

## INTRODUCTION

Stuartholme School is a Year 5 – 12 Catholic day and boarding school for girls enriched by the philosophy and traditions of Sacred Heart Education, which give expression to its five goals – to educate to:

1. A personal and active faith in God.
2. A deep respect for intellectual values.
3. The building of community as a Christian value.
4. Social awareness which impels to action.
5. Personal growth in an atmosphere of wise freedom.

## PURPOSE

To provide information regarding the payment of fees at Stuartholme School.

## SCOPE

All School community members, including board members, relevant staff, parents/guardians (current and future), hirers of school facilities.

This policy covers all fees and charges, including:

- Tuition and Boarding Fees
- Incidental Charges (e.g. library, IT, taxis, boarding recreation)
- Any other charge applied against a debtor statement

Any charge applied against a non-student debtor invoice (such as a hire fee).

## DEFINITIONS

**Incidental Charges** refer to any fees or charges not included in School Fees. For example, health centre, non-compulsory boarding recreation activities, taxis, IT/Laptop damage outside of insurance, lost or damaged library books

**International Students** means student who is not entitled to reside permanently in Australia but who may be enrolled at a school in Australia under certain circumstances.

**Parents/guardian** means the persons who at law has responsibility for the long term care, welfare and development of the student; or the day to day care, welfare and development of the student and includes include legal guardians who have applied to have a student placed on the Enrolment Register or enrolled at the School and, where the student has only one parent, means that parent.).

**School Fees** refers to all tuition and boarding (if applicable) fees and any other charges in relation to activities associated with the student's attendance at the School.

**Sisters** is in relation to this Policy means two or more girls enrolled at the School (with at least one biological or adoptive parent in common) irrespective of their place of residence.

## POLICY STATEMENT

Stuartholme School (**School**) is a Catholic Independent girl's day and boarding school conducted by the Society of the Sacred Heart. It is a Company limited by guarantee governed by a Board of Directors. The School aims to:

- develop and promote the Stuartholme family in the Sacred Heart tradition as a contemporary Catholic learning community;

- develop and deliver a curriculum that responds effectively to the individual needs of students, while challenging them to strive to achieve their personal best; and
- educate young women for critical discernment of heart and mind.

The School is guided by its mission, values and ethos in determining financial arrangements related to student enrolment. Compassion and support extended to families in need are integral parts of the ethos of the School. The School is committed to exploring all reasonable means of containing fees, levies, and charges to parents/guardians, so as to maintain its inclusivity and diversity, while continuing to meet its financial obligations and ensure its financial sustainability.

As the majority of the School's annual recurrent income (almost 70%) is derived from fees, it is vital that fees are paid on time to ensure the continued sustainability of the School. The various fee payment options to assist families in meeting this requirement are set out below.

## **Tuition & Boarding Fees**

Fee schedules are reviewed and approved annually by the School Board and published in advance of the forthcoming calendar year. Fees may be subject to change, without notice, as a result of changes to Australian legislation and/or regulations.

Fee inclusions are listed in detail on our website at [www.stuartholme.com](http://www.stuartholme.com).

A student that commences during the Term will be charged pro-rata of the full Term's Fees.

Temporary boarding is available if there is room in the boarding house, please note we have a minimum charge of four weeks.

## **Application Fees and Bonds prior to Enrolment**

Please refer to the Enrolment Policy.

## **Billing Cycle**

School Fee Statements are issued for each Term. They are issued 4 weeks prior to the commencement of each Term and are due and payable by 4:00pm on the first day of each term. All accounts are required to have a zero balance at the end of each school year. If this is not possible, parents/guardians are requested to promptly contact the School Finance Department [receivables@stuartholme.com](mailto:receivables@stuartholme.com) before falling into arrears to put in place a mutually agreeable payment plan. EdStart is an option available for families who are unable to meet their fee commitments within the current school year (detail below).

## **Parents and Guardians with Students in Year 12**

As is customary in schools, parents/guardians of Year 12 students will need to have paid all tuition, boarding and other Incidental Charges by the end of Term 3. In your daughter's final year, parents/guardians will be billed only three times in equal amounts for tuition, and boarding (if applicable), in advance of Term 1, Term 2 and Term 3. A final statement will be issued at the end of Term 4 for any remaining Incidental Charges.

## **Fee Payment Options**

The School offers a range of flexible payment plans acknowledging the significant commitment made by many parents/guardians who have chosen to send their children to the School.

Payment can be made in the following ways:

<b>Online payment</b>	Online payment via the MyStuartholme parent portal at <a href="http://my.stuartholme.com">http://my.stuartholme.com</a> > Finance & Payments tile > Make a Payment
<b>BPAY</b>	Details available on the statement
<b>Direct debit from bank account or credit/debit card</b>	Weekly/fortnightly/monthly/quarterly recurring payments can be setup by completing the form on our website. Please note that a dishonour fee will be charged in the case of a dishonoured payment
<b>Credit card</b>	MasterCard, Visa, American Express and Diners Club. A merchant fee surcharge of 1% will apply to all fee transactions paid by credit card
<b>Debit card</b>	A merchant fee surcharge of 0.5% will apply to all fee transactions paid by debit card
<b>EdStart</b>	Extended payment options including beyond the current school year (more detail below)

The parents/guardians of a student are jointly and individually responsible for payment of tuition and boarding (if applicable) fees and any other costs associated with the student's enrolment at the School. The School does not become involved in any family matters.

### Extended Payment Options – beyond current school year

To assist with your school fee payments, we have partnered with Edstart to provide Stuartholme School families with flexible payment options to help you better manage school fees and other education expenses.

Edstart allows you to spread your fees into weekly, fortnightly or monthly payments, as well as reduce your total annual costs by extending payments beyond the current school year.

