

SEDA COLLEGE NSW LTD

Fee Policy 2021

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FEE POLICY

1. Introduction and Definitions

SEDA College is an independent non-government school and must generate a component of private income to fully fund its costs. Student Fees and charges are a necessary source of revenue to supplement government grants received by the College.

The College Council determines the Student Fees and charges. These can be found at Appendix 1 to this document. Although student fees have not increased since 2017, fees are revised on an annual basis and may be amended each year.

For the purposes of this policy, “Parents” is defined as:

- A natural or adoptive parent or parents of a student;
- The legal guardian or guardians of a student, or;
- Any other person / persons who has assumed responsibility for a student.

Parents assume responsibility for Student Fees and charges relating to a current, prospective or past student as indicated on the Fee Payment Authority.

2. Student Fees

Full details of Student Fees can be found in Appendix 1.

The Student Fees set out in Appendix 1 cover:

- Tuition expenses
- Annual uniform allocation
- All compulsory incursions/excursions
- Coaching qualification costs
- First aid qualification costs
- Vocational qualification costs
- Compulsory sport and recreation camp costs
- Student insurance, including coverage for work placement and school sporting activities
- New notebook computer
- One writing workbook in year 11
- Textbooks as needed for English and Maths courses
- Graduation ceremony attendance for the student and two guests

Please note that charges for **optional** items such as Year 12 jerseys, additional guests at graduation, Year 12 formal tickets, optional excursions and EVET programs may be payable in addition to the Student Fees.

Upon acceptance of a completed Admission Form, Parents are liable for a full year's Student Fees for each student. Prior to a student's enrolment being finalised, Parents are required to complete and return and sign a Fee Payment Authority by the requested date.

The College considers the legal commitment for Student Fees to rest jointly and severally with the Parents specifically named on the student's Admission Form and Fee Payment Authority, unless the College has been notified in writing of other specific arrangements.

If the Parents arrange for a third party to pay the Student Fees, it is the Parents' responsibility to ensure that payment occurs. All Student Fees queries and, if necessary, legal action will be directed to the Parents.

2.1 Enrolment Deposits - Returning Students

At the beginning of October each year, Parents of returning students will be invoiced for a Re-Enrolment Deposit of \$1,500.

The deposit forms part of the total Student Fees and is payable in two instalments.

- Instalment 1 of \$500 is payable by 15 October to confirm and secure the student's place for the following year. **This deposit contributes to uniform costs incurred prior to the start of the school year. It is non-refundable and non-transferrable.**
- Instalment 2 of \$1,000 is payable by 15 November to confirm and secure the student's place for the following year. This component of the Student Fees is refundable only if notification of the student's withdrawal is received by the Principal in writing prior to the commencement of the new school year.

2.2 Enrolment Deposits - New Students

At the beginning of October each year parents of new students will be invoiced for an Enrolment Deposit of \$1,700.

The deposit forms part of the total Student Fees and is inclusive of the \$200 ICT Bond (*please see the Laptop Deposits and Charges section*). It is payable in two instalments.

- Instalment 1 of \$500 is payable by 15 October to confirm and secure the student's place for the following year. **This deposit contributes to uniform and laptop costs incurred prior to the start of the school year. It is non-refundable and non-transferrable.**
- Instalment 2 of \$1,200 is payable by 15 November to confirm and secure the student's place for the following year. This component of the Student Fees is refundable only if notification of the student's withdrawal is received by the Principal in writing prior to the commencement of the new school year.

2.3 Enrolment Deposits - Late and Mid-Year Enrolments

If a completed Admission Form is received after October 15, Parents of new students will be invoiced for an Enrolment Deposit of \$1,700 to confirm and secure the student's place for the following year. The deposit forms part of the total Student Fees and is inclusive of the \$200 ICT Bond (*please see the Laptop Deposits and Charges section*). The deposit is payable in full by 15 November or as otherwise agreed with the Finance Manager.

If a completed Admission Form is received after 15 November or after the start of the school year, the due date for the abovementioned deposit will be two weeks from the date of invoice or as otherwise agreed with the Finance Manager.

The first \$500 paid contributes to uniform and laptop costs and is non-refundable and non-transferrable.

