



COLLEGE FEES POLICY

RATIONALE:

MidCoast Christian College is jointly financed by family college fees and Commonwealth and NSW State recurrent government funding. The following guiding principles form the basis of this policy:

1. Christian schooling should be available to all who desire it for their children.
2. Families have a responsibility to contribute to the costs of education for their children.
3. Assistance will be given to families on low income based on their actual income supplied to the College from all income sources e.g., Centrelink, ATO returns, rent, business income and spousal maintenance payments etc.
4. Provided families meet the requirements of the College's enrolment policy, and the college has suitable places and resources available, access to Christian education should not be discriminated based on gender, race, physical ability, academic ability, or financial means.

POLICY:

1. College fees will be set annually by the Board. Fees are due and payable within 14 days of the beginning of each school year. Families by negotiation with the College can pay yearly, termly, fortnightly and weekly but must have their fees paid by the last school day in Term 4.
2. Discounts will be offered for siblings, to assist larger families.
3. Rebates are made available, on application, based on family income and special circumstances. (see appendix 2: rebate process)
4. Scholarships are offered and subject to the capacity of the College financial resources and family circumstances – refer to Scholarship Policy.
5. College fees will be followed up by a consistent debt-collection procedure which holds families jointly and severely accountable to agreed fees but allows discretion in special circumstances. The use of Debt collection agencies and cancellation of a student/s enrolment are possible consequences of unpaid fees after other means have been exhausted. (see appendix 3: debt collection procedure)
6. Upon written notification of withdrawal of enrolment, the college will require 13x weeks' notice, OR 13 week's tuition fees may be charged per student from the date written notification is received.
7. Families that have removed their children and want to either enrol or re-enrol must pay all outstanding fees before even been considered for re-enrolment of an existing child or any other child in their care.

PROCEDURES:

APPENDIX ONE: COLLEGE FEES AND FAMILY DISCOUNTS.

Fees

1. Fees to be charged shall be determined each year by the College Board on recommendation from the Business Manager. Fees are inclusive of camps and excursions except ad-hoc excursions and events determined by the Business Manager. College uniforms need to be paid and supplied by families from *Workwise* a local uniform company and are not part of the Tuition fees.

Fees need to be paid each year in full and there is no allowance for the carry over fees into the next school year.

2. The level of fees charged will be determined taking into consideration the budgetary needs of the college, anticipated student numbers, government funding and the economic circumstances of the college community.
3. In addition to normal tuition fees, additional amounts may be levied to cover costs such as ad hoc camps, sport, excursions or other special events. In addition, stationery and book lists will be issued to families and they are required to purchase them at their own cost.

If students elect to do the Hospitality course offered at the College, then additional fees are levied that are not included in the yearly tuition fee. Families will be required to pay for a knife kit, specific kitchen uniforms and training levies prior to starting the hospitality course.

4. The College has a Bring Your Own Device (BYOD) policy and each student in secondary (Year 7 to Year 12) is required to have their own laptop computer based on the recommendations supplied each year by the IT department. (NB - Apple PCs or Apple laptops are not supported by the College as part of the BYOD program).
5. The method and scheduling of fee payment shall be determined by the College management from time to time. The College has an official arrangement with a tuition support company called Edstart. Families are required to sign up and pay their fees through this company unless arrangements are made with the Business Manager. The college no longer accepts cheques or cash to pay for fees unless prior arrangements are in place with the Business Manager.

APPENDIX TWO: COLLEGE REBATES PROCESS

Sibling Discounts

1. In the setting of fees each year, a discounted rate will be determined for families with more than one child in the College. There is no sibling discount for families that have children in Pre-Kinder at the College.
2. Sibling rebate rate will be determined based on full normal fees for the oldest child and then reduced rates for the second, third and subsequent children. The notional camp costs are not discounted in the process and are charged on the fees invoice.

3. Families receiving sibling discounts are required to pay, for all children, the full amounts levied for ad-hoc camps, excursions, subject expenses and other special events.
4. Sibling discount does not apply to students electing to take subjects outside of the normal curriculum, for example through TAFE or Distance Education will be required to pay an additional charge to help defray the costs charged to the college for these courses. These fees are invoiced separately and must be paid prior to enrolment into the course on offer. This includes our hospitality course offered at the College.

Financial Fee Relief Rebates

When working out Fee relief rebate fees they are based on the Gross income figure supplied to College from Centrelink for government benefits, payment summaries and tax returns, payslips and any other documentation to fairly determine the gross income for each family. When a family has a change in financial circumstances, they are expected to supply the college with updated figures to ensure they are receiving the appropriate rebate.

It is important that those families wishing to claim a fee relief rebate do so at the end of the school year in preparation for the following year. If families have not paid their rebated fee by the end of the school year then no further rebates will be supplied. Families must apply for the fee rebate on the authorised application form prior to the cut off date supplied each year with all their documentation otherwise fee rebate assistance will not be offered.

No allowance for any other expenses is to be taken into consideration while working out Fee Relief rebate. The Business Manager has the discretion to consider significant medical costs and associated costs for travelling to major hospitals etc. in the fee relief calculation.

The Fee relief spreadsheet operates within these ranges and are subject to change by the Business Manager.

Formula Table	
Gross Income	Percentage of Income used in the calculation for Fee relief
0-20,000	6.00%
20,000 - 40,000	7.00%
40,000 - 60,000	8.00%
60,000 – 80,000	9.00%
80,000 - 100,000	10%

Jointly, the Principal and Business Manager are empowered to make exceptions to the rebate policy in extreme cases.

NB: It is a condition of receiving a rebate that the debtor must agree to a regular payment plan with the college. Should a family withdraw their child prior to the Commonwealth Census then the Fee relief will be withdrawn and added back into the outstanding balance owed by the family.

APPENDIX THREE: DEBT COLLECTION GUIDELINES

The Business Manager is responsible for a consistent review of outstanding debt.

1. All debtors **MUST** show an ongoing commitment to pay. The minimum acceptable amount payable is the amount required to pay for the current year's fees after any financial assistance (rebates or scholarships) has been provided. Unless there are exceptional circumstances this is the absolute minimum requirement to retain enrolment. Exceptional circumstances must be noted in comments in their electronic *TASS* Enrolment File.
2. All new families are interviewed by the Family Accounts Manager to discuss fees and payment options at the enrolment interview.
3. While the Board recognises that every debtor has different circumstances and a "one size fits all" approach does not work in managing debtors, there must be firmness in decision making by the Principal and Business Manager in terminating the enrolment of students from families that accumulate more than 2 terms of debt and show little commitment or an attitude of complacency toward paying for fees on a regular basis.
4. All correspondence and phone conversations need to be entered into the College Administration system *TASS* in the comments section. This is important to ensure that there is history recorded so that management and the Board have information to base decisions on.
5. It is at the discretion of the Business Manager to determine if unpaid amounts by past debtors is sent to a debt collection agency for collection. This discretion is based on the ability of the debtor to repay the debt, the likely cost of forcing repayments, and other compassionate circumstances that may exist. The Business Manager will seek endorsement and approval of the cancelling enrolment based on non-payment of fees.
6. The Business Manager shall provide the board stats on collection rates as part of regular Board reports.

TERMINATION OF ENROLMENT

The Principal and Business Manager make decisions regarding the termination of enrolment. The Board is to be made aware of all enrolments that are terminated due to non-payment of college fees.

Any reasons for variation of the policy are to be placed on *TASS* in the comments section of the debtor for future reference.