



FEE POLICY

Scope

All families who are financially able are obligated to pay the fees and levies as advised by the College. It is expected that the College fees and charges will be paid by the due date.

No Catholic child is excluded from an Archdiocesan School or College on the grounds of genuine inability of the family to pay fees. (see Concessional Fees).

PROCEDURE

Issuing of Accounts

1. Accounts for fees and building fund levy should be forwarded to parents within the first two weeks of each fee period e.g. term. Fees and building fund levy should be separately identified on the account.
2. The fee account should show a due date for payment of the fees. The due date should be within 10 - 30 days from the date of issue but should not extend beyond the last day of the period that the fee account has been issued in.

Reminder Notices

3. On expiry of the due date, an Account Rendered - Reminder Notice is sent, giving families 14 days to pay.
4. If a suitable response is not received within fourteen days, the principal or a designated person i.e. administration officer is to contact the family. The object of the phone call/contact is:
 - a) to collect fees in full or in instalments
 - b) to establish beyond doubt the capacity to pay
 - c) to establish beyond doubt the inability of the family to pay fees and hence establish the amount of concession to fees applicable.

If there are no obvious extenuating circumstances, the principal or designated person may warn the family that the collection process will begin.

Where language and ethnic circumstances warrant, contact through a liaison person is recommended. If no response is made to a contact letter, a follow-up phone call must be made.

If suitable arrangements are unable to be made following the sending out of a reminder notice and personal contact, the principal or designated person may send out a Final Notice giving a further two (2) weeks to pay.

Collection Agency

5. If, after two (2) weeks from sending the Final Notice letter no satisfactory arrangements have been reached and there appears to be no other workable solution, then the account may be sent to a collection agency
6. Although families should pay the school or college, some will pay the collection agency. If this is the case, the amount should be remitted to the school or college by the collection agency on a monthly basis and banked to the Fees Account
7. If parents object to the process, the principal refers them to the area supervisor

Court Action

1. It must be accepted that by initiating these procedures, on rare occasions it may be necessary for the school or college to proceed to further action. Such occasions occur when there is clear evidence of ability to pay and also a total disregard by the parents of their responsibility to pay for their children's education

To proceed to court action, authorisation and approval will be obtained from the Chief Financial Officer, Financial Services (BCEO). When formally requesting this authorisation, please provide clear evidence of the following:

- a) the parents do have the capacity to pay for their child's education
- b) there is a good and reasonable chance of successful recovery of most if not all of the outstanding debt
- c) all other avenues to recover the debt have been exhausted
- d) the legal costs involved are not significant and do not outweigh the potential recovery amount.

Concessions

1. Refer to the [Henderson Poverty Lines for information for use in assessing eligibility for fees' concessions](https://melbourneinstitute.unimelb.edu.au/publications/poverty-lines). - <https://melbourneinstitute.unimelb.edu.au/publications/poverty-lines>

Additional Points to note

1. The principal or designated person will document all communications with families - phone calls, interviews, correspondence
2. The principal may place a general note in the newsletter at an appropriate time about the volume of outstanding fees and the requirement to pass bad debts onto the collection agency
3. When parents apply for enrolment of children for whom they have not paid school fees at a previous systemic school, the enrolment should not be confirmed until the debt is paid or waived on the previous principal's advice. Arrangements for payment of future fees must then be put in place before proceeding with the enrolment

Approved Payment Plans

The College offers families the opportunity of paying the school fee account by regular instalments over the course of the year. All payment plans must address the school fee account so that the account is cleared

in full by the end of the year or as negotiated with the Principal or Business Manager. A new plan needs to be entered and completed each year.

Concessional Fees

In cases of financial hardship, a family may apply to the College for a concession. Concessions applications are accepted at the commencement of each year or when the hardship within the family occurs. Concessions are issued for a maximum period of 12 months within a calendar year, in consideration for a subsequent 12-month period will require a new application.

A compassionate and just approach under the mission and values of the College and Brisbane Catholic Education are used when reviewing applications. The application process uses the Henderson Poverty Line when assessing eligibility for concessions, the process takes into consideration all income including wages, Centrelink payments etc. as well as housing costs e.g. rent, minimum mortgage repayments. Application forms for concessions are available at the College finance office or available on the College Web Site.

Payment Difficulties

Sometimes, for very good reasons that are usually out of our control, an account cannot be paid by the due date. If you are experiencing difficulties in paying your account, please contact the College Finance Department as soon as possible, preferably before the due date. The College may be able 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 College will consider granting a fee concession.

Overdue Accounts

Every effort will be made by the College 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. This may include contact via email, telephone or letter.

Should a family fail to respond to these contacts and fail to negotiate a payment schedule which addresses the school fee account, the family may be referred to a registered debt collection agency which will work with the family to address the debt. Any family on a negotiated payment plan which is broken without consultation with the Principal or Business Manager will also be referred directly to the debt collection agency. As per the School Fees Collection Procedure.

Students Participating in Optional Activities Requiring A Financial Commitment:

It is a requirement that monies paid to Aquinas College for whatever purpose will be allocated according to the following priorities.

School fees and levies are to be paid in full or you are on a formal payment plan with the College and there is a solid history of your financial commitment to the College.

Therefore, students may not attend optional excursions, activities, or sports until the above criteria has been met.

While some activities can be directly linked to curriculum, they are deemed to be non-compulsory and as such, inclusion in these activities is only permitted if the College fees and levies are paid.

New Students Entering the College

New students entering the College after the commencement of a term may be charged on a pro-rata basis for remaining weeks of a term at the Business Manager's discretion. The invoice must be paid by the last week of the term.

The College may check payment and student records at previous schools and Parent/s or Guardian/s may be requested to provide a letter from your previous school indicating that all fees are paid at the time of transfer.

Students Leaving the College

Students exiting the College after the commencement of a term or an enrolment is to be cancelled, parents are required to give the Principal one full term's notice, in writing, prior to the withdrawal or cancellation date.

Exited families must settle any outstanding fees within four weeks of exiting the College unless a payment arrangement has been negotiated and approved by the Principal or Business Manager. Any family failing to settle the account or to negotiate a payment plan may be referred to a debt collection agency for immediate recovery action.

Should an exited family default on a repayment arrangement, the account may be referred immediately to a debt collection agency for recovery action.

Further information regarding the issue and payment of school fees can be obtained by contacting the College.

Method of Payments

Direct Debit - (facilitated through ADF)

ï Bpay

ï BPoint

ï EFTPOS - Debit and Credit cards at the Finance Office

ï Credit Card deductions

ï Credit and Debit Card (Visa or Master Card) via telephone contact with the Office

ï Cash at the Finance Office

*We have a payments window located at the College and it is open
Tuesdays to Thursdays from 7.00 am - 9.00 am and then 2.00 pm - 3.00 pm.*