

## 1. RATIONALE

Irene McCormack Catholic College and the Catholic Education Commission of Western Australia (CECWA) has a responsibility to make a Catholic education available to all Catholic students whose parents seek a Catholic education for them, insofar as this is possible, while embodying the Church's special preference for the poor and disadvantaged.

Our College endeavours to minimise potential barriers for parents such as fees and other costs and to keep costs to parents as low as possible.

Our College has a responsibility to communicate the financial constraints under which we operate to parents enrolling their children in Catholic schools. Parents are required to make a commitment to support Catholic education financially by paying fees. The Bishops of Western Australia have approved the collection of school fees from parents as a necessary contribution to the costs of delivering a Catholic education.

## 2. DEFINITIONS

- 2.1 **Irene McCormack Catholic College** is hereinafter referred to The College
- 2.2 **Role of the School Board** – Irene McCormack Catholic College is a diocesan accountable school thereby making the Board responsible for the financial management of the College, including the setting and collecting of School Fees in accordance with the policies and guidelines of the CECWA.
- 2.3 **School Fees** - include the total cost of educating a child and comprise all mandatory charges including tuition fees, year levies, curriculum levies, parent group Levies and building levies approved by the School Board.
- 2.4 **Workplace Learning (WPL)** and other additional course programs are not considered to be School Fees and are charged in addition to School Fees
- 2.5 **Application Fee** – the Fee associated with processing an application for student enrolment into The College
- 2.6 **Enrolment Deposit** – School Fees paid in advance as a deposit associated with securing student enrolment into The College after an offer of enrolment has been made.
- 2.7 **Good Standing** - Accounts are considered to be in "Good Standing" when payment commitments are being met in full by the due date as detailed on the annual payment options form.
- 2.8 **Account Holder** Parent/Legal Guardians of one of more Students enrolled at The College.

## 3. PRINCIPLES

- 3.1 The College will ensure that the School Fees reflect the socio-economic status of the school community.
- 3.2 Financial grounds shall never be the reason for the non-enrolment or exclusion of any child from the College.

- 3.3 The withholding of access to students from normal pastoral and curriculum provision shall not be used as a collection strategy. Attendance at non-curriculum activities or services, such as music lessons, may be restricted or refused where the fee account is not considered to be in Good Standing.
- 3.4 The collection of School Fees will be approached in the spirit of Christian charity and justice.
- 3.5 Parents/Legal Guardians are responsible for payment of School Fees.
- 3.6 Families with eligible means tested family concession cards (Health Care Card or Pensioner Concession Card) have an automatic right to School Fee concessions. The maximum annual tuition fee to be charged to HCC holders is determined each year by the CECWA.
- 3.7 The College recognises that families can experience both short term and long term financial hardship as a result of loss of income through illness or other circumstances beyond their control. Families with limited capacity to pay School Fees have an entitlement to claim a School Fee concession. Such Families are encouraged to contact The College to discuss possible alternative payment arrangements or where applicable, school-based discounts.
- 3.8 The confidentiality of all information pertaining to Parents/Legal Guardians and School Fees will be handled in accordance with legislation and College policies by the Principal, Business Manager and staff employed to attend to fee matters.
- 3.9 As a matter of justice to all families, the College will actively pursue the collection of School Fees where parents have the capacity to pay fees.
- 3.10 Where an Account Holder defaults through the non-payment of School Fees, personal details including contact details may be forwarded to outside agencies to assist in the collection of outstanding monies in accordance with the Irene McCormack Catholic College Collection Policy.

#### **4. PROCEDURES**

- 4.1 The College will announce the School Fees to the school community before the end of the previous school year. Fees and all discounts including CECWA's Health Care Card Discount Scheme shall be clearly advertised and easily accessible to parents.
- 4.2 On application for admission, parents and/or guardians will be provided with The College's Fees Policy.
- 4.3 Acknowledgement of the fee collection procedures shall be on the *Application for Enrolment* Form which shall be signed by both parents and/or guardians. In the case of a sole custodial parent or guardian, one signature will suffice.

#### **5. FEES PRIOR TO ENROLMENT**

- 5.1 An application fee of \$30 is payable when an Application for Enrolment is submitted to The College. Application fees are non refundable.
- 5.2 An enrolment deposit of \$300 is payable when a student is accepted by the Principal for enrolment and it will be deducted from the School Fees in the year of enrolment. The enrolment deposit is non refundable including where the prospective student does not commence at the College.

#### **6. FEE SETTING**

- 6.1 Annual School Fees are set by the College Board during the annual budget process. Increases to total School Fees must be in accordance with the maximum increase parameters annually set by CECWA.

