

## St Mary's Echuca: Fee Collection Policy & Procedure

*A faith community, learning together, spreading the Good News of Jesus through positive relationships, trust and love.*

### **Belief and Principles**

Fees in Catholic schools are an essential component of the total funding of Catholic education. Whilst Commonwealth and State Government grants provide the underlying financial support, schools will be able to achieve their vision and mission priorities only if Government Funding is supplemented by fees. Therefore, for our school to be able to meet the financial demands of our operating budget, it will always be necessary to maximise the collection of fees from the families that choose Catholic education for their children.

*St Mary's Echuca in conjunction with this Fee Collection Policy & Procedure adheres to Catholic Education Sandhurst School Fee Policy and Guidelines for School Fee Development. (WEBSITE LINK)*

### **Justice**

It is an expectation and commitment as signed on enrolment that families that can afford to pay school fees in full need to meet their financial obligation to the School. Low-income families who are experiencing financial hardship are able to apply for fee concessions and pay what they can actually afford after formalising arrangements with the School. Therefore it is an expectation that all families will contribute towards school fees.

### **Accessibility**

All families have access to primary education at St. Mary's regardless of their ability to pay school fees. The inability to pay fees should never be a reason for the refusal to enrol a student who otherwise meets the criteria for enrolment at St. Mary's.

### **Affordability**

School fees are set annually through a careful process that requires a balanced approach to match the funding needs of St. Mary's with the capacity of families to pay. Catholic Education Sandhurst and St Mary's School Advisory Council are consulted in setting annual school fees. Both entities are mindful of the realities of the increasing cost of education and the abilities of families to be able to pay school fees in full.

### ***Confidentiality***

All matters relating to fees must be regarded as confidential between the family and Principal or designated staff. Learners are not to be involved in fee related matters.

### ***Consideration Factors***

There are a number of variables to be considered when setting fees and collecting outstanding fees.

### ***Capacity To Pay***

The challenge of making fair judgments regarding the capacity of families to pay school fees.

### ***Justice To All Parents***

A need for justice to occur for parents who pay fees despite significant economic hardship.

### ***Systematic Follow Up***

A need to systematically follow up unpaid fees where parents are financially capable of paying them without prejudicing the enrolment of learners nor causing them embarrassment.

### ***School Budgetary Requirement***

The need of the School to raise sufficient school fee income to meet its own budgetary commitments.

### ***Indicators Of Capacity To Pay***

In determining the financial capacity of families to pay fees, each situation will be assessed on its own merits. Rather than relying solely on 'objective' criteria, a willingness to engage in conversation about individual family circumstances can be extremely helpful. Factors to take into consideration should include:

- The number of children in the family
- The number of persons in the household earning an income
- The existence of a Health Care Card for the family and if the family receives the Camps, Sports & Excursion Fund for low income earners;
- The extent to which a family is dependent on social welfare/social security payments;
- The number of dependents (including adults) in the family;
- Other exceptional 'Pastoral' situations as determined by the Principal or Canonical Administrator (e.g. death of a family member);

Exceptional circumstances such as the loss of employment or the loss of income/property due to bushfires, floods, etc.

## **Aims**

The gap between Government Funding and the actual cost of operating a Catholic school varies between 10% - 22% in the Sandhurst Diocese and still our schools operate at about 80% of the resource usage of a Government school.

It is within this context that we aim:

- To charge Fees at a level that balances the need to provide educational resources and the capacity of the community to pay.
- To discount or waive fees for a period, in circumstance where payment in full will cause undue hardship for parents/guardians.
- To distribute Government Grants on a needs basis with the fee collection capacity of schools as one of the variables that determines “need’.

## **Guidelines**

The guidelines set out below have been adapted from the Catholic Education Sandhurst Ltd School Fee Policy to provide a procedure of fee collection at St Mary’s:

1. Fees, which include other compulsory charges, should be set by the School Advisory Council with direction from the finance department, Catholic Education Sandhurst, taking into account the budgetary requirements of the school and the needs based policies of the Catholic Education Commission of Victoria.
2. The annual level of school fees and other educational expenses should be communicated to families as early as possible and be no later than December, to enable family budgeting to occur. As well as notifying families of fees for the following year, families will be sent out payment notification and method forms to be returned prior to the last day of Term Four.
3. Parents are expected to commit to a cyclical direct debit where families can pay weekly, fortnightly, monthly, by the term, or annually depending on their main income frequency. Alternate methods of payments must be discussed and approved by the Principal.
4. At the beginning of each school year a statement to each parent of the full account of the fees for that school year will be provided. Each term, statements will be issued indicating each individual's position regarding payments for the year.
5. Families unable to meet their agreed responsibility to pay fees must complete a *Fee Assistance Form*. All applications for fee assistance need to be received before the end of June each school year. Families also need to provide evidence to support information provided in the fee assistance form. An appointment will then be arranged to discuss this matter with the Principal, or Principal's delegate, to

formalise an agreed payment arrangement. All concessional arrangements must be documented and authorised by the Principal and a copy of each arrangement signed by the parents/guardians. All fee concessions granted will apply for the current school year only. Families will need to reapply for subsequent school years. Applications for fee concessions for subsequent years should follow the same process as for the initial application.

