

Howayek Providence Limited trading as

MARONITE COLLEGE OF THE HOLY FAMILY



Maronite College of the Holy Family policies have a commitment to Maronite Catholic ethos and values and should be read in conjunction with other policies and procedures and with relevant legislation.

FEES POLICY and PROCEDURES

This policy and procedures supersedes all previous policies and procedures relating to matters contained herein.

FEES POLICY and PROCEDURES

INTRODUCTION

The Fee Policy (the Policy) articulates the College financial context and procedures for parents/guardians in relation to the financial requirements for their child/ren to be educated at the Maronite College of the Holy Family.

Upon enrolment, all parents/guardians commit to supporting the Maronite Catholic ethos and enter into a contract with the College to pay in full, the required fees and other costs associated with their child/ren attending the College.

The College aims to charge sufficient annual tuition fees to cover all costs necessary to fully resource the delivery of education for every student in the College. The College relies on the timely receipt of tuition fees (instalments) to resource its educational model and meet its own overall financial obligations in particular, the obligations as an employer.

The College budgetary processes include a review of the level of fees each year by the College Board. The authorisation of fees will be in the context of the annual budget process and approval. Parents/Guardians will be advised of the level of fees after the College fee approval process.

The College offers scholarships for a set number of students transitioning from Primary into Secondary (Year Seven) as well as full tuition scholarships for twelve months to the DUX in each year group.

1. BILLING AND FEE COLLECTION

1.1 Enrolment Fee

On acceptance of enrolment, parents/guardians are required to pay the 'Enrolment Fee' and sign the completed Enrolment Form and agree to the Terms and Conditions.

1.2 College Fees

1.2.1 The College Board will determine fees and charges payable each year. Fees are reviewed annually.

1.2.2 The College fees include but not limited to; tuition, academic levy, extra-curricular levy, co-curricular activities, sport, electives, excursions, courses, maintenance and other associated cost in educating your child/ren.

1.2.3 College fees are billed annually at the commencement of each College year. Fees are payable in four instalments. Parents/Guardians are provided with the instalment dates at the commencement of each College year. The final fee instalment is due by the end of Term 3.

1.2.4 All fees must be paid **on or before the due date** as per fee schedule letter parents/guardians received at the commencement of the College year.

1.2.5 Parents/Guardians must contact the College to establish a *Fee Payment Plan* if they are unable to meet their Installment obligations by the due date.

1.2.6 Where College fees are outstanding and no satisfactory written arrangement has been entered into with the College to resolve outstanding fees, parents/guardians will receive a formal letter from the College.

1.2.7 Further to this, parents/guardians will be denied access to the Parent Portal (Sentral), resources and services withdrawn.

1.2.8 Failure to contact the College in regard to outstanding fees, will result in the student/s Enrolment being terminated.

1.2.9 Fees will not be refunded in whole or part if the student is absent due to illness, leave or suspension.

1.2.10 All debt recovery costs if applicable, will be borne by the Enrolment signatory/signatories.

1.3 Staff Fees

Eligibility of College staff seeking a fee discount for their child will be based on a minimum of 12 months service and applies from the second child onwards.

2. PAYMENT METHODS

We (the College) are sure you appreciate the College relies on the education fee being paid in a timely manner and in full.

- 2.1 Parents/Guardians can elect to pay their child/ren's education fees in a number of ways and how often they choose e.g. weekly, fortnightly or monthly spread across the College year.

Payment options include:

- a) **Direct debit** (the College's preferred method of payment). This can be set up through the College using their debtor ID and family name as reference. Forms are available at the College Office and on the Parent Portal.
- b) **Online** transfer payments. Details are on the bottom of your invoice. Please quote your surname and ID number for reference.
- c) If you receive a Centrelink payment, an alternative option for payment would be through **Centrepay**. Forms are available from the Fee Department in A Block.
- d) **EFTPOS**. Over the phone or through the Fee Department in A Block.
- e) **Cash**. Paid at the fee Department in A Block.
- f) College Payment Plan.