## 7. FEE DISCOUNTS

- 7.1 Families with limited capacity to pay School Fees have an entitlement to claim a fee concession. Requests for fee concessions shall be treated with dignity, fairness, compassion and confidentiality
- 7.2 The CECWA introduced the Health Care Card discount card scheme in 2005 to provide an automatic fee concession for the holders of eligible means tested family concession cards.
- 7.3 Total School Fees payable by holders of means tested family concession cards is \$1,500 per student.
- 7.4 In addition, the total Building Levies payable is 30% of the total School Fees payable being \$300.
- 7.5 In addition to the above charges, the College may impose charges on a user-pays basis associated with Parent Group Levies, VET Courses, camps, music lessons, outdoor education and other activities.

## 8. Discounts for Families

- 8.1 Families with siblings enrolled in the same Catholic School are entitled to a level of family discount. The College provides the level of discount that is highly recommended by CECWA. This includes Families who receive automatic School Fee discounts as holders of eligible means tested family concession cards.

2 <sup>nd</sup> Child enrolled	20% of that child's tuition fees
3 <sup>rd</sup> Child enrolled	40% of that child's tuition fees
4 <sup>th</sup> child enrolled and beyond	100% of that child's tuition fees.

- 8.2 The College will apply these Family Discounts for Special Education students whether siblings attend the same Catholic school or a number of Catholic Schools.
  - 8.3 Families may apply for the above discounts where they have children at other Catholic Schools.
- ## 9. ANNUAL FEE STATEMENT AND PAYMENT OPTIONS
- 9.1 Fees and their payment will be discussed with parents at the time of enrolment. Every effort must be made to help parent understand their obligations as a matter of justice to the whole school community.
  - 9.2 The College facilitates multiple payment options and instalment frequencies including debit/credit cards, bank transfers using fortnightly, monthly and yearly options.
  - 9.3 Fees for the following years will be communicated in advance of the year end and will be published prominently and unambiguously in newsletters and on the website
  - 9.4 An Annual Fee Statement and Payment Options Form will be sent to the Account Holder at the billing address held on the school database at the commencement of each school year.
  - 9.5 The Annual Fee Statement sent to the account holder will contain the total of all School Fees payable for the full year for each child, subject to the following:
  - 9.6 Where the College is awaiting additional charges (ie Work Place Learning Costs) incurred on behalf of students, these charges may appear on the Annual Fee Statement.
  - 9.7 Such additional costs will be added to the Family Account as soon as they are received by the College and a statement will be issued to the family detailing these additional costs. Such additional costs will be payable under the terms of this policy.

**Commented [KP1]:** You generally do not abbreviate unless you already used the abbreviation previously i.e. Work Place Learning (WPL)

- 9.8 Where discounts are reversed due to a change in family or financial circumstances (ie eligibility to Health Care Card discounts ceased due to card expiry), such reversed credits will be payable in full within the terms of this policy.
- 9.9 The Account Holder will be given the option to pay one annual fee amount by the 25<sup>th</sup> February or a later date specified by the College. Where full payment is received by this date, the College will provide a discount to the value stated on the Payment Options Form.
- 9.10 Where full payment is not made by the specified date, the Account Holder must complete and return to the College the Payments Option Form by the date specified on the Form.
- 9.11 If the Payment Options Form is returned on or before the specified date, the College will process a credit to the account for the amount as shown on the Payment Options Form.
- 9.12 If the Payment Options Form is not received by the specified date, the College may charge a non-refundable Administration fee for the amount as shown on the Payment Options Form.
- 9.13 Where full payment is not received by the 25<sup>th</sup> February or a later specified date, accounts and the Payment Options form has not been returned, instalments will **default** to 9 equal monthly payments due on the 25<sup>th</sup> of each month commencing 25<sup>th</sup> February. The minimum monthly amount due will be detailed on the Payment Option Form.