6. All dealings with families on school fee arrears / formalising of payment arrangements must be carried out in a sensitive, professional and confidential manner. Every effort is made to assist families to formalise a payment arrangement that they can afford and honour.
7. The Principal is responsible for the collection of school fees and should allocate appropriate time to manage this fee collection process. The school will use a variety of methods to follow-up non-payment. If parents commit themselves to a particular method of payment, such follow up should ensure that those who fail to meet their commitments are made aware of this as soon as practical. The shared responsibility of all parents for the financial support of the school is important. Concessions should be offered where necessary. Follow up on a personal basis may be conducted by the Principal, Principal's delegate or Canonical Administrator in a sensitive, discreet and confidential manner.
8. After personal and pastoral contact with non-payers, letters may be used to remind people of their obligations. As a last resort, and the permission of the Executive Director of Sandhurst Catholic Education Ltd; the Principal may decide to send an official letter, for example from a solicitor, when it is deemed the parent/guardian is able to meet their obligations but is unwilling to do so.
9. The services of debt collectors should only be used when the above process has proven to be unsuccessful, and after the Executive Director of Catholic Education has been advised of the circumstances. If a debt collection agency is to be involved in fee collection the agency should be briefed as to the expectations that Catholic schools have with regard to the dignity of persons and that the school will be consulted before each step in the process is undertaken.
10. For overriding pastoral reasons, under no circumstances should court proceedings be initiated to recover unpaid fees, including compulsory charges, before approval has been sought from the Director of Catholic Education.
11. For philosophical and pastoral reasons no learner should be excluded from re-enrolment as a consequence of his/her parents'/guardians' unwillingness to pay school fees. Guidelines nine and/or ten may be appropriate to pursue after the learner has left the school.
12. A review of unpaid school fees from the previous year will be conducted by the Principal at least annually with a view to writing off either wholly or partly debts that are unlikely to be collected. Such write offs must be signed by the Principal in accordance with standard auditing procedures.

**Relevant Documents**

- Fee Collection Procedure (Appendix 1);
- Fee Assistance Application Form (Appendix 2);
- Fee Assistance Outcome (Appendix 3);
- Fee Account (Appendix 4);
- Annual School Fees Letter

**Authorised by Principal:** October 2022

**To be Reviewed:** October 2023



## Fee Collection Procedure

In line with CES Sandhurst Fee collection policy, the following process is to be followed by the schools administration team and Principal.

<b>ACTION</b>	<b>TIME FRAME</b>	<b>PERFORMED BY</b>	<b>COMMENTS</b>
Generated yearly school fee Tax Invoice & issue to families.	Week 1 - 2, of Term 1	Administration Office Staff	Arrears consolidation process and roll over of prior year's fees to be completed prior to generating invoices.
Review outstanding invoices from previous year/s.	Week 2, of Term 1	Administration Office Staff / Principal	Determine action - Reminder letter / Debt Collection / Write off.
Send out Statements to Families	Final week of, Term 1	Administration Office Staff	
Schedule fee assistance appointments	First week of, Term 2	Administration Office Staff / Principal	Contact families that have applied for Fee Assistance, or alternate payment type & schedule appointment with Principal.
Family appointments for fee assistance	Second week of, Term 2	Principal	Meet with families and determine fee assistance level and schedule payment for balance of outstanding fees.
Fee Assistance Outcome letters	Third week of, Term 2	Administration Office Staff	Send out letters to families.
Apply credit amount (RE: Fee Assistance outcome letters)	Upon return of Fee Assistance Outcome letter from family	Administration Office Staff	Generate credits in ICON and apply to family Statements. File credits in 'Fees' folder, generate new Statement and send to family.
Send out Family Statements	Last week of, Term 2	Administration Office Staff	
Review outstanding fees & sent reminder letters as deemed appropriate.	First week of, Term 3	Administration Office Staff / Principal	Fee Account letters.

