



## St Mary of the Cross, Windsor

### Fee Collection and Payment Policy

St Mary of the Cross School aims to provide a quality education to all students and for this to be achieved, fees and levies are charged. It is an expectation that all families who enrol at the school will invest financially in the education of their student. Fees and Levies collected at St Mary of the Cross School are used for the following purposes which are aligned to the Vision and Mission of the School.

- Provide teaching, Administrative, Classroom Support and Facilities staff.
- Provide essential resources, materials, facilities and equipment.
- Maintain buildings, grounds and other facilities.
- Provide new buildings and grounds enhancements

#### **ISSUING OF ACCOUNTS**

School fees are issued at the end of each month for the month following (*Full Fee paying Overseas Students Fees are issued each term*)

The statement will show the following:

- Single Child Fee or Family Fee – which is the tuition fee, charged to educate your child/children..
- Levies

New students entering the school after the commencement of a term will be charged on a pro-rata basis. Exiting families must settle any outstanding fees before departure.

**Parents are asked to pay the account within 14 days of the date of issue. The due date is shown on the account.**

#### **METHODS OF PAYMENT**

Payment may be made at Reception by cash (always pay in person and obtain a receipt) or EFT (dr/cr). For your added convenience, Bpay, Bpoint, Direct Debit and Centrepay facilities are available. Details can be obtained from the Secretary. Credit card payments can be made over the phone and a receipt issued.

#### **REMINDER NOTICES**

A due date is listed on the account and parents are required to make payment by the due date unless a special arrangement has been made with the Principal. A reminder Notice will be issued to all families who have not settled the school fee account by the due date where a payment plan is not in place. Should accounts continue to remain outstanding, a member of the Administration Team will make contact to discuss the outstanding fees. A final notice will then be sent giving a further two (2) weeks to pay.

#### **PAYMENT DIFFICULTIES**

Sometimes, for very good reasons that are usually out of your control, an account cannot be paid by the due date. If you are experiencing difficulties in paying your account, please contact the School as soon as possible, preferably before the due date. We will then be in a position to offer some assistance such as of extending the time to pay or offering a payment by instalment option. In cases of extreme financial hardship, the School will consider granting a fee concession.

#### **CONCESSIONS (not applicable to Full Fee Paying Overseas Students – FFPOS)**

In cases of financial hardship the School will consider offering a fee concession. Concession applications are accepted at the commencement of each year or when the hardship within the family occurs. Concessions on fees are not ongoing and applications must be resubmitted at the commencement of the new school year. The application process uses the Henderson Poverty Line when assessing eligibility for concessions. The assessment process takes all income into consideration including, Wages, Youth Allowance, all other Centrelink payments etc, as well as housing costs eg rent or mortgage.

#### **OVERDUE ACCOUNTS**

Every effort will be made by the School to contact any family with an overdue account and to negotiate a payment plan that is in line with the family's current financial position. It is easy to overlook an account in the rush of everyday life and for this reason we send a Reminder Notice for unpaid accounts after the due date. *The deliberate non-payment of fees where there is clear evidence of capacity to pay, will result in the initiation of a process to collect the debt owing and in serious cases legal options will be pursued by the school. Special concessions are available for families experiencing financial difficulty and these can be accessed by contacting the school.*

Any family on a negotiated payment plan which is broken without consultation with the Principal will also be referred directly to the debt collection agency. Please be aware that additional charges will be incurred once the account has been handed to the debt collection agency for action. Once accounts have been handed to the debt collection agency, the matter effectively passes out of the School's control and all negotiations for payment must then be made with the debt collectors. Your credit rating may also be affected.

#### **FURTHER INFORMATION**

Should you require further information, please feel free to contact the School during business hours.