



LOYOLA COLLEGE

SCHOOL FEE POLICY

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| Intended audience | Loyola College Community |
| Author | College Board |
| Ratified | Semester 2 2019 |
| Review date | Semester 1 2021 |

PREAMBLE

The purpose of this policy is to establish expectations regarding school fees for the College community.

GUIDING PRINCIPLES

The values which inform this policy are:

- Justice
- Equality
- Trust
- Commitment to those with special needs
- Concern for the pastoral well being of all
- Promotion of community.

As a Catholic school, Loyola College's income is received from Government grants, school fees and fundraising by the College community. The level of fees charged must be sufficient to support the educational program of the College.

At all times, those responsible for the setting of school fees will be sensitive to the financial constraints on families wishing to send students to Loyola College.

POLICY

The following policy must be interpreted in the light of the Loyola College Vision and Mission Statement and read in conjunction with the School Fee Procedures and the Enrolment Policy. Therefore, in implementing this policy, the College Principal and the College Board have a degree of discretion.

This policy will be used to guide the annual decision as to the level of school fees charged and determining other charges.

Therefore, it is the policy of the College that:

1. At the time of enrolling a student, parent(s)/guardian(s) will be made aware of the obligation to pay fees and/or other charges regularly and will be required to sign an undertaking to do so.
2. Enrolments incur a non-refundable Administration Fee.
3. A non-refundable **confirmation of enrolment** fee will be paid upon acceptance of enrolment as well as a payment towards the life membership of the Loyola College Alumni Association. The total payment will be deducted from the following years' school fees.
4. A non-refundable **confirmation of re-enrolment** fee will be due each year for students intending on continuing their education at Loyola College. This payment will be deducted from the following years' school fees.
5. Fees and/or other charges will be charged for each student enrolled, as well as a building levy charged per family.
6. Families will be made aware of the College School Fee Policy which will be available to view on the College website.
7. The level of school fees and/or other charges will be reviewed annually by the College Board taking into account the financial needs of the College and the ability of the College community to meet these fees.
8. A sibling discount will be granted to all families who have two or more students enrolled at Loyola College thereby reducing the annual Global Fee of the second and subsequent students.
9. An Early Payment Discount, as per the Fee Schedule, will be applied against each student (excluding international students) for all accounts paid up-front i.e. by the last Friday in February in a given year.
10. Fee concessions will be granted according to need but there is an expectation that a minimum contribution would be made by all. The College Principal, assisted by the Business Manager, is authorised to grant school fee concessions to families in need (refer to Section 4 of School Fee Procedures). The number and level of such concessions shall be reported to the College Board but the names of families receiving such concessions shall be confidential to the Principal, Business Manager and Chairperson of the Board, unless in an extraordinary circumstance the Board determines otherwise.
11. Access to Catholic education is not denied to students because of a serious cause of inability to pay school fees.
12. Outstanding accounts will be pursued as a matter of justice to other parent(s)/guardian(s).
13. Parent(s)/Guardian(s) need to be aware that non payment of an account will impact on the potential of a student's involvement in local, interstate and international tours and the co-curricular program of the College.
14. In pursuing payment of an outstanding account, the College will undertake whatever steps are necessary to ascertain the family's ability to meet the debt and then if necessary, and with the authority of the College Finance Committee, take legal steps to recover the money owed to the College.
15. Due consideration will be given to C.E.C.V. and Archdiocesan policies relating to school fees.
16. The College is registered to take international students. Financial arrangement for these students in terms of school fees and/or other charges, will be in accordance with the College procedure for enrolment of international students.
17. The College is registered to take exchange students. Financial arrangement for these students in terms of school fees and/or other charges, will be in accordance with the College procedure for enrolment of exchange students.

