



Irene McCormack Catholic College

School Fee Schedule and Collection Procedure

1. Aim

Irene McCormack Catholic College and the Catholic Education Commission of Western Australia (CECWA) have 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 aims 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.

Sources of Authority	
CECWA Policy	Community
Executive Directive	School Fees Debt & Cash Management

2. Scope

This procedure applies to all parents and care givers responsible for paying school fees.

3. Definitions

- **Irene McCormack Catholic College** is hereinafter referred to as “the College”.
- **Role of the College Advisory Council** – Irene McCormack Catholic College is a diocesan accountable school thereby making the Advisory Council 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.
- **School Fees** - is the total cost of educating a child and comprises all mandatory charges including tuition fees, year levies, curriculum levies, parent group levies and building levies approved by the College Board.
- **Workplace Learning (WPL)** and other additional course programs are not considered to be School Fees and are charged in addition to School Fees.
- **Application Fee** – the Fee associated with processing an application for student enrolment into the College.
- **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.
- **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.
- **Account Holder** Parent/Legal Guardians of one of more students enrolled at the College.

4. Procedure

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.

On application for admission, parents and/or guardians will be provided with the College's Fees Schedule.

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.

Fees Prior to Enrolment

1. An application fee of \$30 is payable when an Application for Enrolment is submitted to the College. Application fees are non-refundable.
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.

Fee Setting

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

Fee Discounts

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.
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.
3. Total School Fees payable by holders of means-tested family concession cards is \$1,500 per student. In addition, the total Building Levies payable is 30% of the total School Fees payable being \$300.00.
4. 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.

Discounts for Families

1. Families with siblings enrolled in the College 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 nd Child enrolled	20% of that child's tuition fees
3 rd Child enrolled	40% of that child's tuition fees
4 th child enrolled and beyond	100% of that child's tuition fees.

2. The College will apply these family discounts for Special Education students whether siblings attend Irene McCormack Catholic College or other Catholic schools.
3. Families may apply for the above discounts where they have children at other Catholic Schools.
4. Families paying full fees at Irene McCormack Catholic College, will be eligible for a 10% discount on the school fees for their oldest child at the College when the family also has one or more children at either St Francis of Assisi Catholic Primary School or St Andrew's Catholic Primary School. Eligible families must apply for the discount through their primary school.

Annual Fee Statement and Payment Options

1. Fees and their payment will be discussed with parents at the time of enrolment. Every effort must be made to help parents understand their obligations as a matter of justice to the whole school community.
2. The College facilitates multiple payment options and instalment frequencies including debit/credit cards, bank transfers using fortnightly, monthly and yearly options.
3. Fees for the following year will be communicated in advance of the year-end and will be published prominently and un-ambiguously in newsletters and on the website.
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.
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:
 - i. Where the College is awaiting additional charges (ie Workplace Learning Costs) incurred on behalf of students, these charges may appear on the Annual Fee Statement.
 - ii. 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 procedure.
 - a. 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 document.
 - b. The Account Holder will be given the option to pay one annual fee amount by the 25th 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.
 - iii. 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.
 - a. 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.
 - b. 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.
 - iv. Where full payment is not received by the 25th February or a later specified date, and the Payment Options form has not been returned, instalments will **default** to 9 equal monthly payments due on the 25th of each month commencing 25th February. The minimum monthly amount due will be detailed on the Payment Option Form.

Collection of Overdue Fees

The College Advisory Council has a responsibility for the collection of School Fees and has adopted the following steps to be taken to collect overdue fees:

1. 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.
2. 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.
3. 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.
4. 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.

5. 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.
6. 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.
 - i. 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.
 - ii. 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.
 - iii. 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 document.
 - iv. In the event that debt collection is not successful, the College may consider initiating court proceedings. Before this is done, the College must inform in writing the Executive Director of Catholic Education.
7. 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.

Good Standing

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

Additional Courses and Programs

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.
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 Workplace Learning fees and charges determined by the College.
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 Workplace Learning.
4. The College subsidises Workplace Learning costs by charging Families approximately 50% of the third-party's charges.
5. Where Parents/Legal Guardians are unable to make the Workplace Learning payment in full by the due date, they are requested to contact the Business Manager to discuss options.
6. Where Parents/Legal Guardians fail to make full disclosure of medical history concerning behavioural issues or learning difficulties to the College and third-party provider, the student may be withdrawn, and the full Workplace Learning costs will be payable.
7. The full cost of the third-party fees will be incurred by Parents/Legal Guardians if the enrolled student is removed or withdrawn by the College or the Parents/Legal Guardians or fails to meet the course requirements after 1 February of the school year.
8. Overdue payments will be treated in accordance with Section 7 of this procedure –

Collection of Overdue Fees.

Exit Procedures: Credits and Payments applicable

1. The College Enrolment Procedure 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. The Principal has the discretion to waive this fee given exceptional circumstances or financial hardship.
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:
3. Where full payment is not received within 14 days of exit, the Collection procedure as detailed in this document will take effect.
4. If the account has previously been paid in full, a proportional refund of all School Fees will be made by the College, excluding Building Levies.
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.
6. Where notice is not received by that date, 10 weeks or a pro-rata number of weeks of the annual charges for the following year, will be payable in lieu of notice.
7. Payment in full will be required within 14 days of invoice.

Authorised by	Robert Marshall	Signature:	
		Date:	3/12/2021
Effective Date:	November 2021	Next Review:	2022