Rationale/Purpose

Merici College prides itself on the delivery of an outstanding secondary education which enables every young woman to achieve her full potential. The College’s excellence in teaching staff, continual improvement of facilities, maintenance of resources and resourcing of co-curricular activities requires sound financial management and significant financial income to meet its operational budget. As a systemic Catholic Education Office school, Merici College derives income from three major sources:

1. Commonwealth Government
2. ACT Government
3. School fees from parents

These three revenue streams combined provide the basis of funding for your daughter’s education. School fees are reviewed annually based on the required operating budget in consultation with the College Board and the Catholic Education Office (CEO) to ensure they are consistent with budgetary requirements and parental expectations.

Forms

Enrolment Form
Direct Debit (DDR) Request
Credit Card (BPOINT) Authorisation Form
School Fee Concession Application
School Fees Payment Arrangement Application
Split Billing Form
Details of Older Siblings at other CEO Secondary Schools

Definitions

- **Canberra Catholic Schools Building Fund (CCSBF) Contribution**: Monies collected by the Diocesan school attended by the oldest child are used to meet basic maintenance and to pay for building of new Catholic Schools in the Archdiocese in the ACT.
- **Catholic Education Office of the Archdiocese of Canberra and Goulburn**: abbreviated to (CEO)
- **General Fee**: Covers costs associated with general resources (e.g. school magazine, calendar, excursions $20 or less, subject and school consumables), and facilities such as information technology support, Information Centre physical and online resources, homework hub, sustainability initiatives, digital training programs, fitness centre upkeep, transportation to school carnivals and small excursions, counselling services, and to support costs with the College’s ongoing building and renovation program.
- **Laptop Software License**: Charged once only in Term 1 for new students in Laptop Program to cover cost of software license. Other students taking up the program will be charged in the relevant term.
- **Parent Levy**: Amount collected on behalf of the parents in place of fundraising to support initiatives in the College.
- **Resource Fee – All Subjects**: Covers purchase of new textbooks and maintenance of existing texts.
- **School Tuition Fee**: Fees collected by the College to support the curriculum, pay teachers’ salaries and to pay the CEO Levy which administers Catholic Education in the Archdiocese.
- **Senior Refreshment Facility Fee**: Charge associated with tea and coffee making, provision of microwave ovens, food preparation area and upkeep of facility. (Only charged to senior students.)
- **Y11 Conference & Y12 Retreat**: Charges for these activities are included in school fees.
- **Y12 School Fees**: Total annual fees are billed in 3 parts rather than 4 over Terms 1, 2 and 3 only.
PERIODIC PAYMENT OF SCHOOL FEES
For students enrolling from Term 1 in 2014, the College will require school fees to be paid through an authorised periodic payment. Over the years, most families have moved to payment of fees in this way as it has provided the added convenience of regular payments and annual adjustments initiated by the school. There are two ways of making an authorised periodic payment:

1. Direct debit by the Catholic Development Fund from your bank account on a weekly, fortnightly, monthly or quarterly basis into the account for Merici College.
2. Credit card payment initiated by Merici College through our Bpoint account either monthly or twice monthly (except during January), that is 11 monthly payments or 22 twice monthly payments per year.

If you have difficulty with this requirement, you may contact the Bursar/Business Manager or Debtors’ Clerk to discuss an alternative arrangement.

FAMILY DISCOUNTS ON SCHOOL TUITION FEES
Family discounts on the tuition fee component of school fees apply automatically if you have more than one daughter at Merici. Provided you inform us, discounts will also apply to Merici students if you have older students at St. Francis Xavier College, St. Clare’s College, St Mary MacKillop College or John Paul College. There is at present no discount for students outside the Catholic Education Office of the Archdiocese of Canberra and Goulburn (CEO) system (i.e. Daramalan, St. Edmund’s and Marist).

Tuition fee discount arrangements are as follows:

- The full fee is payable for the eldest child.
- 20% discount for the second child attending a CEO secondary school.
- 50% discount for the third child attending a CEO secondary school.
- 100% discount for the fourth child or subsequent children attending either a CEO Archdiocesan primary or secondary school.
- Parents who have students in both a CEO secondary school and a CEO primary school please note that a 20% tuition fee discount applies to the first child fee at the CEO primary school where there is a sibling in a CEO Secondary school. Parents please advise your primary school if your children are in this situation.

