Introduction

The following information will outline the structure and components of school fees, the purpose of fees and the areas of the school’s operation in which these funds are applied, and the policy in relation to payment of fees and methods of payments.

Although charged to parents as one fee, the school fee is actually made up of several components. Parents will continue to be charged one amount for the fees but the following gives you a clearer picture of where your school fee money is going.

Determination

When determining the fee for 2016 we were very aware of the current economic situation and every effort is made to ensure our school fees remain affordable for all families. Our fees (when taking into account what they include) remain lower than some Catholic schools on the Gold Coast.

School fees are reviewed in the latter half of each year at the time of preparation of the following year’s school operating budget.

The Budget is prepared by the Principal. A draft is produced and presented to the Parish Priest and Parish Finance Board, normally in the early part of the New Year.

During the course of the year, actual operating results are compared with original budget estimates on a quarterly basis. This quarterly review is presented to the Parish Finance Board.

Fee Generation

School fees are invoiced at the commencement of each term and are payable within 14 days of the date of the statement. As school fee statements are emailed to each family, it is important to ensure that the School Office is notified of any change of address.

School Fees Statements are emailed at the beginning of term.

Please refer to the section on payment policy and payment method for further information.

Enrolment Bond

An enrolment bond of $150 is charged at the time of enrolment. This is credited to your first fee account. There is no refund if you do not commence at St Kevin’s.
SCHOOL FEE COMPONENTS

General Fee – per child
This covers the running costs of the school and tuition costs eg, all library and classroom resources, equipment and furniture.

The employment of “above schedule” staff (Specialist Support Staff, Teacher Aides, Groundsman) and associated award superannuation and workcover charges, contract payments associated with fire protection, pest control, cleaning and security services. They also pay for insurances, electricity, audit fees and other professional costs, rates, cleaning supplies and telephones.

Maintenance of grounds, repairs to plant, equipment and furnishings.

Capital expenditure involving school and office furniture and fixtures, computers and other equipment.

St Kevin’s has an all-inclusive school fee which covers the cost of all items and resources including stationary, pencils, books, excursions, swimming lessons, sport including transport and camps. N.B. there is a co-payment for the Year 6 Canberra trip.

Extra-curricular after school activities, school photos, uniforms are not included.

1:1 Laptop Levy
A $400.00 levy in Year 4, Year 5 and Year 6 for student laptops

Building Fund Levy – per family
This levy pays for maintenance and the principal and interest repayments on school loans. This is a compulsory levy and as such is not tax deductible. The School Building Fund consists of a percentage of school fees.

If parents wish to make a voluntary donation to the building fund above and beyond this levy, this additional amount is fully tax deductible.

P&F Levy – per family
The purpose of the levy is to guarantee the Association a regular income without the constant demand on parents to fundraise. Parents & Friends sponsored fund raising is limited to major events, such as the annual St Kevin’s Fete. The levy enables the P & F to continue to provide resources, but to spend the majority of its time concentrating on social events for parents or other issues that may arise. The Parents & Friends’ Levy for 2016 is $25 per term ($100.00 per annum) per family and is included on the school fees statement issued each term. Levy funds collected are normally returned to the P & F on a monthly basis.

This levy is paid directly to St Kevin's Parents and Friends Association.
2016 School Fees

ST KEVIN’S 2016 FEE SCHEDULE

<table>
<thead>
<tr>
<th>CHILDREN</th>
<th>GENERAL TUTION</th>
<th>BUILDING FUND LEVY</th>
<th>P &amp; F LEVY</th>
<th>TOTAL YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 child</td>
<td>$2,680.00</td>
<td>$480.00</td>
<td>$100.00</td>
<td>$3,260.00</td>
</tr>
<tr>
<td>2 children</td>
<td>$3,880.00</td>
<td>$480.00</td>
<td>$100.00</td>
<td>$4,460.00</td>
</tr>
<tr>
<td>3 children</td>
<td>$4,980.00</td>
<td>$480.00</td>
<td>$100.00</td>
<td>$5,560.00</td>
</tr>
<tr>
<td>4 children</td>
<td>$6,080.00</td>
<td>$480.00</td>
<td>$100.00</td>
<td>$6,660.00</td>
</tr>
<tr>
<td>5 children</td>
<td>$7,180.00</td>
<td>$480.00</td>
<td>$100.00</td>
<td>$7,760.00</td>
</tr>
</tbody>
</table>

Additional Levies for each child in Year 4, Year 5, Year 6
YEAR 4 – Laptop Levy $400.00
YEAR 5 – Laptop Levy $400.00
YEAR 6 – Laptop Levy $400.00
YEAR 6 – CAN / SYD Trip $650.00

PAYMENT METHOD
School fees may be paid by BPay, cash, cheque, bank debit or credit card (Master Card and Visa Card). EFTPOS facilities are available at the School Office. Credit card payment may be made in person at the school office, returning the fee remittance slip with relevant card details to the school office or by telephoning the school and providing the relevant card details.