2.4 Sibling Discount

A 5% discount applies to the total Student Fees of the second and subsequent siblings who are enrolled at the College **at the same time**. It does not apply to the first family member or to students in receipt of any other concession, discount or SEDA College scholarship. Extended family members are not eligible for this discount (ie. cousins).

2.5 Up-Front Payment Discount

A discount is available for early payment of Student Fees. Accounts paid in full by the 15 December prior to the commencement of the school year will receive a discount of \$273. This discount equals 6.5% of the \$4,200 balance owing on 15 December and reduces the amount of this payment to \$3,927.

3. Payment Plans

The balance of Student Fees is payable by one of the following methods:

- In full by 15 December (discount applies);
- In 9 monthly payments, commencing in January of the school year;
- In 19 fortnightly payments, commencing in January of the school year;
- In 38 weekly payments, commencing in January of the school year.

All accounts must be paid in full by 30 September of each school year to ensure that the College is able to meet its financial obligations to both staff and external suppliers. Any accounts not finalised by this date without prior agreement with the Finance Manager may be sent to the College Debt Collector.

4. Payment Options

Student Fees may be paid by:

- Credit card (Mastercard or Visa, no processing fee applies), or;
- Direct debit from a nominated bank account, or;
- Direct recurrent payment to the College from Centrelink benefits.

All Enrolment Deposits and fees payable under a payment plan are direct debited automatically on their due dates using the payment method nominated by the family. A valid direct debit must be in effect at all times.

Please note that payments initiated by parents (ie. payment by bank transfer or BPAY) are not accepted.

Parents who elect to pay their school fees up front must also provide a valid payment method for the College to keep on file in the case of ad hoc charges.

5. Ad Hoc Charges

Occasionally other optional charges are payable in addition to Student Fees. Any ad hoc charges will be added to a student's fees account and are payable at the time they are incurred.

Parents will be notified by email prior to payment being processed for any charges that have not already been explicitly authorised.

Examples of ad hoc charges include, but are not limited to:

- Year 12 jerseys
- Additional uniform items
- Optional excursion costs
- Extra Year 12 graduation tickets
- Formal tickets

6. ICT Bonds and Associated Charges

All new students are charged a \$200 ICT Bond on enrolment. This bond is included in a student's first Enrolment Deposit.

This bond is returned to the family on successful completion of Year 12 provided the College has not incurred costs to repair the laptop that are not covered under insurance or warranty. This includes, but is not limited to, damage caused by impact, carelessness, deliberate action or neglect.

The cost of any laptop accessories replaced during the course of a student's studies will be deducted from the ICT Bond. This includes, but is not limited to, replacement power adapters.

If a student withdraws from the College prior to the successful completion of Year 12, the laptop and charger must be returned to the College in good working order prior to the student's withdrawal being finalised. Once the laptop and charger have been returned in good working order the ICT Bond will be refunded to the student's fees account. The cost of any missing accessories will be deducted from the ICT Bond, per the College's Laptop Policy.

Should a student withdraw from the College and wish to keep the College's laptop, a charge of \$500 will be added to the student's fees account which is payable with the student's final fee settlement.

7. Declined Payments & Administration Fees

In the event of a payment being declined, the College will charge a \$10 Administration Fee to the student's fee account. This fee will not be charged if you have contacted us in advance to make alternative arrangements.

The Finance Team will attempt to re-process the declined payment daily up to the date of the next scheduled payment. If the payment is not able to be processed successfully within this timeframe, the length of the payment plan will be extended to cover the missed payment.

In the event of non-payment during an agreed payment plan, the College reserves the right to adjust the length of previously agreed payment plans without prior notice.

Continued failure to pay Student Fees without correspondence with the College may result in debt collection or legal action and the review of the student's enrolment. Accounts that remain unpaid once the student has exited the College without a previously agreed Payment Plan will be immediately forwarded to the College Debt Collector.

7.1 Payment Difficulties, Unpaid Student Fees and Outstanding Accounts

All unpaid fee accounts will be monitored and pursued by the College.