There are no discounts on other fees or levies.

FULL FEE PAYING OVERSEAS STUDENTS
Merici College welcomes international students however it does not have the capacity to subsidise students with visa conditions making them Full Fee Paying Overseas Students. While the College will periodically check visa status, the student’s guardians remain responsible for advising the College of a change in visa status. This also applies to students who become Full Fee Paying Overseas Students after their initial enrolment with the College.

WITHDRAWAL OR EXTENDED ABSENCE
Students leaving the school during the term
Persons responsible for paying school fees will be liable for school fees up until the end of term and they are to be paid before the student leaves the school. Should payment in full not be possible at time of leaving, an arrangement for payment will need to be made with the Bursar/Business Manager or Debtors’ Clerk. Year 12 students leaving the College at the end of Term 2 who obtain sufficient points to gain their Year 12 certificate are still liable for the remainder of annual school fees usually levied in Term 3 as the per annum fees relate fully to the Year 12 package.
Students who are absent for part of a term or for a complete term
Persons responsible for paying school fees will be liable for school fees for terms (while the student is officially enrolled) and they are to be paid by the due date. Should payment in full not be possible by the due date, an arrangement for payment will need to be made with the Bursar/Business Manager or Debtors’ Clerk.

SCHOOL FEES AND OVERSEAS EXCURSIONS
The College reserves the right to deny participation in optional programmes e.g. overseas language trips, expressive arts excursions, sports competitions, that incur user-pay charges should the school fees account be in arrears.

NON PAYMENT OF FEES
The College adds $50 per term for overdue fees. The College Board policy is to send out reminder letters. Failure to act on these letters will result in the overdue account being sent to a debt collection agency. Matters which have been referred to the collection agency will not be handled by the College and will be treated quite separately from any further accounts with the College. Costs incurred in the collection of fees are the responsibility of the debtor/parent/guardian. The College does not pay these fees.

DEFAULTS WITH ELECTRONIC FUNDS PAYMENT
A letter is sent to families in the event that there are insufficient funds to meet a scheduled payment. In the case of repeated defaults your arrangement will be cancelled and an administrative charge of $50.00 will be added to the family account. Families will be advised by letter and will have the responsibility of organising a new payment arrangement with the Debtors’ Clerk at the College.

FINANCIAL DIFFICULTIES
If you are currently experiencing financial difficulties, please approach the school before the fees are due and ask to discuss the matter with the Bursar/Business Manager or the Debtors’ Clerk. Our ethos is to work in partnership with families for early, just and equitable variations in payments.

ACT Government Secondary Bursary Scheme
The Secondary Bursary Scheme can provide some financial assistance to low income earners in the ACT with dependant full-time students in Years 7-10. Applicants must prove low income status by providing a photocopy of a current Centrelink Card or Health Care Card with means tested payment codes.

If you believe you are eligible for assistance, application is direct to the ACT Department of Education and Training. Application Forms are available from the College, Centrelink Regional Offices and The Smith Family ‘Learning for Life’ Co-ordinator.

SCHOOL FEE CONCESSION ARRANGEMENTS
Introduction
Consistent with the College’s Catholic ethos, Merici College subscribes to the recommendations in the publication ‘Catholic Schools at a Crossroads’ regarding accessibility to a Catholic education. Merici College strongly encourages families who are financially disadvantaged to seek enrolment. In consultation with the College Board, the College will consider applications by families for support under a School Fees Concession Arrangement. The application will be subject to criteria including level of income. Concession will vary from $100 per term to a proportion of the full fees per year.

In cases of financial hardship, consideration will be given to applications for reduced fees. Arrangements should be completed before the student begins school. The College carefully works out its budget on the basis of the amount expected to be paid in fees. Contact should be made with the College immediately when a problem arises with fee payment.
Fee concessions will be determined on the basis of a just and equitable formula, detailed on the next page.

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. Once a student has met the enrolment criteria, an application for reduced school fees does not automatically mean that a reduction will be given. Each case will be considered using the undermentioned ‘Concession Formulae’ to the family of the enrolled student. A new application for concession is required for each year a student remains enrolled at the College to ensure review of circumstances.