A periodical payment authority [Direct Debit] can also be completed to have fees deducted from a bank account. This facility, lodged with the Archdiocesan Development Fund via the School Office, does not attract bank fees. Deductions can be made weekly, fortnightly, monthly or by term basis.

NOTE: Payment by cash should only be made in person and a receipt obtained at that time. Where circumstances exist to make it necessary, any claim that school fees were paid in cash must be supported by a school receipt.

PAYMENT OF FEES – POLICY
The policy for the payment of fees in 2016 is that upon receipt of each term’s school fees account, the School Principal must be informed immediately if fees cannot be paid in full by the specified due date. A proposal for repayment of the fees over the course of the term must also be made at this time.

Families should be aware that part of the control mechanism for outstanding school fees consists of a written record made each time an overdue account is forwarded, or an agreement made (verbally or in writing), a phone call made or received, or an interview conducted.

St Kevin’s already has in place a fee concession process and we will continue to provide assistance to families where needed. Any parents who have concerns about the fees should make an appointment to see the Principal.

Fees that are owing when a family leaves the school or when significant arrears have accumulated may, depending on circumstances, be handed to a Debt Collection Agency for recovery, which may involve the instigation of legal action.
SCHOOL FEES CONCESSIONS

Introduction

Fee concessions will be determined on the basis of a just and equitable formula. 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, concessions should be available to the family of the enrolled student.

The granting of a fee concession at St Kevin’s School does not imply an obligation for a concession to be granted at an Archdiocesan college.

Procedures

1. Families wishing to apply for fee concessions contact the school Finance Manager, Ms Deborah Gill who will supply the form ‘Application for Concession on Fees’.

2. Parents complete the form and supply the relevant documentary evidence. A taxation statement for the last year, pay slips and the income statement from Centrelink are all necessary and evidence of income with rental receipts, bank or building society statements as evidence of housing cost.

3. Using the Brisbane Catholic Education ‘Fee & Building Fund Levy Concession Worksheet’ together with the current Henderson Poverty Lines data, it is determined what the fee to be paid is or whether further clarification from parents is required.

4. Parents will be requested to attend an interview with the Principal, once all paperwork has been submitted.

Concession Formulae

The formula for determining a reasonable fee payable for a family is based upon the total disposable income of the family less basic housing costs. The resultant income is then compared to the ‘Poverty Line’ for Australian households and a sliding scale is then applied. If you believe you are entitled to a concession, please contact the Finance Manager immediately.

The School Fee Structure and Policy will be reviewed annually.
## 2016 SCHOOL FEES

<table>
<thead>
<tr>
<th>Child</th>
<th>TERM</th>
<th>YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 CHILD</td>
<td>$815.00</td>
<td>$3,260.00</td>
</tr>
<tr>
<td>2 CHN</td>
<td>$1,115.00</td>
<td>$4,460.00</td>
</tr>
<tr>
<td>3 CHN</td>
<td>$1,390.00</td>
<td>$5,560.00</td>
</tr>
<tr>
<td>4 CHN</td>
<td>$1,665.00</td>
<td>$6,660.00</td>
</tr>
<tr>
<td>5 CHN</td>
<td>$1,940.00</td>
<td>$7,760.00</td>
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</table>

<table>
<thead>
<tr>
<th>Weekly D/D X 40</th>
<th>Child</th>
<th>2 CHN</th>
<th>3 CHN</th>
<th>4 CHN</th>
</tr>
</thead>
<tbody>
<tr>
<td>19/02/16 - 19/11/16</td>
<td>$81.50</td>
<td>$111.50</td>
<td>$139.00</td>
<td>$166.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>fortnightly D/D X 20</th>
<th>Child</th>
<th>2 CHN</th>
<th>3 CHN</th>
<th>4 CHN</th>
</tr>
</thead>
<tbody>
<tr>
<td>20/01/14 - 13/11/14</td>
<td>$163.00</td>
<td>$223.00</td>
<td>$278.00</td>
<td>$333.00</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Monthly D/D X 10</th>
<th>Child</th>
<th>2 CHN</th>
<th>3 CHN</th>
<th>4 CHN</th>
</tr>
</thead>
<tbody>
<tr>
<td>20/02/14 - 20/11/14</td>
<td>$326.00</td>
<td>$446.00</td>
<td>$556.00</td>
<td>$666.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term X 4</th>
<th>Child</th>
<th>2 CHN</th>
<th>3 CHN</th>
<th>4 CHN</th>
</tr>
</thead>
<tbody>
<tr>
<td>20/2/14 - 20/11/14</td>
<td>$820.00</td>
<td>$1,115.00</td>
<td>$1,390.00</td>
<td>$1,665.00</td>
</tr>
</tbody>
</table>

### ADD THE FOLLOWING FOR EACH CHILD IN YEAR 4, YEAR 5, YEAR 6
- Year 4 – Laptop Levy: $400.00
- Year 5 – Laptop Levy: $400.00
- Year 6 – Laptop Levy: $400.00
- Year 6 – Canberra / Sydney Trip: $650.00

**EXAMPLE:**

If you have 3 children.

