



Our Lady of the Assumption

Parish Primary School Cheltenham

29 November 2024

Dear Families,

School Fees and Levies for 2025

As we approach the end of the year, I want to express my gratitude to you our wonderful community for making this year truly fantastic at OLA. There is so much to celebrate and be thankful for.

I write today to advise you of the Fee and Levy structure for the 2025 school year, these fees are determined and set in accordance with Melbourne Archdiocese Catholic Schools (MACS) Finance and in consultation with OSAC - Our Lady of the Assumption School Advisory Council.

Decisions regarding changes to tuition fees are always made thoughtfully, with careful consideration of both our students' needs and our school's ability to deliver an educational experience that enables every student to succeed. We are also aware of the financial challenges many families have encountered this year.

Like all MACS schools, OLA is facing rising costs in several areas of school operations, such as Work Cover premiums, child safety compliance, risk management, teaching resources, professional learning, and higher central system expenses.

At OLA, our tuition fees are primarily influenced by the Commonwealth Department of Education's evaluation of our community's financial capacity to support the school's operating costs. This evaluation, called the Capacity to Contribute (CTC), is reviewed annually and used by the Commonwealth Government to determine the expected family contributions for their child's education.

To maintain our ability to provide a personalised, high quality education that supports the diverse academic, social, and emotional needs of our students, it is necessary to adjust our fees in 2025, in alignment with all MACS schools.

Therefore, the OLA annual Family School Fee and Capital Levy for 2025 will be \$3,415, an increase of \$192, or \$4.80 per week, compared to the 2024 fees.

2025 School Fee & Levies Schedule

Family School Fees	Number of Children	Family School Fee	Family Capital Levy	Student Curriculum Levy	Total
Fees Annual	1 Child	\$2,415	\$1,000	\$890	\$4,305
	2 Children	as above	as above	\$1,780	\$5,195
	3 Children	as above	as above	\$2,670	\$6,085
Plus Activity Levies per student	\$52	Prep Water Safety Programme per student			
	\$124	Grade 1 to 6 Swimming Levy per student			
	\$41	Grade 4 Camp Experience Levy per student			
	\$466	Grade 5&6 Camp Experience Levy per student			
	\$104	Grade 6 Big Day Out per student			
	\$62	Grade 6 Graduation Levy per student			

*Please note that Camp program costs are indicative and may slightly change in 2025.

Fee Statement

All families will receive their school fee account at the beginning of Term 1. School fee accounts are billed for the full year on the first statement. Follow up statements are mailed at the beginning of Term 2, 3 & 4 showing the current balance.

We kindly ask that all applicable forms, see attached, are returned to the school office on or before end of 2024 school year to enable the forms to be processed accordingly, payments needs to start from Friday 14th February.

For concession card holders, Camps, Sports and Excursions Fund (CSEF) eligibility will be subject to the parental/legal guardian's concession card being successfully validated with Centrelink on either the first day of either Term One, (31 January 2025) or Term Two, (22 April 2025). Health Care Card holders may be eligible for the MACS School Fee Concession Program Application; please see attached application form which should be submitted to the school office at the beginning of next year. For further details about our MACS Concessional Fee Policy please refer to our school website.

Any family who is experiencing difficulties in meeting their financial commitments or wishing to discuss alternate fee payment arrangements for 2025, please contact me directly via email, feesupport@olacheltenham.catholic.edu.au for a confidential discussion or appointment. Please be assured we are committed to supporting our families in need.

I would like to take this opportunity to thank you for your continued support and trust in our school here at OLA. I look forward to sharing another successful year with you and your child/children in 2025.

Kind regards,

Richard Jacques
Principal

2025 SCHOOL FEE PAYMENT OPTIONS

OLA offers several payment options to help families meet their school fee obligations

Option 1	Full Fee Payment
Payment can be made in full by <u>Friday 21st March 2025</u>	

Option 2	Payment by Quarterly Instalments
Instalments can be paid via cash, cheque, EFTPOS, or credit card at the school office anytime between 8.30am to 4.00pm Monday to Friday on school days. Please note all fees must be paid by Friday 16 th October unless you have created a payment plan with the principal.	
Instalment One	Friday 14th February 2025
Instalment Two	Friday 2 nd May 2025
Instalment Three	Friday 1st August 2025
Instalment Four	Friday 16th October 2025