Procedures
1. Families wishing to apply for fee concessions contact the Bursar/Business Manager or Debtors’ Clerk who will supply the form ‘School Fee Concession Application’.
2. Parents complete the form and supply the relevant documentary evidence. A taxation statement for the last financial year, pay slips (the last four), income statement/s from Centrelink are all necessary evidence of income with rental receipts, bank or building society statements as evidence of housing cost/mortgage payments.
3. Using the ‘Fee & Building Fund Levy Concession Worksheet’ together with the current ABS (Australian Bureau of Statistics) Henderson Index data, it is determined what the fee to be paid is or whether further clarification from parents is required.
4. If all paperwork is provided, an interview may not be necessary. If required, parents will be requested to attend an interview.
5. A sub-committee of the College Board approves or declines the concessional fees.

Concession Formulae
The formula for determining a reasonable fee payable by a family is based upon the total disposable income of the family less basic housing costs. The resultant income is then compared to the Australian Bureau of Statistics Henderson Index data for Australian households and a sliding scale is then applied (http://www.melbourneinstitute.com/miaesr/publications/indicators/poverty-lines-australia.html). Applicant’s assets and liabilities will also be taken into consideration in determining a reasonable fee.

No allowance is made for repayments on holiday/investment houses/units or hire purchase/lease contracts. If a family so decides its priorities encompass these things, the burden of that decision is on the family.

Financial Assistance – Time to pay
The College may grant a time concession whereby families can make reduced, but still regular, payments during a period of financial difficulty by entering into an agreed payment arrangement. This is normally reviewed within 6 months and 12 months with the expectation of a return to higher payments to achieve full payment of the balance.

Payment arrangements longer than 12 months involve a formal process:

Procedures
1. Families contact the Bursar/Business Manager or Debtors’ Clerk who will supply the form ‘School Fees Payment Arrangement Application’
2. Parent/s complete the form including their payment proposal, documents showing their previous financial position and their current changed circumstances including income, expenses, assets and liabilities.
3. The Bursar/Business Manager or Debtors’ Clerk will review the application, discuss circumstances with the parent/s, if necessary develop a number of possible payment options and make best efforts to reach a mutually suitable payment arrangement.
4. The application is approved by a sub-committee of the College Board.
All agreed payment arrangement will be expressed in writing and signed on behalf of the College and by the enrolled family.

In cases of failure to follow an agreed payment arrangement the account may be sent to a debt collection agency as set out above in the section ‘Non Payment of Fees’.

CONFIDENTIALITY
All matters related to school fee concessions/reductions or inability to pay are treated confidentially.

SPLIT BILLING
Split billing is available where two or more people living in separate households are responsible for payment of school fees for a student.

Split billing does NOT avoid joint and several liability for payment of school fees but acts as a way of providing administrative assistance to the separate households. We strongly recommend organising this prior to levy of school fees as the College cannot intervene in private matters.

Procedures
1. Families wishing to apply for split billing contact the Bursar/Business Manager or Debtors’ Clerk who will supply the ‘Split Billing’ form
2. All those requesting split billing complete and sign the form including their percentage contribution to fees e.g. 50% each.
3. The Bursar/Business Manager or Debtors’ Clerk will review the ‘Split Billing’ form and arrange separate accounts to be created in the database.

ACCIDENT INSURANCE
The Canberra Goulburn Diocese has taken out a school insurance cover for the whole Diocese. The insurance cover will protect you from some of the financial burdens of children’s accidents. Cover has been taken out with CCI School Care – School Activities Cover from Catholic Church Insurances Limited (CCI). Your child will only be covered under the policy whilst the school maintains its current policy. The policy also covers school fees up to $15,000 in the case of accidental death of the person or both people who pay the fees. Should you have any queries or would like assistance please ring CCI on 1300 138 498.

References


Archdiocese of Canberra and Goulburn Catholic Education Office ‘School Fees and Levies Policy’ at http://www.ceocg.catholic.edu.au

Approved by: Merici Executive
Implementation Date: September 2007
Policy last Updated: 10 July 2013
Merici Contact Officer: Bursar/Business Manager

For printed copies of this policy NB: This policy will change without notice, always refer to www.merici.act.edu.au for our latest policy or call 02 6243 4100.