You can use Edstart to fund tuition fees, boarding costs, additional charges such as uniforms, levies and extra-curricular activities.

Please note, in providing information about Edstart, we do not provide any recommendations, brokering or advice services. We do not receive referral fees, commissions or other remuneration from Edstart.

To find out more and to apply, visit <https://edstart.com.au/stuartholme>

### Reminder Policy

The following reminders are standard procedure in the School:

- 3 days prior to due date – SMS reminder;
- 1 week post due date – Email reminder with duplicate statement; and
- 1 week+ post due date – Follow up email and/or call from the School's Finance Department.

### Late Payment

The School supports equitable principles regarding the payment of school fees. It is a condition of acceptance of each child into the School that parents/guardians meet their obligation to pay school fees on time. Students will not be enrolled in optional co-curricular or other school related programs such as overseas exchanges and excursions unless fee accounts are current or a direct debit is in place that will clear by year end.

If school fees and additional Incidental Charges are 10 weeks or more in arrears, a late payment administration fee of \$150 will apply each Term. No late payment administration fee will be charged if a direct debit is in place and there has been no more than one dishonour per year.

In fairness to families who pay their School fees regularly and on time, the School will follow-up all overdue school fee accounts.

If a resolution cannot be achieved before the end of Term, the outstanding and overdue account may be passed over to the School's collection agency for full debt collection/recovery. On each occasion the School has cause to issue a notice, e.g. Letter of Demand, concerning outstanding fees, an administrative charge of \$150 will be applied. Any recovery costs incurred by the School (including but not limited to demand letters/skip/trace and solicitors' involvements) will be added to the amount outstanding.

Parents/guardians of International Students should note that if fee statements are not paid by the last date of demand, the Department of Immigration may be notified by the School. This could result in the cancellation of the student's visa.

## **Suspension**

Once the debt is in a 'full debt collection' category and parents/guardians do not make contact or do not commence payment of fee, the student(s) may be suspended by the Principal until such time as arrangements are made for the fees to be paid.

## **Termination**

The School reserves the right to terminate the student's enrolment if fees are unpaid or collection process results in a lack of participation from the parents/guardians to honour the outstanding fees.

## **Withdrawal / Transfer / Payment**

Parents/guardians wishing to withdraw their daughter's enrolment prior to her completion of Year 12 are reminded that one term's written notice is required.

Failure to provide one term's written notice to the Principal will result in the payment or forfeiture (as the case may be) to the School of one Term's tuition and boarding fees (if applicable).

Please note:

The School reserves the right, when necessary, to withdraw enrolment from a student when:

- fees are outstanding at the end of the school year;
- evidence of inability to pay fees is received by the School e.g. bankruptcy;
- agreed commitments for the payment of School Fees have consistently not been met; and
- there is on-going discourtesy in relation to the payment of fees and refusal to agree upon a sustainable payment plan via direct debit.

## **Discounts**

The School is pleased to offer concessions/discounts on fees in some circumstances.

## **Sibling Discount**

In the case of two or more sisters attending the School at the same time, a discount of 10% off tuition fees applies automatically to the younger sister. A discount of 25% off tuition fees is applied automatically for subsequent siblings.

## Fees in Advance Discount

If a full year's tuition fee and/or boarding fee is paid in advance by no later than 4:00pm the first Friday in December, a discount of 2.5% will apply. Please note that Incidental Charges are not included in the fees will still need to be paid as and when they fall due.

## Fees in Advance Beyond One Year

If parents/guardians wish to pay tuition and/or boarding fees for a time period greater than one year, please contact the School Finance Department at [receivables@stuartholme.com](mailto:receivables@stuartholme.com) for a specific quotation.

If there are multiple concessions, the concessions are applied in the following order:

1. Sibling Discount,
2. Bursary or Scholarship on the net balance, then
3. Fees in Advance Discount on the net balance.

## Financial Hardship

### Bursary / Concession for Financial Hardship

In circumstances of financial hardship, it is important that the School is advised immediately so that compassionate considerations can occur. A small budget is set aside each year to assist families experiencing significant financial hardship.

Parents/guardians requesting financial assistance are requested to contact the School Commercial Director [businessmanager@stuartholme.com](mailto:businessmanager@stuartholme.com). Families will be required to complete a Bursary Application together with supporting documentation in order that their application may be fairly assessed. The Principal and the Commercial Director may negotiate terms for payments where it is considered in the interests of both parties.

## Voluntary Contributions to the Building Fund

The facilities of the School exist due to the generous support given by many families and individuals since its foundation in 1920. Each generation of the School invests in expanding and improving the facilities for their own benefit and that of the next generation.

Like all schools, our facilities must be constantly maintained and developed to meet the changing educational needs of our students. The School's borrowing program ensures that both current and future generations contribute equitably to capital works.

Parents/guardians are invited to support the Building Fund (*Stuartholme School*) which addresses building repairs and maintenance programs at the School. The fund also supports future capital works at the School. The Master Plan is available on the School website. This voluntary fund will appear on the fee account each term and is fully tax-deductible.

## Scholarship Fund

Families are also asked to consider making a voluntary contribution to the Scholarship Fund. This fund allows students whose families cannot otherwise afford an education at Stuartholme School to attend the School.

## Tax Deductibility

The School Building Fund and the Scholarship Fund are endorsed as deductible gift recipients (DGR) under Subdivision 30-BA of the Income Tax Assessment Act (ITAA) 1997. Contributions to one or both funds are fully tax deductible.

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*The School reserves the right to update and change the School Fee Policy and at such times this will be communicated to the parents/guardians.*

## **SUPPORTING DOCUMENTS**

Enrolment Policy

## **REVIEW**

This Policy will be reviewed every three years, or as necessitated by legislation.