


Policy		
Policy Name		
Collection of outstanding fees.		
No.1	Version 1.1	
Date 2020	Owner: Anthony Hockey	
Date Endorsed September 2020		

## INTRODUCTION

In accordance with the philosophy of the Catholic Education Commission, no Catholic child will be denied the opportunity of a Catholic Education because of the inability of the family to meet the full fees and levies which comprise the cost structure of the school.

The School, acting out of the principles of justice and compassion, has an obligation to the school community to be sensitive to the needs of those who suffer hardship, while ensuring that all fees that can be paid are paid.

The continued provision of quality Catholic Education for all students at St Marys Parish School (St. Mary's) requires that all parents assume responsibility for the payment of school fees and levies as they fall due and as defined in the School Fees Policy.

## OBJECTIVES

- To manage and reduce current outstanding school fees through reasonable and effective credit management
- To implement guidelines which will ensure that school fee collection procedures are consistent and equitable.

## POLICY AIMS

- To provide the Principal, as delegated by the Parish Priest, with a procedure that will bring early attention to those families who may have issues meeting school fee obligations
- To ensure parents are aware that special concessions on school fees may be available to those suffering genuine financial hardship
- To provide assistance to determine the appropriate level of concessions to be granted in each circumstance so that consistency is maintained
- To provide a mechanism which will allow for the collection of outstanding school fees from those parents who do not abide by the policy guidelines
- To put in place guidelines that creates an open channel of communication between families, Principal and Parish Priest
- To ensure school fees are as equitable as possible for all parents of children attending St. Mary's, thus making Catholic Education more accessible.

VALUES Social Justice, Equity, Accessibility, Dignity, Openness and Sustainability..

## **RATIONALE**

Sound financial management is important to the financial future of St. Mary's. Good stewardship of our resources is essential and therefore it is the responsibility of the Principal as delegated by the Parish Priest to ensure that all parents and guardians make a fair and just contribution to their children's education at St. Mary's.

## **POLICY Responsibility**

1. Parents/Care Givers of students at St. Mary's have a responsibility and obligation to pay the set school fees and levies. By acceptance of enrolment at St Mary's, Parents/Care Givers acknowledge this responsibility and obligation
2. No student will be excluded from St. Mary's because of the financial inability of their parents/care givers to pay the prescribed fees and levies in whole or in part
3. All reasonable efforts will be made by the school and the family to repay school fees
4. Parents are assured that St. Mary's recognises and respects the privacy of families within the school community and all financial arrangements will be treated with confidentiality and sensitivity
5. At the time of enrolment and/or prior to the end of each school year, parents/guardians will be fully informed of school fees and levies for the coming year 6.

In the event of a family separation the balance of fees, levies and any additional charges (debt collection fees as charged) incurred, remain the responsibility of both parents unless a court approved order is received by the school stating otherwise.

The school will:

- a. Raise one invoice that is issued to both parents
- b. Expect that both parents agree financial responsibilities and liabilities between themselves
- c. not facilitate any financial mediation between the parents to collect fees and
- d. hold both parents liable for the payment of fees.

## **Fee Schedules**

1. St. Mary's will ensure that records are accurate, current and issue families with fee schedules and invoices
2. Accounts will be sent out every term requiring payment within 14 days
3. All parents with overdue accounts who have not contacted the school with genuine difficulties, will receive a copy of the following account notices in 14 day intervals:
  - 1st Notice – 'Reminder Overdue Account'
  - 2nd Notice - "Urgent – Overdue Account"
  - 3rd Notice - Final NoticeAppointment made for family to meet with principal to discuss the outstanding fees  
"Notification of default" - the Principal may then place the responsibility for collection in the hands of a commercial Debt Collection Agency
4. A school fee repayment schedule may be agreed to by the family and the School Principal/Parish Priest and:
  - a. The school shall document this agreement
  - b. The family shall honour the agreement and repay any school fee debt.

