



MOTHER TERESA CATHOLIC COLLEGE

School Fee & Collection Procedure

1. RATIONALE

The Catholic Education Commission of Western Australia (CECWA) has a responsibility to make a Catholic education available to all Catholic students whose parents seek a Catholic education for them, insofar as this is possible, while embodying the Church's special preference for the poor and disadvantaged. Schools have a responsibility to communicate the financial constraints under which they operate to parents enrolling their children in Catholic schools. Parents are asked to make a commitment to support Catholic education financially by paying fees. The Bishops of Western Australia have approved the collection of school fees from parents as a necessary contribution to the costs of delivering a Catholic education. The Mother Teresa Catholic College School Fee & Collection Procedures are established in line with CEWA Ltd School Fees Policy.

2. DEFINITION

- 2.1. For the purpose of this policy Mother Teresa Catholic College (MTCC) is hereinafter referred as the **College**;
- 2.2. Catholic Education Western Australia Limited is hereinafter referred as **CEWA Ltd**;
- 2.3. **School Fees** shall be considered to be tuition fees, levies and all other charges made by Mother Teresa Catholic College as directed and approved by the Mother Teresa Catholic College School Advisory Council;
- 2.4. Fees for additional and extra-curricular programs including Outdoor Education, Workplace Learning (WPL), Specialist programs and VET Programs are considered School Fees for the purposes of this procedure;
- 2.5. Charges for student resources, including booklists, iPads and accessories charged to the fee account are payable under the School Fee Collection Procedures;
- 2.6. Parent/Legal Guardians are hereinafter referred to as the **Account Holder(s)**;
- 2.7. Mother Teresa Catholic College School Advisory Council are hereinafter referred to as the **School Advisory Council**;

2.8. **Debt Collection costs** are recoverable fees and costs as permitted by the Courts, including but not limited to agency collection fees, legal fees, court costs and interest charges;

2.9. **Interest Charge** refer to the sum the College may charge on the unpaid portion of accounts, applied monthly. The Variable Interest rate is determined by the School Advisory Council each year and is based on the comparative rate charged by the College lenders;

2.10. Accounts are considered to be in **Good Standing** when scheduled payment commitments are being met in full by the due date;

3. PRINCIPLES

3.1. The College Principal has the responsibility for the financial management of the College and is responsible for the collection of school fees.

3.2. Parents/Legal Guardians enrolling their children at the College are Jointly and Severally responsible for payment of School Fees and Charges. The college may therefore pursue the collection of fees from one or all parties who have enrolled the student.

3.3. The collection of school fees will be approached in the spirit of Christian justice. As a matter of justice to other families, the College will pursue the collection of school fees from parents/legal guardians.

3.4. The College recognises that some families operate under significant financial hardship. Families in possession of cards eligible under the Health Care Card (HCC) Tuition Discount Program will be entitled to a reduction on the annual Tuition fee and other charges as determined by CEWA Ltd upon application and production of a current and valid card by the date specified at the commencement of each school year.

3.5. The maximum annual tuition fee to be charged to Family HCC & Pension Concession Card (PCC) holders is determined each year by CEWA Ltd.

3.6. The College recognises that families can experience both short term and long-term financial hardship as a result of loss of income through illness or other circumstances beyond their control. Families unable to meet their financial commitments in these circumstances are encouraged to contact the College to discuss possible alternative payment arrangements or, where appropriate, school-based discounts. The college will require families to submit a written application detailing their financial circumstances, together with submission of supporting documentation, when applying for alternative payment arrangements or school-based discounts.

3.7. A family's inability to pay school fees shall never be the reason for non-enrolment or for the exclusion from prescribed curriculum activities of any child enrolled at Mother Teresa Catholic College.

3.8. The withholding of compulsory curriculum activities or services to students will not be used as a fee collection strategy. However, attendance at non-compulsory or extra-curricular or non-curriculum activities or services may be restricted or refused where the fee account is not considered to be in Good Standing. This includes interstate and international travel and tours.