1 child in prep / 1 child in year 3 / 1 child in Year 6

- 3 CHILDREN YEARLY FEES: $5,560.00
- Add year 6 computer: $400.00
- Add year 6 Canberra / Sydney Trip: $650.00

**Total yearly fees:** $6,610.00

| Weekly direct debit payments divide by 40 weeks | $165.25 per week |
| Or Fortnightly direct debit payments divide by 20 fortights | $330.50 per fortnight |

### 2016 Due Dates
- Term 1: 10th February, 2016
- Term 2: 25th April, 2016
- Term 3: 25th July, 2016
- Term 4: 18th October, 2016
## 2016 Ready Reckoner
### Fortnightly Payment Plans

The Ready Reckoner is designed to be a simple and easy to read table identifying the start and end dates for fortnightly payment plans. All recurring payment plans must fit within fortnightly intervals as listed within these tables. i.e. fortnightly payments starting on the 4th of January 2016 covering 21 periods must have an end date of the 10th of October 2016.

<table>
<thead>
<tr>
<th>January 2016</th>
<th>Number of Payments</th>
</tr>
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<tbody>
<tr>
<td><strong>Start Date</strong></td>
<td><strong>2</strong></td>
</tr>
<tr>
<td>Monday, 4 January 2016</td>
<td>10-Oct-16</td>
</tr>
<tr>
<td>Tuesday, 5 January 2016</td>
<td>11-Oct-16</td>
</tr>
<tr>
<td>Wednesday, 6 January 2016</td>
<td>12-Oct-16</td>
</tr>
<tr>
<td>Thursday, 7 January 2016</td>
<td>13-Oct-16</td>
</tr>
<tr>
<td>Friday, 8 January 2016</td>
<td>14-Oct-16</td>
</tr>
<tr>
<td><strong>End Dates</strong></td>
<td><strong>10-Oct-16</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>February 2016</th>
<th>Number of Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Start Date</strong></td>
<td><strong>1</strong></td>
</tr>
<tr>
<td>Monday, 1 February 2016</td>
<td>10-Oct-16</td>
</tr>
<tr>
<td>Tuesday, 2 February 2016</td>
<td>11-Oct-16</td>
</tr>
<tr>
<td>Wednesday, 3 February 2016</td>
<td>12-Oct-16</td>
</tr>
<tr>
<td>Thursday, 4 February 2016</td>
<td>13-Oct-16</td>
</tr>
<tr>
<td>Friday, 5 February 2016</td>
<td>14-Oct-16</td>
</tr>
<tr>
<td>Monday, 8 February 2016</td>
<td>17-Oct-16</td>
</tr>
<tr>
<td>Tuesday, 9 February 2016</td>
<td>18-Oct-16</td>
</tr>
<tr>
<td>Wednesday, 10 February 2016</td>
<td>19-Oct-16</td>
</tr>
<tr>
<td>Thursday, 11 February 2016</td>
<td>20-Oct-16</td>
</tr>
<tr>
<td>Friday, 12 February 2016</td>
<td>21-Oct-16</td>
</tr>
</tbody>
</table>
# DIRECT DEBIT REQUEST (DDR)

- **New Request**
- **Alteration**
- **Cancellation**

## DETAILS OF ACCOUNT AUTHORITY

**Name of Customer(s) giving the DDR:**

**Authorise You (Name of Debit User):** ARCHDIOCESAN DEVELOPMENT FUND

**APCA User ID Number:** 062782

To arrange for funds to be debited from my/our account at the Financial Institution identified below and as prescribed below through the Bank's Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the ‘FEES – DIRECT DEBIT REQUEST SERVICE AGREEMENT’.

