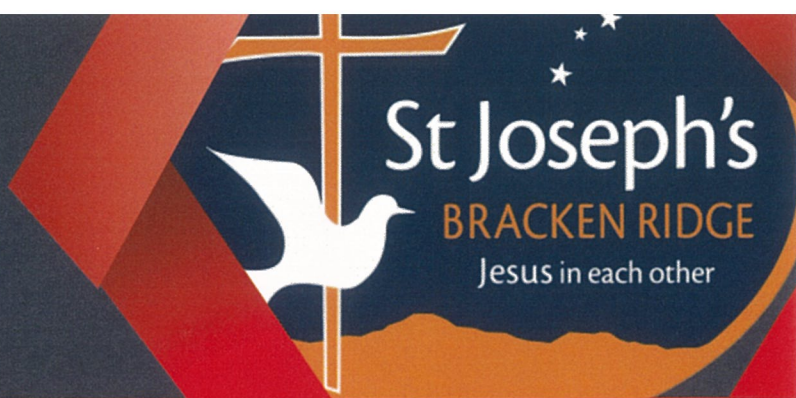


# SCHOOL FEES

## *Information Pack*

**2023**



This pack contains important information about School Fees

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# School Fees Pack – 2023

Fees & levies for 2023 have now been finalised and are set out in the enclosed "Fee Schedule" document. Three main factors are influencing our 2023 school fees:

- a new government funding model which determines our school's fees are based on student needs and calculated on a Direct Measure of Income (DMI) score.
- a review of the sibling discount for consistency across all Brisbane Catholic Education schools.
- the anticipated increase in staffing and education expenses for 2023

However, we have as always, sought to balance affordability with the cost of providing quality education expected by parents and community. Careful management of our income and expenditure, means that we have been able to minimise increases.

*I draw to your attention the School Fee Policy & Structure and Policy document on the School Portal, which outlines how our fees are structured, our policy regarding payment of school fees, your financial responsibility in enrolling your child/ren and action in relation to overdue accounts. Please take the time to read this document so you understand your responsibilities in relation to fees.*

**Our billing cycle for fees is TRI ANNUALLY with fee statements issued three times a year in February, April, and July.**

## Payment Options

In order to assist the School's cash flow and ensure expenses are able to be paid when they fall due and to help you with your household budgets, **we ask all parents to complete a Direct Debit Request Form to cover the annual tuition fees, levies and charges.** Payment by Direct Debit provides you with a convenient way to pay your fees and manage your budget as payments can be set up weekly, fortnightly, monthly or annually giving you the flexibility to choose a frequency that best suits your individual circumstances. **All families are asked to complete the Direct Debit form and return it to the School Office by week 2 of Term 1.** Please note that **a new Direct Debit Form must be completed each year** and can only be accepted on a current Direct Debit Request Form. Payment frequency options for Direct Debit payments are:

- 40 weekly payments
- 20 fortnightly payments
- 10 equal monthly payments
- 1 annual payment in advance

*Note: This assumes that payments commence at the start of February, however, if this is not the case you will need to reduce the number of payments you make & increase the amount to ensure full payment of school fees is finalised before 19<sup>th</sup> November 2023.*

***The total payments for the year should cover all outstanding and current year fees, levies, Laptop Levy and any extracurricular activities e.g., Band***

We also offer options to pay regular payments via Bpay with your financial institution, Bpoint or EFTPOS and cash through the School Office on a weekly, fortnightly, monthly, tri-annual or annual basis.

Included in this Pack are:

- Payment of School Fees Commitment Form
- Fee Schedule
- Direct Debit Request Form for 2023
- Important information on the use of the Direct Debit facility

To assist you in calculating weekly, monthly, or tri-annual payments there is a Fees Calculator on the Parent Portal. Please ensure that you include any Laptop Levy, Camp Levy, Band, or instrument hire charges applicable to your child/ren when calculating your annual fees. There is also a Ready Reckoner on the Parent Portal to help you work out the start and end dates of your payments. If you require assistance in calculating a regular payment you are welcome to call the School Finance Office.