#### **10. COLLECTION OF OVERDUE FEES**

- 10.1 The Board has a responsibility for the collection of School Fees and has adopted the following step to be taken to collect overdue fees:
- 10.2 A First Reminder letter will be issued 7 to 10 days, after the payment of School Fees was due providing the Account Holder 14 days to pay all School Fees that are in arrears.
- 10.3 If a satisfactory response is not received with 14 days, the Family Fees Officer will email the Account Holder providing the Account Holder 7 days to pay all School fees that are in arrears.
- 10.4 If the arrears are not received after a further 14 days, a second reminder letter is sent to the Account Holder. The letter will include an invitation to discuss the matter with the College and a specified timeframe for a response.
- 10.5 If no satisfactory response is received within 14 days, the Family Fees Officer will phone the Account Holder to arrange a meeting to put a payment plan in place that falls within the family's ability to pay
- 10.6 Should there be no satisfactory response and action within 14 days of this letter, a formal letter will be sent seeking immediate payment and outlining the possible outcomes including referral to a Debt Collection Agency and legal action which could occur if payment is not received within the specified time frame.
- 10.7 Should all these steps be unsuccessful, as a final step before referral to an external debt collection agency, the Business Manager will telephone the Account Holder asking them to a meeting to discuss a payment plan.
- 10.8 Should there be no satisfactory response and action after being contacted by the Business Manager, the College will consider the account to be in Default and all credit terms and agreements will be void. The full annual charges will become due and payable immediately without further notice. The College may forward the account to the Debt Recovery Agency appointed by the Board without further notice to the Account Holder.
- 10.9 Following submission of the account to the debt recovery agency all contact and payments made by the Account Holder must be made directly to that agency

10.10 Verbal or written contact between the College and the Account Holder following submission of the account to the debt recovery agency does not void or otherwise amend or alter the collection process as outlined in this policy.

10.11 In the event that debt collection is not successful in contacting the Account holder or in establishing a debt repayment plan, the College may consider initiating court proceeding. Before this is done, the College must inform in writing the Executive Director of Catholic Education.

10.12 Where a defaulted account has been forwarded to an outside agency for collection, all collection and recovery costs, including legal and court fees and charges as permitted by the Courts, will become due and payable in full by the Account Holder and will be in addition to the amounts owing to the College for School Fees.

#### **11. Good Standing**

11.1 An Account that is not up to date with the agreed payment arrangement will no longer be considered to be in Good Standing.

11.2 An Account considered not in Good Standing will result in immediate withdrawal of student participation in extra-curricular activities including music lessons, trips or school organised national or international travel tours. Withdrawal due to loss of Good Standing may result in the forfeit of all deposits and instalments paid for the activity, as determined by the external organisers or agents.

#### **12. ADDITIONAL COURSES & PROGRAMS**

12.1 The Workplace Learning course costs are set on an annual basis by a third party provider and are outside the control of the College.

12.2 The Parents/Legal Guardians of the enrolling student are required to sign and return to the College the Agreement Form, accepting (jointly and severally) the financial responsibility for applicable WPL fees and charges determined by the College.

12.3 Applications for Workplace Learning enrolment will not be processed unless the signed College Workplace Learning Form has been received from the Parents/Legal Guardians at the time of enrolment into WPL.

12.4 The College subsidises Workplace Learning costs by charging approximately 50% of the third party's charges.

12.5 Where Parents/Legal Guardians are unable to make the WPL payment in full by the due date, they are requested to contact the Business Manager to discuss payment options.

12.6 Where Parents/Legal Guardians fail to make full disclosure of medical history concerning behavioural issues or learning difficulties to the applicant and the third party provider, the student maybe withdrawn and the full WPL costs charged.

12.7 The full cost of the third party fees will be incurred by Parents/Legal Guardians if the enrolled student is removed, withdrawn, by the College or the Parents/Legal Guardians or fails to meet the course requirements after 1 February of the school year.

12.8 Overdue payments will be treated in accordance with Section 7 of this policy – Collection of Overdue Fees.

### **13. EXIT PROCEDURES: CREDITS AND PAYMENTS APPLICABLE**

- 13.1 The College Enrolment Policy requires a minimum of ten school weeks' notice of withdrawal of a student, in writing to the Principal. Where such notice is not received the College will charge 25% of the total annual School Fees in lieu of notice.
- 13.2 Upon withdrawal of a student from the College all fees and charges incurred for that student are payable to the College in full within 14 days of exit, and:
- 13.3 Where full payment is not received within 14 days of exit, the Collection procedure as detailed in this policy will take effect.
- 13.4 If the account has been paid in full, a proportional refund of all School Fees will be made by the College. (excluding Building Levies)
- 13.5 Where students will not be returning in the following calendar year, notice of the withdrawal must be received in writing by the College no later than the last day in Term 3.
- 13.6 Where notice is not received by that date 25% of the annual charges for the following year will be payable in lieu of notice.
- 13.7 Payment in full will be required within 14 days of invoice.

#### **Related Documents**

Mandate Catholic Education Commission of Western Australia 2009-2015  
CECWA Schools Fees Policy: Setting & Collection  
Irene McCormack Catholic College Conditions of Enrolment.  
Irene McCormack Catholic College Collection Policy.  
Irene McCormack Catholic College School Fees Information Booklet.

#### **Review History**

Year Created: 2008  
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