- 2.2 Parents/Guardians must make sure the amount selected is sufficient to have fees finalised by end of the year.

- 2.3 Intermittent lump sum payments coupled with the payment agreements is permitted for fee finalisation.

- 2.4 Sufficient funds should be made available in the selected bank account to avoid dishonoured payments.

- 2.5 Following a bounced payment, the Fee Department will notify the fee payer/payers via email. Bank charges relating to dishonoured payments will be recovered from the fee payer.

- 2.6 Review of parents/guardians' payment is mandatory to ensure the agreed amount is sufficient for full settlement of fees by the end of the College year. The Fee Department will notify parents/guardians of the revised amount for inclusion in their elected payment arrangement.

- 2.7 End of year balance needs to be settled in full.

- 2.8 Immediate contact must be made with the Fee Department if extenuating circumstances prevent the fee payer/payers from achieving this.

- 2.9 Unpaid fees will **NOT** be written off at the conclusion of each College year.

- 2.10 The College procedure to recover **all** unpaid fees will be implemented (Refer to *Overdue Fee Procedures*, Stage 3, Page 6).

3. STUDENT WITHDRAWAL AND TERMINATION

3.1 Withdrawal

Parents/Guardians wishing to withdraw their child/ren from the College, must give not less than four (4) weeks' invoice. The intended destination must be provided through the completion of the *Withdrawal of Enrolment Form*. Parents/Guardians must provide evidence of the new destination and their child/ren's commencement date.

All unpaid debts must be settled in full **before** your child's/children's last day.

3.2 Termination

Parents/Guardians with a student who's enrolment has been terminated by the College must pay all unpaid debts immediately.

Parents/Guardians failure to contact the College in regard to outstanding fees, will result in their child/ren's Enrolment being terminated.

Note: Processes will be implemented to recover **all** unpaid fees through a debt collection agency.

4. HARSHIP

Maronite College of the Holy Family recognise the need to cater for families when they experience unexpected financial difficulties.

All parents/guardians are required to pay some level of fees. Hardship assistance applies to **tuition fees only**. The total amount of course fees, maintenance fees and costs associated with uniforms, books and technology are required to be paid by **all** parents/guardians.

While the process of the fee assistance application may seem rigorous, the College has substantial responsibilities to ensure that hardship assistance is awarded equitably, confidentially and on compassionate grounds.

The College conducts a review of the hardship arrangement annually or less after consideration to the financial circumstances of the family.

4.1 CONDITIONS

- 4.1.1 A *Hardship Application* for financial assistance is means tested. Acceptance by the College is dependent upon the financial capacity of the College to support the shortfall of fees.
- 4.1.2 Each hardship application will be assessed on its own merits with the Executive Principal exercising their discretionary power to apply a level of financial assistance.
- 4.1.3 Hardship applications must be made online and signed by the fee payer/payers. Evidence required to support the application and mandatory Fee Payment Plan must be attached to complete the application process.
- 4.1.4 Hardship arrangements are for a specified period.
- 4.1.5 The arrangement will be subject to review annually or less if determined by the College.
- 4.1.6 All recipients of hardship assistance must settle all fees/dues by the end of the year.
- 4.1.7 **All hardship assistance is for one year only!**
- 4.1.8 Parents/Guardians who do not honour the Hardship Payment Plan, the concessions granted will be withdrawn. The Executive Principal has the discretion to reduce or withdraw financial support where the parents/guardians have failed to honour their agreement of the hardship conditions.