Thank you for your assistance.

  
Gary Creevey

Principal





## **Fee Schedule 2023**

This Schedule should be read in conjunction with the School Fee Policy & Structure document located on the Parent Portal.

<b>Number of Children in Prep to Year 6</b>	<b>Annually</b>	<b>Per Trimester (Tri Annually)</b>
One Child	\$2621	\$874
Two Children	\$3714	\$1239
Three Children	\$4567	\$1523
Four Children	\$5270	\$1,757
Five Children	\$5270	\$1757
Six Children	\$5270	\$1,757
Fees have been rounded up to the nearest \$		

### **ADDITIONAL LEVIES**

Charges not included in the tuition fees (see below) are listed separately on accounts.

#### **Prep**

In addition to the fees and levies quoted previously in this Schedule, there is a \$160 levy per child which is charged in the first term of school. The levy is in lieu of a booklist.

#### **Technology Levy – Year 3, Year 4, Year 5 & Year 6**

In addition to the fees and levies quoted previously in this Schedule, there is an annual levy of \$294 per child for students in Year 3 and \$330 per child for students in Year 4, 5 & 6.

<b>Year Level</b>	<b>Annually</b>	<b>Per Trimester</b>
Year 3	\$294	\$98
Year 4, 5 & 6	\$330	\$110

#### **Camps**

Students in years 4 to 6 attend a camp each year – the cost for the camp is in addition to fees.

### **CONCESSIONS AND EXEMPTIONS:**

All concessions are reviewed annually and involve completing a Concession Application form, providing proof of income etc. and attending an interview with the Finance Secretary or Principal. All genuine cases of financial hardship will be considered; however, it is our hope that all families will make a concerted effort to meet their financial obligations

Our fees include CCI Insurance School Care for each child. This is a personal accident policy for each of our students and covers all school-related activities.

N.B. School Fees (including the compulsory Building Fund Levy) are not tax deductible.

Gary Creevey  
Principal



ARCHDIOCESAN  
DEVELOPMENT  
FUND

## DIRECT DEBIT REQUEST (DDR)

Action (please tick) ☐ New request ☐ Alteration ☐ Cancellation

Student/s Name/s:

### SECTION 1 – DETAILS OF ACCOUNT AUTHORITY

I/We (Name of Customer/s):

Authorise the:

**ARCHDIOCESAN DEVELOPMENT FUND**

APCA User ID Number:

**062782**

To arrange for funds to be debited from my/our account at the Financial Institution identified below and as prescribed below through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the Direct Debit Service Agreement (see over page).

### SECTION 2 – DETAILS OF ACCOUNT TO BE DEBITED (ALL DETAILS MUST BE SUPPLIED)

Name of Financial Institution:

Branch Location:

BSB No.

Account No.

Account Name:

### SECTION 3 – READY RECKONER

For assistance in calculating payment dates using the Ready Reckoner please refer to ADF website link [adf.brisbanecatholic.org.au/ready-reckoner](http://adf.brisbanecatholic.org.au/ready-reckoner)

### SECTION 4 – PAYMENT DETAILS (PLEASE ALLOW 3 WORKING DAYS FOR PROCESSING)

I/We request that you debit my/our account in accordance with this Agreement and subject to one or more of the following conditions:

Payment Frequency (please tick)

☐ Weekly

☐ Fortnightly

☐ Monthly

☐ Quarterly

☐ Once only

Number of Instalments:

Start Payment Date (dd/mm/yy):

/ /

Amount of:

\$

Final Payment Date (dd/mm/yy):

/ /

SCHOOL USE ONLY A#Number:

### SECTION 5 – AUTHORITY

I/We acknowledge the I/we have read and understood all terms and conditions as outlined in the Direct Debit Service Agreement (please tick) ☐