4. CONFIDENTIALITY

- 4.1. All matters concerning an Accounts Holder's School Fees will be handled confidentially by the Principal, Business Manager and staff employed to attend to fee matters.
- 4.2. Where an Account Holder defaults through the non-payment of School Fees, personal details including but not limited to contact and financial details may be forwarded to external parties to assist in the collection of outstanding monies in accordance with the *Mother Teresa Catholic College Collection Policy*.

5. ESTABLISHMENT OF FEES

- 5.1. Annual fees and charges are set by the School Advisory Council and are based on fee recommendations from CEWA Ltd.
- 5.2. Annual fees and charges include Tuition, Amenities/General Levies, Classroom/Year Group levies, Friends of Mother Teresa Levy, IT levies, and Building Levy. Additional charges may be added from time to time as directed by the School Advisory Council. These may include, but are not limited to Booklist charges, student consumables, student testing, and compulsory parent information events.
- 5.3. School-owned iPads and accessories issued to parents will be invoiced annually.
- 5.4. Sibling discounts are provided in respect of siblings attending the College in Pre-Primary-Y12 during the same calendar year.
- 5.5. Sibling discounts do not apply to Kindergarten students.
- 5.6. HCC Tuition Discount rates are set in accordance with CEWA Ltd directives.
- 5.7. The College publicise upcoming annual fees on the College website in Term Four of each school year.

6. LIABILITY OF FEES

- 6.1. Parents/Legal Guardians agree that upon their signed acceptance of enrolment of their child/guard, they become legally responsible for full payment of the school fees and charges for that child, and understand that each signatory of the College enrolment form will be held jointly and severally liable for the debt incurred, including Debt Collection and Court costs, where applicable;
- 6.2. Fees are able to be "Split Billed" between Parents/Legal Guardians where both signatories to the Enrolment form agree in writing to the College.
- 6.3. Where accounts have been "Split Billed", individual accounts will be generated to each Parent/Legal Guard, and each individual will become liable for their portion of the debt incurred, including Debt Collection and Court costs where applicable;

6.4. It is the responsibility of the account holder(s) to ensure that current address details, including an electronic address where available, are provided to the College at the time of enrolment. Change of address notification is to be provided to the College if the residential, billing or email address or telephone number changes at any time during the period of enrolment or whilst a balance remains outstanding on the fee account.

7. FEE STATEMENTS

7.1. An Annual Fee Statement and Payment Option Form will be sent to the account holder at the billing or email address held on the school database prior to or upon the commencement of each school year;

7.2. The Annual Fee Statement sent to the account holder will contain the total of all College fees payable for the full year for each child, subject to the following:

- i Where the College is awaiting additional charges from external agencies, i.e. Workplace Learning, Testing & Assessment Costs, etc. incurred on behalf of students, such additional costs will be added to the Family Account as soon as practicable after receipt by the College and a statement will be issued to the family detailing these additional costs; and,
- ii The additional costs will be payable in full under the terms of this policy.

7.3. Subject to additional costs referred in S.7.2(i), the Payment Option Form will show the annual fees and list the payment options available to the Account Holder for the year. The form will be issued with the annual fee statement before or upon the commencement of the school year. The account holder will be given the option to pay one annual fee amount by the 25th February, and

- i Where full payment is received by the 25th February the College will provide a discount on tuition charges, to the value stated on the annual Payment Options Form;

7.4. Where families elect not to pay the annual fees in full by the 25th February, the Payment Options Form and Direct Debit Authority must be completed and returned to the College by the 25th February; and

- i If the College does not receive full payment, or the completed Payment Options Form and Direct Debit Authority on or before 25th February, the account will be considered in default and the College will enact the Collection of Fees as per S.8 of the policy.

7.5. Where discounts are reversed due to a change in family or financial circumstances, i.e. eligibility to Health Care Card discounts cease mid-year, fees incurred as a result of the reversed credits will be payable in full within the terms of this policy;

8. COLLECTION OF FEES

8.1. If full payment is not received by the 25th February, the Direct Debit Agreement must be returned to the College, with minimum periodic payments as determined on the Payment Option Form payments commencing by 28th February; and

8.2. Direct Debit periodic payments must be by weekly, fortnightly or monthly instalments, and

8.3. The minimum periodic payment amounts will be received by the due date to ensure all fees are paid in full by August each year.

