

Policy Title	Fees Policy
Date Policy Approved	December 2018
Policy Owner & Position	Board
Team Responsible for Policy	Principal, Business Manager
Authorised by	Board
Who is the Policy for?	Parents of Students enrolled at the College
Version Control	Version 2
Statutory/Legislative Requirement	<ul style="list-style-type: none"> • Privacy Act 1988 (Cth) • Penalty Interest Rates Act 1983 (Vic)
Relevant cross references	<ul style="list-style-type: none"> • Vision, Purpose, Objects & Values, Child Safety Undertaking, Principles and Statement of Faith • Student Application Form • Enrolment Contract
Include during Induction	Yes
Review Date	2019

Purpose of the Policy	<p>Ballarat Christian College aims to serve its families by charging reasonable fees to support quality outcomes for students of the College. Fees are determined to reflect the needs of the College community, and to attract families who, for various reasons, seek an alternative to either government schools or other private education.</p> <p>The College takes very seriously its Christian duty towards families in times of financial hardship. Families experiencing genuine hardship should contact the Business Manager to discuss their circumstances confidentially; each such approach will be sympathetically considered on its merit. To accommodate families in such situations, a fee concession structure is in place, allowing parents to maintain a dignified relationship with the College, and ensuring that their children gain the benefits of a Christian education.</p> <p>This document is to be read in conjunction with the relevant fees, concession, and discount schedules for that year.</p>
Responsibility for Management of Policy	Business Manager
The Policy	<p>FEES PROCESS</p> <p>Tuition Fees for the following year are set in during Term 4 each year by the Board of Ballarat Christian College.</p>

Enrolment Procedures - Fees

1. Parents and/or guardians will be required to complete an Application for Student Enrolment form for each student enrolling (refer to Enrolment Policy)
2. The completed forms, together with the enrolment application fee, will be submitted to the College Registrar for processing.
3. When a student has transferred from another independent school, a payment history may be requested by the Principal in some circumstances.

Payment of Fees

4. Fees are due by the end of Week 3 each term or can be paid in advance for the year. In special circumstances and at the discretion of the Principal/Business Manager, a regular instalment arrangement (e.g. periodical direct credit to the College's account) may be offered.
5. Fees Paid In Advance For Year:
 - a. A discount as determined each year by the Board will apply to the payment of the total annual fee by the end of the first week of the school year in which they are due.
 - b. Discounts apply to school fees only and are not applicable to school uniforms, textbooks or stationery.
6. The College may also charge interest (as liquidated damages) on the overdue amount at the rate of two percent (2%) above the rate of interest fixed from time to time under Section 2 of the *Penalty Interest Rates Act 1983*.
7. The College can set-off against any money owing to parents/carers amounts owed to it by parents/carers on any account whatsoever.

Collection of Fees

8. For those parents who have not entered into a written arrangement with the College to pay fees by instalments, and whose account is not paid by the due date, follow-up action by the College Management will be undertaken in the following forms.
 - a. A combination of types of contact will be implemented - this will extend to letter, email, phone, text or other as appropriate. The central feature will be a reminder letter each school term to all families where their account is out of terms and/or where any payment arrangements are not being honoured.
 - b. This letter will be sent after three (3) weeks following the due date for payment of accounts. It may be preceded by phone calls or other means of contact, depending on the situation in the ongoing management of the account.
 - c. Phone calls and emails will be made on a cyclic basis throughout the billing cycle. These will dovetail with the letter, to provide

a signal to families that inattention to payment will be acted upon by the College.