4.2 HARSHIP APPLICATION PROCEDURE

- 4.2.1 Parents/Guardians seeking tuition assistance are required to complete the College *Hardship Application Form* online.
- 4.2.2 Financial assistance is on a demonstrable need's basis. Applicants must provide supporting financial documentation outlined in the online form.
- 4.2.3 Applicants must complete the mandatory *Fee Payment Plan* which needs be attached to the online application.
- 4.2.4 The Fee Committee will assess the application to establish the level of financial support required.
- 4.2.5 The Fee Committee will prepare a recommendation for discretionary approval to the Executive Principal.
- 4.2.6 If the hardship application is accepted, the parent/guardian will be required to sign a letter of acceptance regarding the hardship assistance offered and an acknowledgment agreeing to the conditions including a Confidentiality Agreement.
- 4.2.7 Parents/Guardians must re-submit annually a Hardship Application Form including current support documentation and a Fee Payment Plan if the hardship continues the following year.

4.5 CONFIDENTIALITY

The Privacy and Personal Information Act 1998 (Federal and State Governments) requires strict confidentiality consistently maintained for both the family receiving hardship and College personnel (including Board Members). The identity of hardship recipients may be identified to the College Board by the Executive Principal, as requested. The amount of fees awarded as concessions will be reported to the College Board in the context of the financial reports.

5. DEBT COLLECTION AGENCY

In the event that it is necessary for Maronite College of the Holy Family to employ the services of a debt collection agency to recover any overdue accounts, the parents/guardians will be responsible for all charges levied by the agency in recovering the debt together with any legal costs incurred by the College.

Refer to the *Overdue Fee Procedures* page 6.

OVERDUE FEE PROCEDURES

If a parent/guardian has not met the instalment requirements and/or have not set up a regular Fee Payment Plan, the College will implement the following procedures.

STAGE ONE LETTER

A Stage One letter will be issued via email when:

- No contact or payment has been received by the College from the family by the due date.

The Stage One letter will include the following information:

- We advise that payment of \$XXXX must be received by the College, as cleared funds, on or before XXXX (date).
- Please contact the Fee Department if you need to discuss this payment or to organise a payment plan that is acceptable to the College.



STAGE TWO LETTER

A Stage Two letter will be issued via email when:

- No contact has been made by the family.

The Stage Two letter will include the following information:

- We advise that payment of \$XXXX must be received by the College, as cleared funds, on or before XXXX (date).
- **Failure to act on this, Parent/Guardian will be denied access to the Parent Portal, resources and service withdrawn.**



STAGE THREE LETTER

A Stage Three letter will be issued via email when:

- No contact has been made by the family.
- Due date for payment has expired.

The Stage Three letter will include the following information:

- Full settlement is required **immediately**.
- Your child/ren **Enrolment will be terminated** by xxxx date.
- The College will be handing your matter over to the debt collection agency. The agency will act on behalf of the College for the full recovery of fees including recovery costs.
- Once your matter is handed over to the debt collection agency, all communication will be direct with the agency. **The College will not be involved even if you provide a Fee Payment Plan.**
- Parents/Guardians cannot communicate with the College directly on this matter.


Failure to respond to the debt collection agency may result in a summons to attend court.

RELATED DOCUMENTATION

Enrolment Policy and Procedures.

Privacy Policy, Plan and Procedure.

Complaint Handling Policy and Procedures for All Stakeholders.

POLICY & PROCEDUREAL REVIEW			
The policy will be reviewed within five years. The Procedure will be reviewed annually.			
POLICY DATES			
Implemented	October 2015	Reviewed	18/9/19, 12/08/2022, 24/02/2023, 9/03/2023
Next Policy Review Due	February 2027		
POLICY AUTHORISATION			
EXECUTIVE PRINCIPAL: Sr Margaret Ghosn	SIGNATURE: 		DATE: 17 August 2022
POLICY DETAILS			
Policy Number: 0085 Policy Version: 0001, 0002, 0003, 0004, 0005 Tracked Changes: 2023 Version 4: Updated Leadership and Personnel titles, included payment plan procedure and forth stage in Fee Collection Procedure. 2023 Version 5: Merged existing <i>Fees and Debtors Policy and Procedures</i> and, <i>Bursary Policy and Procedures</i> into the one document now called "Fees Policy and Procedures". Kept Fees and Debtors Policy's number.			