently attend Mercedes College, the full Confirmation Fee is forfeited and retained by the College.

## 5. Fee Schedule

The Finance and Funding Standing Committee, a sub-committee of the College Council, operates to oversee all matters relating to the setting of fees, remissions and collections of family fee accounts.

Following the Finance and Funding Standing Committee review of the fee budget in August and subsequent fee recommendation, the annual school fees will be approved by the College Council and notification will be provided to parents/caregivers with the annual tax invoice/statement.

Please refer to the College Schedule of Fees for current fee information (published on the Mercedes College website in September each year, <http://www.mercedes.catholic.edu.au/>).

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## Mercedes College Fees Policy

### **New Students**

On application for enrolment, parents/caregivers will be provided with the schedule of fees and a summary of the Mercedes College Fee Policy.

Prospective parents/caregivers will also be informed that on enrolment of their child/children, they accept the responsibility for the payment of the College's school fees and other costs associated with the education of their children. By signing the College enrolment documents parents/caregivers acknowledge that they have agreed to commit to the payment of school fees as and when they fall due.

### **Family Discounts**

Family discounts will apply to all fee accounts whilst the student has other siblings attending the College. Discounts are calculated as follows:

- Second Child: 15% off Tuition Fees
- Third Child: 30% off Tuition Fees
- Fourth Child: 60% off Tuition Fees
- Fifth Child plus: 100% off Tuition Fees

### **Justice Scholarships**

Fee remission on account of justice scholarships are applied to the tuition fee, IB course fees and capital levy during the period the Scholarship is conferred.

Refer to the College website for information about the Catherine McAuley Justice Scholarship and application process.

### **Part-Time Students**

For students studying less than a full study load in Year 12, they will be considered part-time students and as such entitled to a fee remission on tuition fees only.

The level of fee remission takes into account the student's part-time status per the following study load:

- 3 Full-Time subjects + Research Project + Religious Education - 16% off Tuition Fees.
- 2 Full-Time subjects + Research Project + Religious Education - 32% off Tuition Fees
- 1 Full-Time subject + Research Project + Religious Education - 48% off Tuition Fees

## **6. Billing Procedure**

### **Billing Arrangements**

Following approval by the College Council, school fees are incurred in advance and invoiced annually in August for the ensuing year.

Advance fee schedules for students are inclusive of the Tuition Fee, Capital Levy, Resource Fees and College Year Book. No additional payments are required unless students participate in specific extracurricular activities i.e. individual instrumental tuition, sport or elective camps/trips in the Middle and Senior School or study the IB Diploma in Years 11 and 12.

This disclosure of annual fees, combined with modified payment arrangements (nominated weekly, fortnightly or monthly) is designed to provide certainty around the costs of education for parents and improve cash flow for the College.

### **Monthly Statements**

Monthly tax invoice/statements will be issued allowing families to keep track of their school fee activity, payments made to the College and the balance outstanding.

## **7. Payment of Fees**

Mercedes College supports the concept of equitable financial responsibility for all community members and encourages regular communication between all parties in relation to the payment of the College's school fees.

### **Account Responsibility**

It is the policy of the College Council that parents/caregivers listed on the Application for Enrolment have agreed to a contract of education in terms of financial obligations, as well as welfare and educational progress obligations, and will be jointly and severally responsible for the payment of fees.

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## Mercedes College Fees Policy

At the time of making the Application for Enrolment, the College anticipates that both parents/caregivers are to sign the Application Form. If only one parent/caregiver signs the application form this may delay processing whilst enquiries are made as to the status of the family.

Accounts will be directed to the nominated mailing address, which belongs to the primary caregiver. Should the responsibility for payment of fees change at any time, a new Application for Enrolment Form must be completed.

Where a person other than one of the signing parents is paying fees, the parents/caregivers remain ultimately responsible for any outstanding account and payment thereof.

### **Family Situation Changes**

A parent/caregiver is not able to 'remove' themselves from the enrolment contract without the College's and other parent/caregivers consent.

If a parent/caregivers arrangements alter during the course of the student's enrolment and a change in responsibility for school fees is requested, each party is expected to notify the College in writing so that a new Application for Enrolment can be arranged. Written correspondence must clearly indicate the change in liability for the enrolment contract, and thereby payment of fees, and the commencement date of this change in liability.

If the College does not receive a mutually accepted agreement from the parent/caregivers involved, the original signatories to the enrolment contract will remain binding.

### **Payment Terms**

Full payment of the College's school fees is required within **60 days** following distribution of the tax invoice/statement in August, unless an agreed payment arrangement has been entered to clear the full balance of school fees by 31 October of the following year.