- d. Each communication is to comply with privacy constraints and is to be recorded in the account diary section of the TASS system. A key overall aim is to contact all families where follow-up is required at least once during the school term.
9. Where tuition fee accounts are in arrears by one Term or more, an appointment with the Business Manager and a Board member, or delegate, will be required. Failure to attend such a meeting, or adhere to agreed payment plans, will result in further steps for recovery of outstanding debts being enacted.
10. The steps in fee collection process will be as follows:
- a. Final notice - if no arrangement to pay the account has been made by the end of the current term, the parent/guardian may be served with a formal Final Notice stating that the account will be passed to external debt collectors if the amount is not paid within 7 days.
 - b. Debt Collector - where all of the above steps have failed to bring about a satisfactory arrangement of payment of fees, the Business Manager shall, in conjunction with the Principal, pass the matter to the College's debt collectors for action.
 - c. Parents/guardians are liable for all reasonable expenses (including contingent expenses such as debt collection commission) and legal costs (on a full indemnity basis) incurred by the College for the enforcement of obligations and recovery of monies due to it. Any payments received from parents/guardians on overdue accounts will be applied first to satisfy interest which may have accrued, second to reasonable expenses and legal costs and then to principal.
 - d. Termination - If all efforts to recover outstanding fees are to no effect, the Principal, at his or her discretion, may give warning of termination of enrolment, which may lead to termination of the student enrolment if satisfactory arrangements are not made.
 - e. All sums outstanding become immediately due and payable by parents/guardians to the College if there is default in paying any sums due to the College, parents become bankrupt or commit any act of bankruptcy, compound with their creditors, or have judgment entered against them in any court.
 - f. If parents/guardians wish to withdraw a child from the College, they must give a full term's notice to the College. If they fail to do so, an additional term's fees will be charged as well as any outstanding balance on their account.

Equitable Charge

11. Parents/guardians as beneficial owner and/or registered proprietor now charge in favour of the College all of their estate and interest in any real property (including but not limited to any applicable land owned by them or described as their residential address in the

Application for Student Enrolment form) (“Land”) to secure payment of accounts rendered by the College to them including interest payable on these accounts and costs (including legal costs on a full indemnity basis) incurred by the College and including the costs to prepare and lodge a caveat against the Land and to remove the caveat.

Fees Assistance/Regular Instalment Arrangements

12. Ballarat Christian College seeks to support families to continue the education of their children, even where they experience financial difficulties. The College has limited ability to offer fees assistance to those in genuine need. Fees assistance is not a right, nor is it automatically granted. The application process is detailed and rigorous to ensure that assistance is provided only where truly necessary and within the College’s budget limitations.
13. Where a family feels it can meet the requirements for fees assistance, the parents or guardian/s will be required to complete an Income Statement, and provide supporting documentation which will include a Statutory Declaration. Evidence of income and expenditure may also be required. A meeting will then be arranged with the Business Manager to review options for payment. Once a fees assistance level has been set and a repayment schedule agreed, the Business Manager will send two copies of the agreement to the parents/guardians who will sign acceptance and return one copy to the school, retaining the other copy for their own records.
14. Uniforms, textbooks and stationery do not form part of any fees assistance arrangement and must be paid for in full at the time of purchase.
15. Any payment arrangement entered into will be subject to the following conditions:
 - a. Payment must be made by direct credit to the College’s bank account via Centrepay or from the parents’/carers’ bank account. A copy of the completed bank or Centrepay authority must be provided to the Business Manager.
 - b. Fees assistance recipients must apply for any Camps, Sports and Excursion Fund payments and/or Conveyance Allowance for which they may be eligible. Parents must agree to use these benefits to offset any fees assistance provided by the College.
 - c. The fees assistance recipient must notify the Business Manager in writing immediately of any change to their financial circumstances. The level and type of fees assistance may be reviewed and adjusted by the Business Manager at any time.
 - d. Fees assistance is valid for one school year only but may be reviewed at any time, including when a change of financial circumstances occurs. Annual reviews are undertaken by the Business Manager in Term 4 of each year.
 - e. The Business Manager, after consultation with the Principal, at his/her discretion may impose further conditions to any fees assistance or payment arrangements.

	<p>f. Failure to meet with any of the conditions set for fees assistance may result in withdrawal of fees support and the balance of fees owing at that time will immediately become due and payable.</p> <p>g. Where parents have entered into an arrangement to pay their account under a regular instalment arrangement (e.g. periodical direct credit) any such arrangement shall be structured to ensure full payment of fees by the end of each year. If any instalment becomes overdue, the procedure for collection shall be as outlined at clause 8 of this policy.</p> <p>Split Billing Arrangements</p> <p>16. Parents/guardians of a child who are separated may enter into a split billing arrangement with the College. Parents/guardians must agree not to withdraw support without the consent of the other parent or a court order enabling them to do so. Evidence of such consent or any court order must be provided to the College one month in advance of the withdrawal of support. If one parent/guardian fails to pay their portion of fees, it will be treated as a default and the follow up action outlined in the Payment of Fees section will apply.</p> <p>Discounts</p> <p>17. Discounts may be offered by the College as determined by the Board on an annual basis. It is a condition of endowment of discounts that school accounts remain within the terms and conditions for payment as set out in this policy.</p>
Acknowledgement	