8.4. As the Board have a responsibility for the collection of school fees the following action will be taken to collect overdue fees:

- i If the minimum periodic payment amount due is not received in full by the 25th of the month, a **First Reminder** letter will be issued, providing the account holder 14 days to remedy the overdue balance; and

- ii If payment of the overdue balance has not been received by the College within 14 days of issue of the First Reminder, and alternative payment arrangements have not been agreed in writing between the parties, the College will attempt to make telephone contact with the account holder to arrange a payment plan or establish a meeting, and will issue a **Second Reminder**; and

- iii If payment of the overdue balance has not been received by the College within 7 days of issue of the Second Reminder, and alternative payment arrangements have not been agreed in writing between the parties, a **Final Reminder** requesting full and immediate payment of the full account balance will be issued to the account holder;

- iv If the full account balance is not received by the College within 7 days of the **Final Reminder** being issued, the account will:

- a. no longer be considered to be in Good Standing, and

- b. all credit offers and agreements between the account holder and College will be void, and

- c. the College will attempt to make telephone contact with the account holder, and

- d. the College may forward the account to the College appointed debt recovery agency or solicitor for collection as permissible under the CEWA School Fee Policy, without further notice to the account holder.

8.5. In addition to written reminders referred in S8.4, the College will attempt to contact the account holders by telephone or email to discuss and establish mutually agreeable payment arrangements.

8.6. The College may charge interest on overdue account balances.

8.7. Where an account has been forwarded to an outside agency for collection as per S8.4.iv, the following shall apply:

- i All collection and recovery costs as defined in S.2 of this policy will become due and payable in full by the account holder and will be in addition to the amounts owing to the College for school fees and charges;

- ii All contact and payments made by the account holder must be made directly to that agency;
- iii Verbal or written contact between the College and the account holder following submission of the account to the debt recovery agency does not void or otherwise amend or alter the collection process as outlined in this policy.

8.8. Where an account is no longer considered to be in *Good Standing*, the school may enforce immediate withdrawal of student participation in non-compulsory activities including but not limited to extra-curricular events, camps, trips, school-organised national or international travel tours, and

8.9. Such withdrawal of student participation due to loss of Good Standing may result in the forfeit of all deposits and instalments paid for the activity.

9. TERMINATION OF ENROLMENT

9.1. The *College Conditions of Enrolment Policy* requires a minimum of ten school weeks' notice of withdrawal of a student, in writing to the Principal, and

- i Where such notice is not received the College will charge 25% of the annual charges in lieu of notice.

9.2. Upon withdrawal of a student from the College, all fees and charges incurred for that student, including fees charged in lieu of notice as per S9.1(i), are payable to the College in full 14 days prior to the day of departure, and

- i If full payment is not received 14 days prior to the departure date, and alternative payment arrangements have not been agreed in writing by the College, the Collection procedure as detailed in this policy will take effect.

9.3. If a student is withdrawn from the College without notice, all fees and charges incurred for that student are payable to the College in full on or before the day of departure, and

- i If full payment is not received on or before the departure date, and alternative payment arrangements have not been agreed by the College, the account may be immediately forwarded to the College appointed debt recovery agency without notice.

9.4. If a student will not be returning in the following calendar year, notice of the withdrawal must be received in writing to the Principal no later than 1 October of the current year, and

- i If notice is not received by 1 October, 25% of the annual charges for the following year will be payable in lieu of notice, and.
- ii Payment in full will be required within 14 days of invoice; and
- iii If payment is not received within 14 days of invoice, and alternative payment arrangements have not been agreed in writing by the College, the Collection procedure as detailed in this policy will take effect.

9.5. If the account has been paid in full and a refund is due to the parents, payment will be made to the account holder(s) for the full amount overpaid, less any fees in lieu of notice payable under S9.1(i), if applicable.

10. RELATED DOCUMENTS

- Mother Teresa Catholic College Conditions of Enrolment.
- Mother Teresa Catholic College Acceptance of Enrolment Offer.
- Mother Teresa Catholic College Collection Policy.
- Mother Teresa Catholic College School Fees Information Booklet.

CONTACT

If you have any queries regarding this Procedure please contact the Business Manager on 9591 7100 or email finance@motherteresa.wa.edu.au