Introduction

As a Catholic school, operating as part of the Catholic Church, we have a vital mission, to provide a Catholic education for the children of all families in our Parish. As such there is an obligation on us, as a school community, to ensure that all families who desire their children to be educated in their faith, can do so without fear of prejudice on the grounds of financial concerns.

There is also a recognition that State and Commonwealth funding, although significant, does not provide all of the money necessary to maintain the operation of the school. We are very much dependent upon the financial contributions of the families within the school to maintain the best possible level of educational service that we provide. There is therefore an obligation on the part of families with children at St Clare’s Catholic Primary School to contribute to the cost of running the school. This obligation, which shall be termed “school fees” for the purposes of this policy, incorporates tuition fees as well as various levies and other charges. In the interests of justice and equity for all members of our school community there is the expectation that all families will contribute to the collection of school fees according to their ability to do so.

Procedures for Payment of School Fees

1. School fee accounts will be sent out by week 3 of each term.

2. Term fee accounts are to be paid by week 5 of the term in which they are issued.

3. Fees may be paid by cheque or cash (Credit Card, EFTPOS or B Pay) at the school office during normal office hours, posted or sent in an envelope to school with a child.

4. Arrangements can be made to direct debit from bank account or by authorised regular deduction from a CDF account.

5. By arrangement with the Principal school fees may be paid on a weekly, fortnightly, monthly or yearly basis.

6. Any parent seeking relief or concession is encouraged to contact the Principal to discuss the matter and complete a Variation of School Fee Schedule.
Procedures for Non-Payment of School Fees

1. All parents are informed of the amount and timing for payment of Fees on acceptance of enrolment. They are also advised that a condition of enrolment is to pay fees and levies by the due date unless alternative arrangements such as fee concessions are in place due to genuine financial hardship. This is outlined in the enrolment form.

2. The application for enrolment contains financial terms of enrolment which include an authority to the school to access and make changes to a parent's credit information file maintained by a credit reporting agency and to disclose personal information of the parent doing so.

3. An invoice for Fees ("Invoice") is sent to parents by the end of week three in each school term.

4. The due date for payment of the Invoice will be 14 days after the date of issue of the Invoice. The Invoice will prominently record this date as the due date for payment ("Invoice Due Date").

5. If payment of the Invoice is not made by the Invoice Due Date, a reminder letter is sent giving a further 14 days from the Invoice Due Date in which to pay the invoice ("First Reminder Letter").

6. If payment is not received after 14 days and/or the parents have not contacted the school to make alternative arrangements, the school administration officer will ring the parents to arrange a meeting with the Principal to discuss the matter.

7. If the parents decline the meeting and/or do not respond to the telephone call and have still not paid their fees, the Principal will advise and consult the Parish Priest who may endeavour to have pastoral discussions with the parents.

8. With the approval of the Parish Priest, if Fees due for a term have not been paid by Week 8, then the school may refer the debt to CES (Catholic Education Services) which will send a Final Demand – Overdue Invoice foreshadowing reference to a debt collection agency and possible cancellation of enrolment in the following year.

9. If fees still have not been paid or contact made to arrange alternative arrangements within 7 days the school will advise CES to refer the matter to a debt collection agency, authorising a Solicitor’s demand letter.

10. When the Solicitor’s demand letter is issued through the debt collection agency there are 14 days to respond to the letter. If any repayment plan is proposed CES will have to decide whether it accepts or rejects the plan. The school will be advised of the outcome.

11. If there is no response or the offer is rejected, the debt collection agency will make a further attempt at contact in an effort to avoid litigation.

12. If this fails, the Executive Director, Catholic Education Services may ask the debt collection agency to commence a Magistrate’s Court Claim. A decision to proceed will be based on the likelihood of success and the assessment of risk. Costs will be met by CES but these costs will be added to the Claim or Debt.

13. If the service of the Magistrates Court Claim is ignored and fails to produce any contact or payment, the Judgement will be sought in the Court for the amount of the Debt together with all legal costs incurred. The debt collection agency's Solicitors will then post a copy of the Judgement to the Debtor(s) with a letter, once again, requesting that they make contact and set up a satisfactory repayment arrangement. At this time the Judgement debt is also listed automatically on a debtor(s) Credit File, Australia wide for a period of 5 years or until the debt is paid.

14. If all the above has failed the Solicitors will commence the process of enforcing the Judgement where the Debtor(s) are required to attend Court for an examination of their financial affairs and to see if a repayment plan can be arranged or maybe a Garnishee Order of salary put in place to obtain payment.

15. If this is unsuccessful no further action will be taken to recover the debt, that is, no bankruptcy process will be commenced.
16. If all efforts by the school, the Parish Priest, CES and the debt collection agency are unsuccessful CES will send a further letter asking the family to show cause within 5 days why the student’s enrolment will not be continued in the following year and/or advising that enrolment in any other diocesan school or college will be declined while there are outstanding fees or the absence of an agreed alternative arrangement.

17. If the family fails to show cause the school will commence the cancellation of enrolment. This will require consultation with the school Principal, and through the Principal, the Parish Priest. The family will also be placed on the diocesan debtors’ list which will be circulated to all schools.

18. The school may withhold report cards, statements of service and references, until fees are paid in full or alternative arrangements put in place.

**Fee Concession Guidelines**

The school fee concession process must respect the privacy and dignity of those concerned. Decisions on fee remissions will be made by the Principal and Parish Priest. Any reduction in fees must be looked at in terms of the financial needs of the family concerned, their responsibility to full fee paying parents and the efforts they make in paying fees.

Parents seeking a Fee Concession are to request an interview with the Principal and or Parish Priest. Fee concessions are reviewed on a regular basis (at least annually). It may be appropriate in some circumstances relating to significant financial hardship, that, in lieu of fees, parents might be able to contribute to the school in other ways, such as voluntary support for school activities.

**Fee Concession Procedures:**

1. Families wishing to apply for a fee concession complete the ‘Application for remission of school fees and levies form’ and submit it to the Principal/Parish Priest.

2. Information on the form is then used in an interview by the Principal/Parish Priest with the family to discuss a fee concession.

3. The family will then be asked to sign a ‘Remission acceptance form’ which indicates the amount to be paid and the method of payment.

**Waiver of Fees:**

Generally 100% fee remissions will only be applied in circumstances where a family is living well below the poverty line. In all other cases parents should be able to make some financial contribution towards fees and levies.