

Loyola College

Fees and Charges Policy



Loyola College is a school which operates with the consent of the Catholic Archbishop of Melbourne and is owned, operated and governed by Melbourne Archdiocese Catholic Schools Ltd (MACS), where formation and education are based on the principles of Catholic doctrine, and where the teachers are outstanding in true doctrine and uprightness of life.

The following policy must be read in conjunction with the Fees and Charges Policy Procedures, the Enrolment Policy and the Senior Programs Handbook.

1. Delegation to Set and Vary Fees

- 1.1 The Principal has delegated power to set and vary fees of Loyola College.
- 1.2 The level of school fees and/or other charges will be reviewed annually by the Principal, in consultation with the School Advisory Council, taking into account the financial needs of the College and the ability of the College community to meet these fees.

2. Setting School Fees, Levies and Ad Hoc Charges

- 2.1 Loyola College's procedure for setting school fees, levies and ad hoc charges recognises the significant contribution that Loyola College makes to the cost of education through the generation of private income that includes the payment of fees by families.
- 2.2 Loyola College sets and varies fees, levies and ad hoc charges according to criteria that represent a thorough and transparent assessment of the internal and external factors influencing costs and the families' ability to pay.
- 2.3 FFPOS are not funded by Australian or State recurrent grant funding. FFPOS fees are set at local student fees, plus Australian and State government funding amounts and other overhead costs relating to FFPOS.
- 2.4 Fees for FFPOS must not be subsidised by recurrent grant or private income received for/from local students.
- 2.5 Loyola College is registered to take exchange students. Financial arrangement for these students will be in accordance with the College procedure for enrolment of exchange students.
- 2.6 Loyola College fees and levies are accessible in a variety of ways, including the School website at www.loyola.vic.edu.au.
- 2.7 Loyola College communication/strategy plan makes provision for the development and review of strategies for the dissemination of information about its fees and levies.

3. Advice to Families, Invoicing and Collection of Fees and Levies

- 3.1 Loyola College issues annual statements for all fees and levies in January for the proceeding year.
- 3.2 Statements for additional charges, such as but not limited to, Music Fees and Bus Fees, are issued annually via email.
- 3.3 Ad hoc charges, fee remissions and concessions are applied as needed.
- 3.4 Loyola College is responsible for its own debt collection throughout the school year.
- 3.5 Loyola College will make every effort to help families understand their obligation to pay fees and levies.
- 3.6 Loyola College will discuss payment of school fees and levies, and establish a payment method with families by way of the Fee Paying Arrangement form at the time of student enrolment.
- 3.7 The preferred method of payment is direct debit, established as part of student enrolment prior to commencing at the school.
- 3.8 Recovery of unpaid fees, particularly if recovery involves legal action, will be approached humanely and sensitively to protect the student as much as possible from the public embarrassment that could arise.

- 3.9 All collection approaches to families will be based on appropriate pastoral procedures.
- 3.10 A judgment by the Principal as to whether families are unable to pay because of their financial situation will err on the side of leniency.
- 3.11 Non payment of fees may impact a student's involvement in local, interstate and international tours of the College.
- 3.12 Fees and levies must be paid for services requested and delivered. Any withdrawals due to personal dissatisfaction will not warrant financial compensation and in turn may not affect the calculation of the Final Fee Account.
- 3.13 For billing purposes and in accordance with the Privacy Act 1988, joint accounts of separated families will be automatically split at a percentage of 50/50 (or percentage agreed upon), with all parties per the signed Enrolment Acceptance Declaration, remaining jointly and severally liable for 100% of all relatable fees and charges.

4. Fee Remissions and Concessions

- 4.1 Loyola College will provide fee remissions/concessions to families in need, including students who hold a HCC.
- 4.2 The MACS Board has delegated the power to provide fee remissions and/or concessions (as applicable) to the Principal of Loyola College.

Loyola 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 provided via the Loyola College newsletter, 'The Ignatian', with the revised policy updated to our website.

Procedures

1. Setting and Varying School Fees, Levies and Ad Hoc Charges

- 1.1 School fees and levies will be reviewed and set annually, in sufficient time to advise families of the following year's fees and levies.
- 1.2 When setting school fees and levies, the Principal will consider recurrent fees and levies to assist in meeting the operating expenses of the school, and capital fees to assist in the purchase of assets and/or repayment of loans for capital purposes.
- 1.4 Where Loyola College accepts enrolment of FFPOS, separate fees and levies will be set for FFPOS.