However, the College understands that circumstances change for some families, making it difficult for them to meet financial obligations. Parents have a responsibility to notify the College if the payment of Student Fees becomes an issue.

If your payment will be delayed or if you need to discuss alternative arrangements please contact the Finance Team as early as possible. There are a range of options to assist families experiencing financial hardship, but to receive assistance Parents must let the Finance Team know of a change in circumstances.

If Student Fees are not paid in accordance with an agreed payment plan and other arrangements have not been made, the College reserves the right to:

- Withhold that student's uniform allocation, or;
- Withdraw the student from extra-curricular or graduation activities, or;
- Suspend and/or terminate the student's enrolment.

Continued failure to pay Student Fees without correspondence with the College may result in debt collection or legal action and the review of the student's enrolment. Accounts that remain unpaid once the student has exited the College without a functioning agreed payment plan will be immediately forwarded to the College Debt Collector.

8. Student Fees Assistance

The College has a genuine desire to help families afford a quality education for their children and therefore offers assistance to eligible families. **It is important to note that not all students will be able to access financial assistance.**

A Fee Reduction of up to \$2,000 per year on Student Fees may be offered to students who have a demonstrated financial need. Fee Reductions are assessed and awarded on a needs-basis with the most disadvantaged students in a given year being given first preference.

To be eligible, a student must have a valid means-tested concession card and the appropriate forms must be completed in advance.

An application for a Fee Reduction is valid only for the current school year and a new application must be submitted at the commencement of each school year. It is important to note that the award of a concession rate in one year does not guarantee the award of a concession in the second year at SEDA College.

Please note that Fee Reductions are not backdated and must be applied for prior to the commencement of the school year.

Parents applying for a Fee Reduction must email a copy of the completed Fee Reduction Application Form, along with a copy of the eligible concession card and all other supporting documents to the Finance Team at finance@sedacollege.nsw.edu.au. Please ensure you submit your application early as the total fee reductions available in any given year are limited.

9. Invoices and Statements

Parents have a responsibility to check their statements regularly.

Fee Statements are made available on a monthly basis and are posted onto the Finance section of the Parent Portal. In addition, these statements will be emailed to the primary debtor to review. Any questions regarding fee statements should be directed to finance@sedacollege.nsw.edu.au.

10. Withdrawal Policy

This section covers when students are to be withdrawn from the College or if an enrolment is cancelled by the Parents.

After the commencement of the school year, Parents are required to provide **one term's notice in writing** before the withdrawal or cancellation date to avoid a withdrawal penalty. The written notice must be provided to the Principal.

If one term's notice is not provided, a penalty of one term's Student Fees (one quarter of one year's full fee) will be charged or forfeited, as the case may be, in lieu of notice.

The student's laptop must also be returned on withdrawal or additional charges will apply. Please refer to the *ICT Bonds and Associated Charges* section.

A refund of Student Fees paid will be considered based upon the student's reason for departure and the date of their exit, depending upon the notice period given by the parents.

Appendix 1 – Schedule of Student Fees

YEAR 11 STUDENTS BY PAYMENT PLAN	DUE DATE	FULL FEE	FEE WITH FULL CONCESSION
INITIAL DEPOSIT	15 October 2020	\$500	\$500
FINAL DEPOSIT including ICT Bond*	15 November 2020	\$1,200	\$1,200
Balance of Student Fees	2021 Payment Plan	\$4,200	\$2,200
Total Student Fees Payable		\$5,900	\$3,900

YEAR 12 STUDENTS BY PAYMENT PLAN	DUE DATE	FULL FEE	FEE WITH FULL CONCESSION
INITIAL DEPOSIT	15 October 2020	\$500	\$500
FINAL DEPOSIT	15 November 2020	\$1,000	\$1,000
Balance of Student Fees	2021 Payment Plan	\$4,200	\$2,200
Total Student Fees Payable		\$5,700	\$3,700

ADVANCE PAYMENT DISCOUNTS	DUE DATE	YEAR 12 STUDENTS	YEAR 11 STUDENTS
INITIAL DEPOSIT	15 October 2020	\$500	\$500
FINAL DEPOSIT	15 November 2020	\$1,000	\$1,200
Balance of Student Fees (6.5% Discount)	15 December 2020	\$3,927	\$3,927
Total Student Fees Payable		\$5,427	\$5,627

Appendix 2 – Typical Payment Plan Schedules

The tables below set out the default dates on which payments will be debited for each payment plan **after** the Enrolment Deposit has been paid.