## **Concessions**

1. The Principal and Parish Priest shall endeavour to resolve genuine concession requests and provide support/understanding to such families
2. The confidentiality/sensitivity of each family circumstance will be ensured

3. Concessions to fees may be available to families experiencing genuine financial hardship
4. Concessions to levies are generally not available to families. Formal applications for concessions to levies should be made directly to/and approved by the Principal and Parish Priest. Families can be asked to complete the application form.
5. Requests for fee concessions must be requested:
  - a. in writing to the Principal or
  - b. via a meeting scheduled with the Principal/Parish Priest who have pastoral responsibility of the whole school
6. The Principal may request financial information from families to support applications for fee concessions or any other concessions
7. Any consequent arrangements will be documented and a copy will be forwarded to the family
8. Where formal concessions are granted, the possibility of parents making additional contributions to the school or parish through voluntary work and support may be investigated
9. Parents whose fees are in arrears and who then seek a fees concession will still be subject to fee collection procedures. Where a family member attends the interview and commences concessional instalment payments as arranged but discontinues payment after a small number of instalments, the Principal:
  - a. Will discuss the matter with the family
  - b. If no effort is made to recommence instalments within 14 days, a further letter will be sent from the school
  - c. If no response to the schools' contact, legal action will be considered in an endeavour to resolve the matter equitably.

#### Concession considerations

1. The school may agree to apply concessions or temporarily postpone payment of full fees
2. Fee concessions will be determined on the principles of justice and equity
3. Any reduction in fees will be looked at in terms of the financial needs of the family concerned, and their responsibility to full-fee paying parents and the efforts these parents make in paying their fees
4. The process for determining a reasonable fee payable for a family shall consider the total disposable income of the family less basic housing costs No allowance is made for repayments on holiday houses or hire purchase contracts. If a family so decides its priorities to encompass these things, the burden of that decision is on the family.
5. Concessions are applied for directly from the School Principal, and together with the Parish Priest, individual family circumstances are reviewed and absolute discretion applies.

#### Recovery of Fee/Levies Debt by Debt Collector

1. In the event that debt collection/legal action is engaged, the school shall not exclude any child/ren from curriculum or extra curriculum activities and ensure continuity and equity to participation and learning
2. St. Mary's shall only engage the services of a debt collection agency or solicitor who undertakes to comply with the ACCC, Trade Practices Act (TPA) and ASIC Debt Collection Guideline: for collectors and creditors
3. If necessary, the Parish Priest may authorise legal action to recover any outstanding debt
4. The school will on-charge parents/guardians any expenses associated with recovery of fees, including interest, debt collection agency fees and legal fees

5. To enable the necessary legal processing for fee collection, relevant financial information held by St Mary's may be provided to school legal advisors or debt collectors
6. Once the school has surrendered the collection of debt to school legal advisors or debt collectors:
- a. contact shall ensue between these and the family
  - b. additional charges and fees incurred shall be resolved between both parties
  - c. St. Mary's will use the approved Debt Collection Agency:

Action MDR  
Level 2 207-211 Buckley Street,  
Essendon  
web: [www.actionmdr.com.au](http://www.actionmdr.com.au)  
Contact: 1300 858 610

#### RELATED DOCUMENTS

- CEOM Policy 2.27 School Fees, 2009 available at:  
<http://web.ceomelb.catholic.edu.au>

#### RELATED SCHOOL POLICIES

- School Fees and Levies Policy
- Privacy Policy

Date	Version	Comment
2013	1.0	Recovery of Outstanding School Fees and Levies Policy Sept 2013
2015	1.0	Reviewed – no change
2020	1.0	Reviewed, reference to application form added. Application form added as an appendix
2023		Review Due

## **INFORMATION TO PARENTS – APPLICATION FOR REDUCTION OF FEES**

Parents experiencing significant financial difficulties may apply for school fees assistance. In line with the Catholic Education Office Melbourne and Melbourne Archdiocese Fees Policy, no student will be refused enrolment, be excluded, or be disadvantaged because of an inability on the part of the parents/guardians to meet financial requirements.

It is recognised that families make choices and priorities in regards to their standard of living, investments, education and extra-curricular activities. The school considers that families who have chosen a Catholic Education consider it important and that fee payments will be prioritised accordingly.

Any reductions granted generally apply on a year by year basis, i.e. a separate application is required each year. In some situations, the reductions may be reviewed on a term by term basis, in which case you would be required to lodge an application at the commencement of each term.

Government Grants provide part of the funding required to operate the school. The balance of operating costs must be found through school fees. The continued existence of St Mary's Catholic Primary School is dependent on parents paying the required level of fees. Every effort will be made by the School to recover fees from parents who are deemed to have the capacity to pay.

On the basis of the information provided in this form the Principal and Finance Officer will determine an appropriate level of fee support for St Mary's Catholic Primary School, and with consistency and in confidence. You may be asked to meet to discuss various aspects of your application. It is necessary that where you are granted a reduction in school fees that you commit to and maintain a suitable payment plan.