Option 3	Direct Debit	
Direct Debit facilities can be set up for families to pay in weekly, fortnightly, or monthly instalments via our banking institution, Catholic Development Fund. Families are required to complete the direct debit form (attached to this letter) to nominate a bank account and return it to the school by the end of the 2024 school year. Payments for the school year will begin to be deducted from <u>Friday 14th February 2025</u>		
Direct Debit Option	Number of Payments	Cost
Weekly	34	Divide total fees and levies by 34
Fortnightly	17	Divide total fees and levies by 17
Monthly	8	Divide total fees and levies by 8

SCHOOL BANKING DETAILS

OUR LADY OF THE ASSUMPTION SCHOOL GENERAL ACCOUNT
BSB: 083-347 ACC: 655893399
USE FAMILY NAME AND ELDEST CHILDS CLASS AS REFERENCE

HEALTH CARE CARD HOLDERS

The CSEF (Camps, Sports & Excursion Fund) is provided by the Victorian Government for eligible students to attend camps, sports, and excursions. The CSEF form is attached to the nForma Portal information (January) and also available at the office.

Families holding an eligible Centrelink Health Care Card (HCC) or Pensioner Concession Card (PCC) are eligible to apply for this allowance and are strongly encouraged to do so. \$150 per year will be paid to schools for eligible students. This amount will be deducted from your child's Excursion or Camp Levy as the payment comes through.



Our Lady of the Assumption Parish Primary School 2025 Direct Debit Form

Fee Payer Details

Fee Payer Name: _____ School Fee Account Number: _____

Fee Payer Address: _____

Best Daytime Contact Number: _____

Instalment Options

Instalment amount	\$
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Weekly x 34 Instalments

Weekly Friday 14 February 2025

Fortnightly x 17 Instalments

Commencing F/N 1 Friday 14 February 2025 **OR** F/N 2 Friday 28 February 2025

Monthly x 8 Instalments

Monthly Friday 14 February 2025

Equal Instalments x 4

Instalments	<input type="checkbox"/> Friday 14 February 2025	Friday 2 May 2025
	Friday 1 August 2025	Friday 16 October 2025

Annual Payment

Full Payment Friday 21 March 2025

Recurring Payment

Elect to continue Direct Debit where school advises each year the payment

- I/We request and authorise Our Lady of the Assumption Parish Primary School User ID 628252, to arrange, through its own financial institution, to debit funds from my/our nominated account at the financial institution shown below according to the details specified.
 - I/We are aware that a dishonour fee may be charged to our Fee Account if any payments are dishonoured by my/our bank.
 - I/We are aware that if I/we wish to cancel, change or defer a direct debit payment. I/we must notify the school in writing at least 7 days prior to the next payment date.

Name of Account Holder

Signature of Account Holder

Date

This debit will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution you have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

DIRECT DEBIT

Account BSB _____ - _____ Account no _____

Account Name _____ Bank _____

CREDIT CARD *(Credit Card not Available for Fortnightly Instalments)*

Credit Card No.

Expiry Date

Card Holder Name _____

Direct Debit Request (DDR) Service Agreement

Our commitment to you

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between Our Lady of the Assumption School, ABN: 83 259 276 700 (User ID 628252) and you. Direct Debit arrangements pertain to requests to deduct money from your financial institution account. The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

Drawing arrangements

- The first drawing under this Direct Debit arrangement will occur on the nominated date.
- We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.
- If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day.
- We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least thirty (30) days written notice to the address you have given us in the Direct Debit Request.
- We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose information that we have about you to the extent specifically required by law; or for the purposes of this agreement (including disclosing information in connection with any query or claim).

Your rights

Changes to the arrangement

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days notification by

- telephoning us on **9584 9488** during business hours;
- writing to: Our Lady of the Assumption Parish Primary School, 9 Centre Dandenong Road, Cheltenham Vic 3192
- arranging it through your own financial institution.

Enquiries

You may enquire about anything relating to your Direct Debit arrangement by contacting Our Lady of the Assumption Parish Primary School office on 9584 9488.

Disputes

You should check your account statement to verify that the amounts debited from your account are correct.

If you believe that there has been an error in debiting your account, you should notify us directly on **9584 9488** and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up with your financial institution direct.