Monthly Schedule	Amount	Full Concession Amount
15/01/2021	\$466.67	\$244.45
15/02/2021	\$466.67	\$244.45
15/03/2021	\$466.67	\$244.45
15/04/2021	\$466.67	\$244.45
15/05/2021	\$466.67	\$244.45
15/06/2021	\$466.67	\$244.45
15/07/2021	\$466.67	\$244.45
15/08/2021	\$466.67	\$244.45
15/09/2021	\$466.64	\$244.45
Total	\$4,200.00	\$2,200.00

Fortnightly Schedule	Amount	Full Concession Amount
15/01/2021	\$221.05	\$142.11
29/01/2021	\$221.05	\$142.11
12/02/2021	\$221.05	\$142.11
26/02/2021	\$221.05	\$142.11
11/03/2021	\$221.05	\$142.11
25/03/2021	\$221.05	\$142.11
08/04/2021	\$221.05	\$142.11
22/04/2021	\$221.05	\$142.11
06/05/2021	\$221.05	\$142.11
20/05/2021	\$221.05	\$142.11
03/06/2021	\$221.05	\$142.11
17/06/2021	\$221.05	\$142.11
01/07/2021	\$221.05	\$142.11
15/07/2021	\$221.05	\$142.11
29/07/2021	\$221.05	\$142.11
12/08/2021	\$221.05	\$142.11
26/08/2021	\$221.05	\$142.11
09/09/2021	\$221.05	\$142.11
23/09/2021	\$221.10	\$142.02
Total:	\$4,200.00	\$2,200.00

Weekly Payment Dates	Amount	Full Concession Amount
15/01/2021	\$110.53	\$57.90
22/01/2021	\$110.53	\$57.90
29/01/2021	\$110.53	\$57.90
5/02/2021	\$110.53	\$57.90
12/02/2021	\$110.53	\$57.90
19/02/2021	\$110.53	\$57.90
26/02/2021	\$110.53	\$57.90
5/03/2021	\$110.53	\$57.90
12/03/2021	\$110.53	\$57.90
19/03/2021	\$110.53	\$57.90
26/03/2021	\$110.53	\$57.90
2/04/2021	\$110.53	\$57.90
9/04/2021	\$110.53	\$57.90
16/04/2021	\$110.53	\$57.90
23/04/2021	\$110.53	\$57.90
30/04/2021	\$110.53	\$57.90
7/05/2021	\$110.53	\$57.90
14/05/2021	\$110.53	\$57.90
21/05/2021	\$110.53	\$57.90
28/05/2021	\$110.53	\$57.90
4/06/2021	\$110.53	\$57.90
11/06/2021	\$110.53	\$57.90
18/06/2021	\$110.53	\$57.90
25/06/2021	\$110.53	\$57.90
2/07/2021	\$110.53	\$57.90
9/07/2021	\$110.53	\$57.90
16/07/2021	\$110.53	\$57.90
23/07/2021	\$110.53	\$57.90
30/07/2021	\$110.53	\$57.90
6/08/2021	\$110.53	\$57.90
13/08/2021	\$110.53	\$57.90
20/08/2021	\$110.53	\$57.90
27/08/2021	\$110.53	\$57.90
3/09/2021	\$110.53	\$57.90
10/09/2021	\$110.53	\$57.90
17/09/2021	\$110.53	\$57.90
24/09/2021	\$110.53	\$57.90
1/10/2021	\$110.39	\$57.70
Total:	\$4,200.00	\$2,200.00

Policy history

Version	Policy Owner	Approval Date	Effective Date	Summary of Changes
1.0	Principal	October 1, 2017	October 2017	
2.0	Principal	June 2018	June 2018	Updates to terms
3.0	Principal	March 2019	March 2019	Updates to terms
4.0	Finance Mgr	20 May 2020	September 2020	Updates to terms and clarifications