If you would like to apply for a reduction in fees, please complete this form and return it to St Mary's Catholic Primary School as soon as possible. All information you provide is treated confidentially

Anthony Hockey  
Principal

**Confidential.**

Name of Mother/Guardian			
Are you a single parent household Yes/no			
Residential Address			
Phone			
Occupation			
Employer			
Work Phone Number	Full Time	Part Time	Casual
Name of Father/Guardian			
Are you a single parent household Yes/no			
Residential Address			
Phone			
Occupation			
Employer			
Work Phone Number	Full Time	Part Time	Casual

**Details of Dependent Children**

Name	Date of Birth	School	Year level

**Reason for Application.**

I/We wish to apply for Fee Assistance because of

Low Income \_\_\_\_

Health /Disability Issues \_\_\_\_\_

Unemployment/ Redundancy \_\_\_\_\_

Other \_\_\_\_\_

**Income and Expenditure (Please complete as much as you can.)**

<b>Wages for Mother/ Guardian</b>	<b>\$ per Fortnight</b>	<b>Assets: What you own</b>	<b>\$ Estimated Value</b>
Gross		House	
Tax		Vehicles(s)	
Other Deductions (please Specify)		Superannuation	
<b>Wages for Father/ Guardian</b>	<b>\$ per Fortnight</b>	Investment Property	
Gross		Share Portfolio	
Tax		Investment Accounts	
Other Deductions (please Specify)		<b>Total Assets</b>	
<b>Other Income/ Benefits</b>	<b>\$ per Fortnight</b>		
Centrelink/Family Assistance		<b>Liabilities What you Owe</b>	<b>\$ Estimated Value</b>
Child Support		Home Loan	
Other		Car Loan	
		Leasing Expenses	
<b>TOTAL NET INCOME</b>		Credit Cards	
		Other Loans	
<b>Expenses</b>	<b>\$ per Fortnight</b>	Other Debts	
Childcare		<b>Total Liabilities</b>	\$
Medical			
Rent/Mortgage			
Other Extraordinary Expenses		<b>NET ASSETS</b>	\$
		(Assets less Liabilities)	

We require copies of the listed documents (only those relevant to your Financial situation.)

**Please Tick**

Rent Receipt or bank Financial institution statement showing mortgage balance and minimum payment		Income statement from Centrelink/Family Assistance office	
Health Care Card or Pension Card		Bank Financial institution showing cash balances for the last 4 weeks	
Taxation Return and Tax Assessment statement for last year.		Evidence of Child Support Payments	
		Pay Slip.	

**Other Information:** For which reason are you applying for Fees Assistance

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In what ways are you seeking Fees Assistance. (please circle one.)

1. Discounted Fees
2. Payment plan to be put into place (Full payment of Fees over a longer period of time)

If you plan on applying for a Payment Plan, what do you propose (Example payment in the new year, \$40 a fortnight.

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If there is a payment arrangement with another school, please provide details:

Name of School \_\_\_\_\_ Fees per term \_\_\_\_\_

**Declaration.**

We/ Declare and certify that all information contained in this Application is true and correct. I/We will immediately advise the school if my/our financial circumstances change so that the fees payable can be reassessed. I/we acknowledge our commitment to paying the school fees, and understand that full fee payment will be due if an agreement with the school is not kept.

Name \_\_\_\_\_

Name \_\_\_\_\_

Signature. \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

**Office Use Only**

Fees Outstanding \$ \_\_\_\_\_

Last Payment \_\_/\_\_/20\_\_.

Last Payment Amount \$ \_\_\_\_\_

Pension Card Sighted \_\_\_\_

Health Care Card Sighted \_\_\_\_

All documents attached \_\_\_\_

Application received by \_\_\_\_\_

**Decision and Plan:**

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School Principal \_\_\_\_\_ School Finance Officer \_\_\_\_\_

\_\_\_\_/\_\_\_\_/20\_\_

\_\_\_\_/\_\_\_\_/20\_\_

**Fees Assistance**

Date \_\_/\_\_/20\_\_

Dear \_\_\_\_\_,

Thank you for meeting with the school on \_\_/\_\_/20\_\_ to discuss Fees Assistance. The school has made the following decision.

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\_\_\_\_\_  
School Principal

We ask you to sign and return this letter.

<b>Name</b> _____	<b>Name.</b> _____
Parent/Carer 1	Parent/Carer 2