If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

Your commitment to us

It is your responsibility to ensure that:

- your nominated account can accept direct debits (your financial institution can confirm this); and
 - your account details which you have provided to us are correct by checking them against a recent account statement;
- and
- that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient clear funds in your account to meet a debit payment you may be charged a fee and/or interest by your financial institution. You may also incur fees of \$54.00 for each transaction that cannot be processed and you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

Richard Jacques
Principal



School Fees Concession Program

For eligible families under the eligibility criteria



School:

Applicant details

Surname: First name:
Address:

Children attending this school

	Name	Age	Year level
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please indicate which category you are applying under

Criteria	Indicate if applicable
Aboriginal or Torres Strait Islander	<input type="checkbox"/>
Services Australia Health Care Card holder	<input type="checkbox"/>
Department of Veterans' Affairs Gold Card holder	<input type="checkbox"/>
Department of Home Affairs ImmiCard (proof of identity card) holder	<input type="checkbox"/>
Refugee, where the child has attended a school in Australia for less than five years	<input type="checkbox"/>
Required to transfer to St Michael's School, North Melbourne, for treatment at the Royal Children's Hospital	<input type="checkbox"/>
Experiencing genuine financial hardship	<input type="checkbox"/>
Homeschooled, but attending a MACS primary school part-time and meeting any of the above criteria	<input type="checkbox"/>
Other (please indicate):	<input type="checkbox"/>

For Card holder categories:

Card type (please indicate where applicable)

Health Care Card Veterans' Affairs Gold Card ImmiCard

Card details for the relevant category

Card no.: Card code: Expiry date:

Please attach the following forms (unless already provided)

- Completed direct debit request (DDR) service agreement or copy of Centrepay deduction authority for payment of the concessional amount
- Completed Camps, Sports and Excursions Fund (CSEF) application form

Declaration

I declare that:

- I/my child is eligible for the School Fee Concession Program under the selected category
- the card I have applied under is in my name and I am the person responsible for the payment of school fees
- I will notify the school if my card status changes during the year
- I understand that I must submit a new application in the instance where a new CSEF application form has been completed.

Information for applicants

Aim

To assist school families experiencing financial hardship in accessing a Catholic primary education for their child/children.

Confidentiality

At all times, the dignity and privacy of those seeking a fee concession will be respected.

Level of concession

School office staff can advise applicants of the concessional fee to be charged. This concessional fee is fixed annually by Melbourne Archdiocese Catholic Schools (MACS). Approved applicants will be charged only the annual concessional fee, which will cover all standard school fees and levies. If the applicant has become eligible under one of the eligibility criteria throughout the year, a pro-rata concession will be granted. In this instance, standard school fees and levies will be incurred for the portion of the year whereby the applicant was not eligible. To be eligible for the concession, the family must agree to either a direct debit or Centrepay deduction arrangement.

Eligible concession cards

Centrelink issues a number of concession cards for a variety of reasons. Some cards have a generous or no income test and therefore holders of these cards are ineligible for a fee concession under this program. Only Health Care Cards that are eligible for the CSEF are eligible for the School Fees Concession Program.

The card must be issued in the name of the fee payer and list the students for whom the concession is to be applied.

The expiry date of the card must be after 1 January of the year for which the concession is to be applied. If an eligible concession card expires after the start of the year, the concessional fee rate will still be applied for the entire year. If a family becomes eligible during the course of the school year, then a pro-rata concession will be granted.

Lodgment of application

An application should be lodged prior to the commencement of the school year so that it can be assessed and direct debit or Centrepay deduction arrangements can be initiated for the following year. Please follow the steps below:

1. Complete the school's application form, DDR service agreement or Centrepay deduction authority.
2. Submit the completed forms along with a copy of a valid card.
3. Complete and return the CSEF application form (where applicable).

Application forms

The following forms can be obtained from the school office:

1. School's application form.
2. School's DDR service agreement or copy of the Centrepay deduction authority.
3. CSEF application form.

Notification

Approved applicants will receive written notification of the outcome of their application for concessional fees from the school. Declined applicants will be contacted promptly to allow sufficient time to arrange a meeting with the Principal to discuss the fee structure.