Signature of Customer:

Signature of Customer:

Date: / / 20

Date: / / 20

Credit ADF A/C:

**51796 S16 BRA**

OFFICE USE ONLY School Reference Code:



## DIRECT DEBIT SERVICE AGREEMENT - SCHOOLS

### 1. DEBITING YOUR NOMINATED ACCOUNT

- 1.1. The Archdiocesan Development Fund (ADF), on behalf of your School, undertakes to debit your account on the nominated day each period as per the information provided. Please note the ADF will not issue billing advices to you. Confirmation that the debit has occurred will be evidenced by the debit entry to your nominated financial institution account.
- 1.2. When the due date for payment falls on a day which is not a Business Day the Debit will be processed by the ADF on the prior available Business Day. In the event that the due date for payment is the last day of the month and that the day is not a business day, the Debit will be processed by the ADF on the last business day of the month. If you are uncertain when the Debit will be processed to your account, please enquire directly with your Financial Institution.
- 1.3. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.
- 1.4. This Direct Debit Authority remains in place and current unless one of the following conditions has been met.
  - i) the number of payments requested on the Authority has been completed;
  - ii) the end date specified has passed;
  - iii) the debit has been returned unpaid by your Financial Institution four(4) times in a calendar year.
  - iv) you request that the Debit Authority be cancelled either by contacting your School or Financial Institution.

### 2. CHANGES BY US

- 2.1. The ADF will supply you through the School, in writing with 14 days notice if we change any of the terms of this Agreement or Direct Debit Request, including but not limited to:
  - i) the direct debit amount
  - ii) the direct debit due date
  - iii) the direct debit payment frequency.
- 2.2. In the event of any change in the charges for these goods/services, the ADF may alter the amount of your direct debit from the appropriate date in accordance with such change as advised by your School from time to time.
- 2.3. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.

### 3. CHANGES BY YOU

- 3.1. You may cancel, request deferment of, or alteration to your authority for us to debit the nominated account by advising your School in writing at least three (3) business days before the due date of the next debit. The School will then provide these details to the ADF for processing.
- 3.2. You can also temporarily suspend or cancel your direct debit arrangement by contacting your Financial Institution.

### 4. DISPUTES

- 4.1. If you believe there has been an error in debiting your account or you wish to dispute a transaction, you should notify your School in the first instance. The School will then provide this information to the ADF who will investigate your claim and then liaise directly with you to achieve a resolution satisfactory to both the ADF and you.
- 4.2. Alternatively you can contact your Financial Institution who may lodge a claim on your behalf.

### 5. YOUR OBLIGATIONS

- 5.1. Direct Debiting is not available on all bank accounts. You will need to check with your Financial Institution if you are uncertain whether your account is suitable for direct debiting. Credit Cards and some passbook accounts are not suitable for Direct Debits.
- 5.2. You should check your account details against a recent statement from your Financial Institution to ensure their correctness. If uncertain, check with your Financial Institution before completing the Direct Debit Request.
- 5.3. It is your responsibility to ensure that there are sufficient cleared funds available in your nominated account to allow a debit payment to be made. If there are insufficient funds in your nominated account:
  - i) The payment will be rejected and returned as unpaid to the ADF;
  - ii) The School will be advised by us of the rejected debit and they will contact you directly;
  - iii) The School will debit any processing charges incurred by the ADF;
  - iv) You may be charged a dishonour fee by your Financial Institution