### **Settlement Discount**

A settlement discount of 5% is granted when the full balance of the advance fee account is remitted to the College by close of business on 31 October or the first working day thereafter.

### **Advance Fee Payment**

To insulate against future fee increases, parents/caregivers can pay school fees up to five years in advance at a fixed rate. This advance fee payment only applies against the Tuition Fee and Capital Levy and is conditional that students currently be attending the College.

In the year the advance payment is commenced, a 5% settlement discount will be applied against the first years advance fees in recognition of the current account being paid in full. All subsequent fees for the period the payment has been made will be fixed at the full value of scheduled rates listed in the year the advance payment was first entered.

It is important to note that the fixed rate applied in each subsequent year of the advance payment will be equivalent to the concurrent year level of schooling.

#### *Advance Fee Payment Example:*

Assuming that five years of advance payments were received for child's education commencing at Year 6, the following Tuition Fees and Capital Levy would be applied;

- Year 1 – Year 6 student fees (less 5% settlement discount for payment in full).
- Year 2 – Year 7 student fees (fixed at the Year 7 rates listed in Year 1)
- Year 3 – Year 8 student fees (fixed at the Year 8 rates listed in Year 1)
- Year 4 – Year 9 student fees (fixed at the Year 9 rates listed in Year 1)
- Year 5 – Year 10 student fees (fixed at the Year 10 rates listed in Year 1)

### **Payment Options**

Accounts can be paid by cash, EFTPOS, cheque, direct debit, credit card (Visa, MasterCard or AMEX) and BPay.

## **8. Payment Arrangements**

Whilst the fees are set (committed) in advance, the College provides families with an option to pay off their accounts in agreed installments throughout the year. This is an interest free credit facility that is offered to assist families in meeting their financial commitment.

The College preference is for families to enter an agreed direct debit arrangement, either from a nominated cheque, savings, Visa or MasterCard account, by completing a Direct Debit Request form which nominates weekly, fortnightly

or monthly contributions. Direct Debit payment arrangements are expected to be regularly maintained from November to October and the account balance must be cleared prior to the next annual fees being due and payable.

Whilst it is the College's preferred method for payment of annual fees to be made by direct debit or credit card payment arrangements, the College will agree to families using BPay or other payment arrangements providing there is a demonstrated pattern of regular payments over the previous 12 month period and that the family account is cleared in full prior to new annual fees being due and payable.

All payment arrangements will require an Account Responsibility Form and/or Commitment and Agreement Form to be completed, signed and returned to the College within **60 days** following distribution of the tax invoice/statement in August. Failure to submit this form gives the College the right to reject a parent/caregivers request for payment of fees in instalments.

The College will ensure that all submitted forms are kept in strict confidentiality and security and will only be referred to in circumstances where the College is required to instigate legal commercial debt collection processes resulting from continued non-payment of accounts.

### **Payment Terms**

The College will debit nominated accounts on Friday's only, for the amounts and the frequency of payments as agreed in writing on the Direct Debit Request form signed and accepted by the parents/caregivers.

It is the parents/caregivers responsibility to ensure that on the due date there are clear funds available in the nominated bank account to meet the direct debit payment.

### **Family Situation Changes**

The College's policy is that one account is issued to the parents/caregivers who signed the enrolment contract and parents/caregivers are expected to make their own private arrangements for payment.

Upon request the College can provide duplicate tax invoices/statements to the parents/caregivers who signed the enrolment contract. This is not considered a separate account and the transactions, payments and balance displayed on both accounts will reflect the exact same information. The duplicate tax invoice/statement will only display the contact details of the individual recipient, it will not display the other party's contact details.

## **9. Payment Dishonour**

Where fees remain outstanding beyond the due date and no agreed payment arrangement is in place, or if under an agreed payment arrangement there is a repeated demonstration of non-payment, the account will be placed in credit management and if necessary passed to the College's commercial debt collection agency, which may be directed to:

- refer your account to solicitors
- take court action to recover fees

Any costs incurred in the use of the College's debt collection agency will be added to the family account and credit ratings could be adversely affected.

Once the College's collection agency has been engaged, parents/caregivers will be required to work through the agency for settlement of their account.

Where fees remain unpaid or the agreed payment arrangement is not being met, at the Principal's discretion the student will not be eligible to attend major school trips and the College may choose not to hold a continued enrolment place for the student and/or administer student records.