Important notes

1. The concession is automatic for a parent/guardian/carer responsible for the school fees who holds the eligible card.
2. A CSEF application must be submitted for a concession to be granted.
3. Where the fee account is split, the concession applies to only that portion payable by the eligible card holder.
4. All families receiving or requesting a fee concession must notify the school should their financial circumstances change sufficiently to affect the level of concession offered.
5. Any offer of a concession is subject to the applicant entering into a DDR service agreement or Centrepay deduction arrangement. Any default in payment may result in the concession being withdrawn.
6. Should an application be considered ineligible, the applicant will be notified that the application has been declined. If the applicant is experiencing genuine financial hardship, they are encouraged to arrange to meet with the Principal.
7. For further information on Centrepay, please refer to:
<https://www.servicesaustralia.gov.au/organisations/business/services/centrelink/centrepay-businesses>.

Approval authority	Director, Finance and Digital
Approval date	May 2022 (rebranded October 2023)
Next review	May 2025

OFFICE USE ONLY

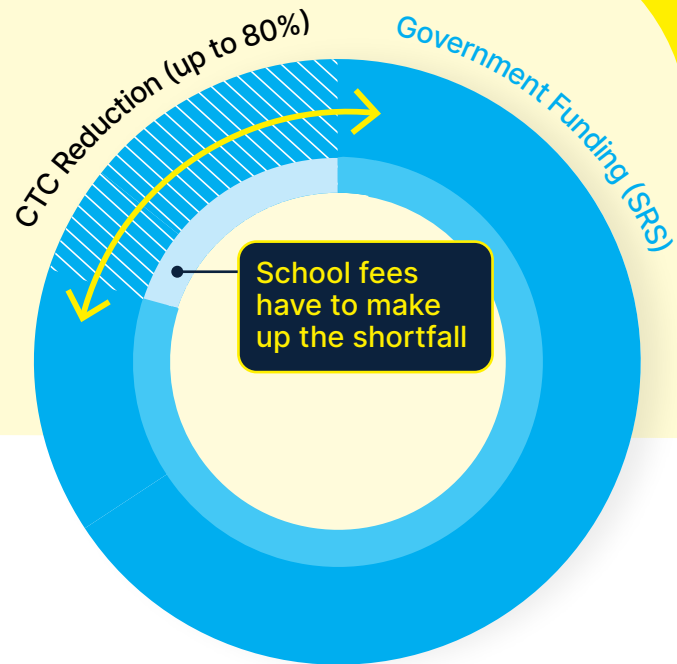
Checklist	Completed	Date
Copy of card attached	<input type="checkbox"/>	
Signed DDR service agreement or Centrepay deduction authority attached	<input type="checkbox"/>	
Signed CSEF application form attached	<input type="checkbox"/>	
Approved/Declined letter signed by Principal attached	<input type="checkbox"/>	
Processed in debtor system	<input type="checkbox"/>	
CSEF application accepted	<input type="checkbox"/>	

School Funding

Catholic schools (and other non-government schools) are funded through a combination of:

1. Commonwealth Government funding
2. State Government funding
3. Parent contributions in the form of tuition fees and charges.

This is how the pieces of the pie fit together.



Baseline funding (the SRS)

There is an agreed annual amount that government funds every school to meet its students' educational needs. This is called the **Schooling Resource Standard (SRS)**. Under this national agreement, the Australian and state governments together fund schools in line with the SRS.

The final SRS Base for 2024 was \$13,570 for each primary student, and \$17,053 for each secondary student.

In addition to this base amount, there are up to six loadings that can provide additional funding for student priority cohorts and disadvantaged schools.

To ensure that funding keeps up with changes in wages and other costs, the SRS base amount and loadings are indexed each year.

The Capacity to Contribute (CTC)

For Catholic schools, the SRS base amount is then **reduced** by the school community's CTC. This can be as much as an 80% reduction.

The Capacity to Contribute (CTC) for each school is determined by the taxable income of the families attending the school, as reported annually to the ATO.

Schools are currently expected to recover the CTC shortfall in SRS funding through school fees.

Importantly, none of this government funding can be used for buildings and infrastructure in Catholic schools. Our buildings and infrastructure are funded by capital grants from the Commonwealth and/or Victorian governments, and by parent contributions through fees, school cash reserves and capital levies.

Further information is available on the [School Resourcing Standard](#) through the Australian Government Department of Education.