18. Fees and/or other charges must be paid for tuition services requested and delivered. Any withdrawals due to personal dissatisfaction will not warrant financial compensation and therefore will not affect the calculation of the Final Fee Account.
19. There is no discounting of fees and/or other charges when subject or program clashes occur.
20. There is no reduction in fees and/or other charges as a result of a student's involvement in studies outside the College such as VET, VCAL and Distance Education. The College Annual Account is based on the assumption that students complete all their studies at the College. Consequently any costs associated with variations from the mainstream program of study must be met by individual families. Opportunities for students to study off site are provided to families on the assumption that they will meet the costs of such programs.
21. Any request for a credit of fees and/or other charges due to a long-term absence (10 consecutive weeks or more) must be in writing to the Principal. Approval will be at the discretion of the Principal.
22. Parent(s)/Guardian(s) withdrawing a student(s) during a current school year will be bound by the College Fee Payable/Refund Policy (refer to School Fee Procedures).
23. Where the parents/guardians of a student reside in separate dwellings, fees and/or other charges will be automatically split at a percentage of 50/50. Parents/Guardians of separated families may alter the percentage of the split by way of a Split Payment Application form. The split is for billing purposes and is in accordance with the Privacy Act 1988 with both parties remaining jointly and severally liable for 100% of all fees and charges.
24. In conjunction with College Protocols, additional charges may be applied to an account and will become bound by this policy, eg. Library fines, ambulance costs, damage to College property and costs incurred by the Metropolitan Fire Brigade.
25. The College reserves the right to make amendments to this policy at any time without prior notice. In the event that any amendments are made, notification will be made via the College Ignatian with the revised policy updated to our website.

This Policy will be implemented in accordance with existing privacy legislation and related policies.



LOYOLA COLLEGE

SCHOOL FEE PROCEDURES

POLICY IMPLEMENTATION

The implementation of the School Fee Policy for Loyola College will mean that:

1. The Fee Schedule will be available to parent(s)/guardian(s) prior to the commencement of a given school year.
2. There will be suitable literature available to parent(s)/guardian(s) which details the expectations of the College regarding payment of all fees and charges.
3. The College will adhere to the policy as a matter of justice to other parents and students.

PROCEDURES

1. Setting of School Fees

The College Board will determine the level of school fees (Global Fees and/or other charges) and family discounts based on budget estimates to meet the needs of the College for the following year. In the final term of the school year, parent(s)/guardian(s) will be advised of the College fees for the following year.

2. Billing and Method of Payment

All statements including Annual Accounts are available for our families to view on the Parent Portal.

Notification will be sent to a nominated email address and/or mobile number to inform a parent(s)/guardian(s) that the statement has been posted on the Parent Portal.

Fee Arrangements:

In December, a 'Fee Paying Arrangement Form' will be sent out to parent(s)/guardian(s). On this form, parents elect how they wish to pay the fees for the following year ie:

- Annually (payment of the total annual account, including any Early Payment Discount(s) by the last Friday in February)
- Semester (via two equal instalments by the due dates listed)
- Quarterly (via four equal instalments by the due dates listed)
- Monthly (via equal instalments between February and November)
- Fortnightly (via equal instalments between February and November)
- Weekly (via equal instalments between February and November)

It is the expectation of the College that these arrangements will be honoured. If accounts are paid late there is an administration fee of \$30 per student for each term the account is overdue.

Where an automated payment is dishonoured or declined, the bank fee of \$2.50 per dishonour or declined transaction will be added to the account as per the Direct Debit Service Agreement.

There is a re-enrolment deposit of \$300 required to be returned with the re-enrolment form by mid August of any given year. The deposit will be credited to the following year's fee account and is non-refundable and non-transferable.

There are sibling discounts on Global fees for families with more than one student at the College.

Anyone experiencing difficulties with fees is encouraged to contact the College Finance Department to discuss the situation.

Split/Separated Families:

Where the parents/guardians of a student reside in separate dwellings, the College will automatically issue separate accounts to each parent/guardian for 50% of all fees and/or other charges.

The splitting of an account does not release either parent/guardian of their liability, jointly and severally, to 100% of the total fees and charges applied against their child/ren. It is the obligation and responsibility of each parent/guardian to ensure that the account is paid in full.

Where the parents/guardians have an alternate arrangement, a Split Payment Application form can be completed nominating the preferred percentage options.

Where there is a concern with a parent/guardian of a split account, the College will adhere to the Fee Policy (refer 3.1-3.5 of the School Fee Procedures) taking into consideration the split and observing the right to privacy.

Where the concern has not been resolved and the file is passed to the Principal's Office, the split will be removed, thereby waiving any right to privacy by either party. The College will continue to follow the Fee Policy (refer 3.6-3.8 of the School Fee Procedure) against all liable parties.

School Camps and Retreats:

School Camps and retreats are a compulsory element of the curriculum and is part of the global tuition fee charged, with the exception of VCE Outdoor Education which is charged separately. The College budgets for and is charged (by the venue organisation) for all students to attend the nominated camp or retreat. Therefore it is unable to refund fees for students who do not attend.