### DETAILS OF ACCOUNT TO BE DEBITED (All details must be supplied)

**Name of Financial Institution:**

**Branch Location:**

### ACCOUNT DETAILS

- **BSB #:**
- **Account #:**
- **Initials and Family Name:**

### PAYMENT DETAILS

**We request that you debit my/our account in accordance with our Agreement and subject to one or more of the following conditions:**

- Payment Frequency (please tick):
  - Weekly
  - Fortnightly
  - Monthly
  - Quarterly
  - Once Only

- **Number of Instalments:**
- **Amount of:**
- **Start Payment Date (dd/mm/yyyy):** / 20
- **End Payment Date (dd/mm/yyyy):** / 20

**Total to be paid:**

**Signature of Customer:**

**Credit ADF Acct:** 32722 S16 SUR

**Office Use Only School Reference Code:**

## FEES – DIRECT DEBIT REQUEST SERVICE AGREEMENT

- The Archdiocesan Development Fund (ADF), on behalf of your School, undertakes to debit your account on the nominated day such period as per the information you provide. Please note the ADF will not issue any notification before the debit entry to your nominated bank or financial institution account.

- The ADF provides you, through the school, with 14 days notice if we change any of the terms of the Service Agreement. You should contact School Administration should you wish to:
  1. Alter the amount or debit any item;
  2. Stop any debit request or cancel this direct debit request; or
  3. Query or dispute any debit entry.

- The School will then contact the ADF and provide your written instructions in relation to “1”, “2”, and “3” above. In respect of “1”, the School will provide details to the ADF who will investigate your claim and then liaise directly with you to achieve a resolution satisfactory to both the ADF and you.

- Direct Debiting is not available on all bank accounts. You will need to check with your Bank or Financial Institution if you are uncertain whether your account is suitable for direct debiting. Credit Cards and some passbook accounts are not available for Direct Debiting.

- You should check your account details against a recent statement from your bank or financial institution to ensure their correctness. If uncertain, check with your Bank or Financial Institution before completing the Direct Debit Request.

- It is your responsibility to have sufficient clear funds available in the relevant account by the due date to permit the payment of Debt Item in accordance with the Direct Debit Request.

- When the due date for payment falls on a day which is not a Business Day, the Debt will be processed by the ADF on the next Business Day. In the event that the due date for payment is the last day of the month and that day is not a Business Day, the Debt will be processed by the ADF on the last business day of the month. If you are uncertain when the Debt will be processed to your account, please contact directly with your Bank or Financial Institution.

- If Debit Items are rejected by your Bank or Financial Institution, the ADF will debit your account with the amount of the returned debit plus any processing charge incurred by the ADF. The School will be advised of the rejected item and will instigate contact directly with you. Any charges incurred by you at your Bank or Financial Institution are outside the control of the ADF.

- Details of Customer records and account details will be kept in confidence and accessed only by ADF staff for the purpose of processing the Direct Debit Request. Please note the Commonwealth Bank may require such information to be provided to them in connection with a claim made on the Bank relating to the alleged incorrect or wrongful debit.

- The ADF collects, holds, uses and discloses personal information about you. The ADF collects personal information directly from you for the purposes of providing services and products, including processing of payments and transactions and managing accounts. If the personal information you provide is incomplete or inaccurate, we may not be able to provide you with the services or products you seek.

- The ADF may disclose personal information about you to partners, schools and agencies within the Archdiocesan and external third parties, including service providers and financial institutions that assist the ADF in providing services and products. The ADF does not disclose personal information overseas, but the ADF may engage with third parties who use service providers with overseas infrastructure.

Our Privacy Policy available on our website or in our Public Notice sets out how you can access and ask for correction of your personal information, how you can complain about privacy-related matters and how we respond to complaints. Contact details: Privacy Officer, PO Box 282, Brisbane, Queensland, 4061. Email: privacyofficer@bne.catholic.edu.au, telephone 61 7 3224 3579.
AUTHORITY FOR RECURRENT PAYMENT BY CREDIT CARD

☐ NEW REQUEST  ☐ ALTERATION  ☐ CANCELLATION  Date (dd/mm/yyyy):   /   / 20

Surname: ____________________________
Name: ______________________________
Address: ____________________________
State: ____________________________
Postcode: __________________________

CARD DETAILS (All details must be supplied)

Type of Card (please tick):  ☐ VISA  ☐ MASTERCARD

Cardholder Name (as appears on card): __________________________

Card Number: __________________________

Expiration Date (dd/mm/yyyy):   /   / 20

PAYMENT DETAILS

Amount per debit $ __________________________

Start Payment Date (dd/mm/yyyy):   /   / 20
Final Payment Date (dd/mm/yyyy):   /   / 20

Payment Frequency (please tick):  ☐ Fortnightly  ☐ Monthly  ☐ Once Only

I hereby authorise the Merchant to debit my Card Account with the amount and at the intervals specified above for goods/services as described.

This authority shall stand, in respect of the above specified Card and in respect of any Card issued to me in renewal or replacement thereof, until I notify the Merchant in writing of its cancellation.

Cardholder’s Signature: __________________________

Date (dd/mm/yyyy):   /   / 20

Office Use Only Reference:

PLEASExNOTE: Form to be retained for your records. Do not forward to ADF.