2. Billing Fees, Levies and Fee Concessions/Remissions

- 2.1 Fee and levy billing and application of fee concessions/remissions are processed wholly within the College's accounting system, in accordance with the College's billing cycle.
- 2.2 Loyola College runs an annual billing cycle with Annual Accounts issued in January for the proceeding year.
- 2.3 Loyola College offers the following range of payment methods to assist families with meeting their obligations:
 - a. Annual (payment of the total annual account by the last Friday in February which includes an Early Payment Discount per student)
 - b. Semester (two equal instalments by the due dates listed on the Fee Schedule)
 - c. Quarterly (four equal instalments by the due dates listed on the Fee Schedule)
 - d. Monthly (ten equal instalments between February and November)
 - e. Fortnightly (equal instalments between February and November)
 - f. Weekly (equal instalments between February and November)
 - g. Ongoing option is available for monthly, fortnightly and weekly payment methods
- 2.4 Fee Packs, including the Fee Schedule and the Loyola College Fee Paying Arrangement form, will be issued annually in December for the following year.
- 2.5 Established payment methods will be recurring unless notification is received by way of the Fee Paying Arrangement form in January each year.
- 2.6 The FFPOS billing cycle is annual with accounts issued in December of the preceding year.
- 2.7 Fees and levies are billed in full for all students, with any fee concessions or remissions applied against the full fee or levy charged.

- 2.8 Billing for separated families will be applied as an equal split between signatories of the signed Declaration unless alternate arrangements are requested in writing by both parents/guardians or at a minimum, by the parent/guardian paying the higher percentage.
- 2.9 Ad hoc charges, such as but not limited to library fines, ambulance/medical costs, college property damage and Fire Rescue Victoria fees, will be billed when applicable.

3. Collection of Fees, Levies and Ad Hoc Charges

- 3.1 The Principal of Loyola College will establish a payment method with families at the time of student enrolment.
- 3.2 The preferred method of payment of school fees, levies and charges is direct debit, established at the time of student enrolment.
- 3.3 Where payment is made in cash, or on request, the College will issue a College accounting system generated receipt.
- 3.4 Loyola College will issue periodic statements (at least once per term) to families, to assist with fee collection.
- 3.5 If a family fails to keep up with their payment commitment, the Principal will bring the matter to their attention promptly and seek resolution. Debt recovery processes may need to be initiated, including follow up phone calls, letters and formal debt recovery.
- 3.6 Where formal debt recovery is initiated, all associated costs will be borne by the parent/guardian.
- 3.7 Loyola College will follow up debt recovery in a sensitive, discreet and confidential manner. Parents/guardians will be invited to discuss the matter with the Principal.
- 3.8 Where a parent/guardian chooses to withdraw a student from the College, written notification must be sent to the College Registrar immediately once the decision is made.
- 3.9 Fee remissions due to withdrawal are applied per the following calculations:
 - a. First 5 weeks of Term 1 25% of the year's fees and levies are due
 - b. Second 5 weeks of Term 1 37.5% of the year's fees and levies are due
 - c. First 5 weeks of Term 2 50% of the year's fees and levies are due
 - d. Second 5 weeks of Term 2 62.5% of the year's fees and levies are due
 - e. First 5 weeks of Term 3 75% of the year's fees and levies are due
 - f. Second 5 weeks of Term 3 87.5% of the year's fees and levies are due
 - g. Term 4 100% of the year's fees and levies are due
 - h. Additional and ad hoc charges issued are due in full.

Due consideration will be given by the Principal to written requests for fee relief.
- 3.10 Whilst no child will be denied access to a Catholic education due to genuine financial hardship, when families decide on a Catholic school for their children they knowingly take on additional financial responsibilities associated with school fees, which must be honoured in accordance with normal commercial practices.

Glossary

Exchange student	Students registered as part of our International Students Program to study in Australia or abroad for 3 to 12 months
FFPOS	Full Fee Paying Overseas 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)
HCC	Health Care Card
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 agreement to pay the whole debt or remainder of debt where an amount remains outstanding.

Associated Policies / Documents

Enrolment Policy

Enrolment Acceptance Form

Senior Programs Handbook

[Fee Schedule](#)

[Information for Parents](#)

[Direct Debit Request Form and Declaration](#)