### 6. CONFIDENTIALITY

- 6.1. Details of Customer records and account details will be kept in confidence and accessed only for the purpose of processing the Direct Debit Request. Please note we may be required to provide information to your Financial Institution in the case of a query or claim of wrongful debit.
- 6.2. The ADF collects personal information directly from you for the purposes of providing the direct debit facility, including the processing of payments, transactions and managing accounts. If the personal information you provide is incomplete or inaccurate, we may not be able to provide you with this service.
- 6.3. The ADF collects, holds, uses and discloses personal information about you. The ADF may disclose personal information about you to your School, agencies within the Archdiocese, and external third parties, including other financial institutions that assist the ADF in providing this service. The ADF does not disclose personal information overseas, but the ADF may engage with third parties who use service providers with overseas infrastructure.
- 6.4. Our Privacy Policy (available on our website or on request) sets out how you can access and ask for correction of your personal information, how you can complain about privacy-related matters and how we respond to complaints. Contact details: Privacy Officer, GPO Box 282, Brisbane, Queensland, 4001. Email: [privacyofficer@bne.catholic.net.au](mailto:privacyofficer@bne.catholic.net.au), telephone +61 7 3324 3579.

### 7. DEFINITIONS

**Nominated Account** means the account held at your financial institution from which we are authorised to debit funds.

**Financial Institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

**Business Day** means a day other than a Saturday or a Sunday or a listed public holiday in Queensland.

**Us, We Our** means the Archdiocesan Development Fund (ADF).

**I, You and Your** means the customer(s) who signed the Direct Debit Request.

**Your School and the School** means the school that your direct debit request is set up through and where your payment is being made to.

**ADF** means the Archdiocesan Development Fund



## Important information on use of the Direct Debit facility

- 1) To successfully lodge the Direct Debit Request (DDR) the following mandatory fields must be completed:
  - Name of the person giving the direct debit authority
  - BSB, Account Number and Account name to be debited
  - Amount to be debited
  - Commencement date of the debit
  - Frequency of the debit
  - Acknowledge that the Direct Debit Service Agreement has been read
  - Signature of the person(s) giving the authority
- 2) Electronic completion of forms is acceptable however all forms require a manual signature. Forms signed with a digital or electronic signature will not be accepted.
- 3) The signed original form must be submitted to the School.
- 4) Alterations or cancellation must be in writing using a DDR form
- 5) Cut off times:
  - New requests require at least 5 working days
  - Alterations or cancellations require at least 5 working days
- 6) Rejections and Returned Debits:
  - Our bank will not process make-up or once-off payments to cover a debit that was rejected
  - Direct Debit Requests rejected by another financial institution incur a Rejection Fee of \$2.50 - this cost will be at the family's expense.
  - Direct Debit Requests that have been rejected four (4) times within the same calendar year will be cancelled by our bank. Another Direct Debit Request will need to be completed.

# Payment of School Fees Commitment

Complete this form if:

- € your family is **new** to the school      OR  
€ you have an **additional child** starting at St Joseph's

## What You Need to Know

- 1) St Joseph's School relies heavily on the payment of school fees to cover expenses and payment of these fees is vital for the School to remain economically viable and stable. We aim to provide quality education to all students and to enable this to be done effectively we need fees to be paid promptly.
- 2) Payment of fees by all ensures equity within the School community.
- 3) Acceptance of Enrolment at the School includes your agreement to accept financial responsibility for the school fees and charges incurred for the enrolment and you undertake to pay school fees, levies, and charges by the due date.
- 4) **This form is your commitment as to how you will pay your School Fees.**

## Student Information

Name:

Class:

Name:

Class:

Name:

Class:

Name

Class

## Account Holder Information

This is the name (s) of the person(s) responsible for school fees as shown on your Confirmation of Enrolment Form or subsequent update.

Account Holder 1 Name:

Account Holder 2 Name:

Account Number

(This is shown on your Fee Statement):

## How Payments Will Be Paid

I/We commit to making payments by the method, frequency and amount indicated below:

Method	Amount	Frequency
€ Direct Debit		€ Weekly
€ Bpay	\$ _____	€ Fortnightly
€ EFTPOS/Cash		€ Monthly
		€ Tri-annually
		€ Yearly in advance

Account Holder 1 Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Account Holder 2 Signature: \_\_\_\_\_ Date: \_\_\_\_\_