Methods of Payment:

Accounts may be paid by:

- Cash at Reception during office hours (8.00am ~ 5.00pm)
- Cheque at Reception or through the mail. Cheques are payable to 'Loyola College' and mailed to 325 Grimshaw Street, Watsonia, 3087.
- BPAY – contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. Please quote the biller code and your reference number (as printed on accounts).
- Credit Card (at Reception, by telephone, direct debit or via the Finance tab on the Parent Portal).
- Direct Debits: a form must be completed in order to process regular payments directly from your bank account, between February and November. Parent(s)/Guardian(s) choosing this option are bound by the Direct Debit Service Agreement as it appears on the College website at [www.loyola.vic.edu.au / information / fees and charges / direct debit form](http://www.loyola.vic.edu.au/information/fees_and_charges/direct_debit_form). Parent(s)/Guardian(s) will be advised of any changes to the service agreement a minimum of fourteen (14) days prior to implementation.

Student Exchange Concession:

Students on exchange to overseas schools are not charged fees during the period of their absence.

Exit Procedures:

When a student leaves the College it is the parent's/guardian's responsibility to notify the College in writing. The Finance Department will complete a 'Final Fee Account' form which will state the balance of fees payable or refundable. Without notification the student will continue to receive tuition fees.

Final Fee Accounts must be paid within seven (7) days of the statement date.

COLLEGE FEE PAYABLE/REFUND POLICY

If a student leaves within the:

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| - first 5 weeks of term 1: | 25% of the year's fees are due. |
| - second 5 weeks of term 1: | 37.5% of the year's fees are due. |
| - first 5 weeks of term 2: | 50% of the year's fees are due. |
| - second 5 weeks of term 2: | 62.5% of the year's fees are due. |
| - first 5 weeks of term 3: | 75% of the year's fees are due. |
| - second 5 weeks of term 3: | 87.5% of the year's fees are due. |
| - first 5 weeks of term 4: | 100% of the year's fees are due. |
| - second 5 weeks of term 4: | 100% of the year's fees are due. |

The Early Payment Discount is not considered in this calculation. Where less than the annual Global fee is charged in a given year, any Early Payment Discount applied will be revoked (refer to Clause 9 of the Fee Policy).

Fee Collection Procedure:

It is the obligation and responsibility of parent(s)/guardian(s) to contact the Finance Department if payments cannot be made as per the fee paying arrangement form. If fees become overdue, the College will take the necessary steps (refer to Section 3) to follow up the debt.

3. Non Payment of Fees

In the case of a student currently at the College, the procedure will be:

1. Initial follow up will be made after the due date of the account payment, regardless of the payment arrangement.
2. The initial follow-up shall be an account rendered or telephone call by the College Accounts Officer.
3. If no contact has been made with the Accounts Officer within seven (7) days after the initial follow up, a letter will be sent requesting either payment or contact be made with the Accounts Officer to discuss the matter (letter 1).
4. If after a further seven (7) days the parent(s)/guardian(s) have taken no action, a second letter (from the Business Manager) will be sent requesting payment or an appointment within seven days (letter 2).
5. If there is no response to this letter the Finance Department will attempt to ring the parent(s)/guardian(s) to discuss the matter.
6. If the parent(s)/guardian(s) cannot be contacted or make(s) an arrangement that is not adhered to, any existing arrangement will become void and a letter from the Principal will be sent requesting payment or contact, within seven (7) days, to discuss the outstanding account (letter 3). Failure to respond may result in temporary withdrawal of tuition.
7. If the parent(s)/guardian(s) do not make contact to discuss the matter, they will be informed that their debt would not be allowed to increase and that they will be required to pay all account arrears or meet with the Principal and the Business Manager in order to resolve the matter (letter 4). Any meeting will be held in the presence of another staff member. A written record will be kept of the meetings with parent(s)/guardian(s). Failure to respond to letter 4 may result in withdrawal of enrolment.
8. If the parent(s)/guardian(s) do not contact the Principal within seven (7) days after letter 4, or make an arrangement that is not adhered to, the Principal with the approval of the College Board Finance Committee, may write to the parent(s)/guardian(s) and inform them that the student/s is/are no longer enrolled at the College (letter 5). The account may also be handed to a collection agency or pursued through the Victorian Civil and Administrative Tribunal (VCAT) for recovery.