Send out Family Fee Statements	Last week of, Term 3	Administration Office Staff	
Schedule Family Fees for next school year	November	CES Sandhurst Principal School Advisory Team	Determine and ratify school fees for the following school year.
Advise families of Fees & payment method expectations for year ahead.	Prior to December	Administration Office Staff	Send out Schedule of Fees, structures and levies, including direct debit form to families.
Direct Debits to be entered in ICON.	As received back from families.	Administration Office Staff	Record, update details on ICON to establish direct debit schedules as selected by families.
Send out Family Fee Statements & Final reminder Fee Account letters.	Seventh week of, Term 4	Administration Office Staff	



## FEE ASSISTANCE APPLICATION FORM

Complete the following form and contact the school office to arrange an appointment with the Principal to discuss the application.

### Applicant Details

	Parent / Guardian 1	Parent / Guardian 2
<b>Name:</b>		
<b>Address:</b>		
<b>Home Phone No:</b>		
<b>Mobile Phone No:</b>		

### Dependent Children

Name	Age	Relationship to you	Are they residing with you?	
			YES	NO
			YES	NO
			YES	NO
			YES	NO



**Income - Please complete on a per week basis**

	Parent / Guardian 1	Parent / Guardian 2	TOTAL	
Number of hours worked per week				
Gross Salary per week	\$	\$		
Business Income	\$	\$		
Family Tax Benefit	\$	\$		
Child Support / Maintenance Recieved	\$	\$		
<b>Total Gross Income Per week</b>	\$	\$		
Do you have a Pension / Health care card	YES NO	YES NO		
Taxable income shown on last Income tax assessment recievde from ATO	YEAR END 30/06/	YEAR END 30/06/		
Taxable Income	\$	\$		

**Other Information** - Please include additional information in support of your application including pastoral situations or other exceptional circumstances.

**Amount of Fee Assistance Requested**

*Families are expected to make a contribution towards their fees, fee assistance for the total amount of annual fees will not be granted. Families are expected to make an arrangement for the balance of fees remianing prior to the granting of fee assistance.*

Balance of Outstanding Fees	Current School Year	\$
	Prior School Years Fees	\$
	Total Outstanding	\$
Amount of Fee Assistance Requested		\$
Agreed Method and Frequency of Payment to honour the balance of outstanding fees	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Termly <input type="checkbox"/> Lump Sum	
	<input type="checkbox"/> EFT <input type="checkbox"/> Direct Debit <input type="checkbox"/> Cash	
Payment Amount:		\$

Signed by Agreeing Parties:		Date
Parent / Guardian 1		
Parent / Guardian 1		
Principi / Delegate		



## FEE ASSISTANCE OUTCOME

Date:

NAME:

ADDRESS:

Dear **Name**

Thank you for meeting with me in regard to your application for fee assistance. I am pleased to confirm the details and outcome of your application. Please check the details below and if you find them correct, please sign and return this letter to the office. The fee assistance amount will be applied to your fees account upon receipt of this letter. Please retain the copy for your records.

If you have any queries, or wish to discuss this matter further please contact myself.

Kind Regards

Jasmine Ryan  
Principal

<i>Outstanding Fee Amount</i>	\$
<i>Amount of Fees Assistance Granted</i>	\$
<b>Balance of Fees Outstanding after deducting Fee Assistance amount</b>	<b>\$</b>

	<i>Payment Method</i>	
<b>Method of payment for the balance of (\$0.00) outstanding</b>	<i>Payment Frequency</i>	
	<i>Payment Amount</i>	\$

*We confirm that the details outlined above are correct and we agree to pay the balance of fees outstanding as stated.*

**Agreeing Parties:**

Signed:	Parent / Guardian 1	Parent / Guardian 2
Date:		



## OUTSTANDING FEE ACCOUNT

Date:

NAME:

ADDRESS:

Dear Name,

We are currently completing a review of all our fee accounts.

Currently, our records indicate that your fee account has an outstanding balance of \$\_\_\_\_, with the last payment being made on INSERT DATE (INSERT AMOUNT). This outstanding balance includes the total costs for the 20## school year. There are no other additional costs throughout the year. This also includes a balance of \$## brought forward.

We have several options available for the payment of school fees including a lump sum, termly installments or regular payments throughout the year. To assist with the payment of school fees, the expected payment method is direct debit. Payment can be made on an ongoing regular basis, with payments going directly from your bank account to the school account. Any alternate payment method must be approved by the principal. Please contact the Office to confirm the details for the direct debit payment option.

The capacity to pay school fee is not a requirement for enrolment at St Mary's Primary School. If you believe that you will have difficulty paying the outstanding balance, or your family is experiencing financial hardship, you are strongly encouraged to contact the office and request a Fee Assistance Application Form. Please complete the form and then make an appointment with myself to discuss the application and the options available to you.

I encourage you to make contact with myself to discuss this further.

Kind Regards

Jasmine Ryan  
Principal