Parents/caregivers who dishonour standing fee payment arrangements will be given every reasonable opportunity to remedy the situation prior to serious action being taken against them. When repeated default on fee payment occurs, the following is an indication of the action available to the College:

1. Phone call made by the Family Liaison Officer requesting payment.
2. 14 days following initial correspondence – if no payment has been received or a new arrangement to honour missed payments has not been entered, a final reminder will be provided to parents/caregivers by means of letter or email correspondence.
3. 28 days following initial correspondence – a letter from the Chief Financial Officer will be provided to parents/caregivers requesting a meeting or phone correspondence be held to resolve the account payment.

4. 42 days following initial correspondence – should parents/caregivers fail to satisfactorily respond to previous payment or resolution demands, the Principal will send a final notice by registered mail requesting within 7 working days that full payment of all outstanding fees be met or an urgent meeting be held to resolve the account payment.
5. 60 days following initial correspondence – should parent/caregivers continue to ignore their payment obligations the family account will be passed onto the College's commercial debt collection agency without any further notice.

## 10. Financial Hardship

### Fee Remission

The College is aware that from time to time families will experience financial hardship and is willing to assist those families who are experiencing short term difficulties in complying with the Fee Policy due to extraordinary circumstances.

Extraordinary circumstances would not usually include:

- Mortgage/rent payments
- Child Support/maintenance payments
- Motor vehicle expenses
- Credit card payments
- General living expenses: (food, clothing, recreation, repairs, rates/taxes, power, telephone)
- One off costs for replacement of household items (refrigerator, hot water service etc.)
- Loss from business venture or investments (where primary source of income is salary and wages)
- Cost of private health insurance.

Families who have difficulty in meeting their financial liability to the College are obliged to contact the Chief Financial Officer, Principal or Family Liaison Officer to discuss their situation.

### Fee Remission Application

All fee remission requests must be made in writing and should be accompanied by a Fee Remission Application. This form will be provided following initial consultation with the Chief Financial Officer, Principal or Family Liaison Officer.

The College will consider all applications on a term by term basis.

Within the College's financial capacity to offer support, fair, equitable and consistent decisions on behalf of the College Community will be made regarding the granting of fee remissions.

Fee remissions will not be offered in perpetuity nor will they be applied retrospectively. All arrangements will be consistently monitored and families experiencing ongoing financial hardship will be required to apply for a fee remission on an annual basis.

The outcome may not always be a remission of fees, depending upon circumstances it may include extended payment terms or a partial moratorium on payments for a negotiated period.

All discussions and ensuing arrangements are kept in the strictest confidence.

## 11. Government Assistance/School Card Scheme

Mercedes College supports the School Card Scheme administered by the State Government. The Scheme provides financial assistance towards the cost of educational expenses for full time students of low income families. Approval for School Card is dependent upon proof of family income.

It is of benefit to the family and the College that all eligible students become approved School Card students and that families complete the procedures within the specified timelines to ensure approval is granted. Families who are in financial difficulty are encouraged to contact the school immediately to discuss their options regarding School Card. The College will forward full details of the scheme and forms to be completed and returned to the appropriate government department.



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## Mercedes College Fees Policy

Eligibility for School Card provides for a discretionary school fee remission of 40% of Tuition Fees and Building Levy. While additional fee remissions can be applied for via the Chief Financial Officer, Principal or Family Liaison Officer, the College has very limited funds available for this purpose.

Additional information of changes to eligibility criteria is provided to parents as it becomes available, via the College newsletter and website.

### 12. Student Withdrawal

If a student is to leave the College, the parents/caregivers agree to give **written notice** to the Principal:

- No later than one terms notice of which the student intends to leave.
- If the parent intends to cancel, or (with the College's agreement) postpone, or otherwise vary the student's enrolment, the parent will give notice to that effect to the College no later than one terms notice to the former anticipated date of entry.

If the parents/caregivers fail to comply with either of the above, the parents/caregivers will pay or forfeit (as the case may be) to the College one term of Tuition Fees and Capital Levy in lieu of notice. Any exceptions to this will be at the Principal's discretion, based on the circumstances of withdrawal.

At the time of student withdrawal, if the parents/caregivers comply with the withdrawal conditions the tuition fees will be credited against the family account on a pro-rata basis. If any items issued have not been returned, the College will charge the family account for replacement items.

If the family account is left with an outstanding balance, parents/caregivers are required to pay the balance in full within 30 days of receiving the adjusted account. If the family account is in credit, this amount will be refunded to the parents/caregivers by cheque or bank transfer.

### 13. General Enquiries

For further information or general enquiries regarding fees or any other charges please contact the Mercedes College Finance Department.

### 14. Revision Record

Name	Fee Policy Mercedes College
Policy No.	3.25
Approved by Council	2018
Review Date	2021