All recoverable collection costs and fees associated with the recovery of the debt will be applied to the account.

Where an account is pursued through VCAT, the application fee will be applied to the account and together with all fees and levies, will form the total amount of the claim.

In the case of a Year 12 student:

9. Where a student is in Year 12 and has failed to respond to Letter 2 (refer to Section 3.4), a letter from the Principal may be sent requesting payment or contact within seven (7) days to resolve the matter. Failure to respond may lead to the student being declined participation in the end of Year 12 celebrations including the Graduation Ceremony and Graduation Dinner.

In the case of a student who has left the College:

10. At the time of leaving the College, the parent(s)/guardian(s) will be notified of any balance payable or refund due, via the Final Fee Account'.
 - a. In the event of a refund due, contact will be made by the Finance Department to arrange settlement.
 - b. In the event of a balance payable, settlement will be required within seven (7) days unless an alternate arrangement has been agreed upon.
11. If after a further seven (7) days the parent(s)/guardian(s) have taken no action, a letter will be sent by the Principal requesting that the parent(s)/guardian(s) settle the account and noting that if there is no response or a satisfactory arrangement entered into to pay the outstanding fees, the account may be handed to a collection agency or pursued through the Victorian Civil and Administrative Tribunal (VCAT) (Letter 6).

All recoverable collection costs and fees associated with the recovery of the debt will be applied to the account.

Where an account is pursued through VCAT, the application fee will be applied to the account and together with all fees and levies, will form the total amount of the claim.

At all times, the College will ensure that people suffering financial hardship are given due consideration. Unless the College can demonstrate attempts to contact the parent(s)/guardian(s) to negotiate the payment of the account, outstanding accounts will not be passed to a collection agency or VCAT. It is only after a family has demonstrated that it is not prepared to either honour an arrangement entered into for the payment of fees or refuses to attend any meeting to discuss the payment of fees, that the matter will be pursued accordingly.

4. Fee Concession

Eligibility for fee concession within the requested tuition year, should be formally sought with adequate supporting financial information and documentation. Parent(s)/Guardian(s) in this situation should contact the College Business Manager for a confidential meeting.

A formal application process is required for arriving at a decision to grant a concession. The following criteria will be considered:

- Total family income (supported by documentation including Tax Returns)
- Weekly expenditure
- Assets and Liabilities
- Family size
- Other educational institutions to which the family has commitments
- Availability of discounts at other educational institutions
- Availability of Government assistance to parents
- Other extraordinary family commitments.

In the final determination of a fee concession, consideration will be given both to the need for an actual concession in the amount of money to be paid to the College, and the need to spread the payment over an appropriate time.

When (a) parent(s)/guardians(s) is/are have/having difficulty paying school fees, this will be treated with discretion and confidentiality on a one-to-one basis with the parent(s)/guardian(s) and the Principal or his delegate.

In some circumstances, it may be appropriate for the College to take initiative to offer a fee concession, e.g. sudden death of family breadwinner. The decision of the College regarding eligibility for fee concession shall always be conveyed in writing.

Fee concessions are reviewed annually.

GLOSSARY

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| College Community | Includes parents, guardians, staff, students and the wider community |
| Exchange Student | Students registered as part of our International Students Program to study in Australia or abroad for 3 to 12 months |
| Global Fees | Fee set per year level listed on the Fee Schedule and may include tuition fees, subject levies, camps and retreats |
| International Student | Student from overseas accepted at Loyola College on a full fee paying basis - Fees charged are not in line with the College Fee Schedule - Student holds a VISA as per the Schedule of VISA Subclasses and Conditions for Enrolments of Overseas Students but is not eligible to receive General Recurrent Grants (GRG) |
| Joint and Several Liability | Arises when two people agree to pay a debt (or similar obligation) - it is a joint promise that, if and when the need arises, each party agrees to pay off the debt together - at the same time, each party makes a separate promise to pay the whole debt / remainder of debt where an amount remains outstanding |
| Other Charges | Additional charges as per the Fee Schedule or applied in conjunction with other policies and/or College Protocols |
| VCAL | Victorian Certificate of Applied Learning |
| VCAT | Victorian Civil and Administrative Tribunal |
| VET | Vocational Educational Training |