



Collection of Fees Policy

ISSUING OF ACCOUNTS

The College issues a statement at the start of each year showing the fees owed for the full year. Further automatic statements are issued monthly throughout the year showing all transactions made during the previous month and the balance as at the end of the month. Additional statements may be requested by emailing College Fees Advisor - fees@chinchillacc.qld.edu.au

FEES AND CHARGES

Creditable Enrolment Fee

A non-refundable amount of \$150.00 per fee paying student (the administration costs associated with prospective enrolments and interviews) is payable to the College on acceptance of enrolment. This amount will be fully credited against tuition fees.

College Fees

College Fees are set annually by the College Board. Fees for the year are announced in Term 4 for the following year. A Projected Fee Correspondence will be emailed to current and future families which includes the breakdown of total fees for the year, as well as weekly and fortnightly calculations for a payment plan. The schedule of fees is available at any time from the College Administration Office and is posted on the College website: www.chinchillacc.qld.edu.au. The Direct Debit Authority can be obtained by emailing College Fees Advisor - fees@chinchillacc.qld.edu.au.

Each year, the College Board endeavours to set the College fees as low as possible to assist families to be able to make the choice to send their children to an independent Christian school. They do however need to take into consideration the staff and facility costs associated with providing a high standard of education.

Refer to attached Fee Schedule for further information.

DISCOUNTS

Sibling Discounts

Generous sibling discounts are provided to parent(s)/guardian(s) who have more than one child at the College. A sibling discount applies to the 2nd child enrolled at the College (\$500 discount for Primary and \$700 discount for Secondary student). A 100% discount (Tuition fee only) applies on 3rd and subsequent students.

Sibling Discounts will only be provided to bone fide siblings, whether these be from immediate or blended families. It is expected that siblings would be living in the same household.

PAYMENT OF FEES

Payment of Tuition and Bus Fees Approved

Fee Payment Option:

- Option 1: Annual Payment – by BPay, Credit Card or EFTPOS at Reception and Uniform Shop. A discount of \$150 (Tuition) and \$50 (Bus) per fee-paying student applies if fees are paid in full by the second week of Term 1.
- Option 2: Term Payment –by BPay, Credit Card or EFTPOS at Reception and Uniform Shop. A Payment Plan by College processed direct debit may be arranged. Term payments are due the second week of every term.

- Option3: Payment Plan– College Direct Debit System or Centrepay Deduction
 - Monthly Payment Plan – equal monthly instalments over the period of January to November, first instalment due on Week 1 of Term 1.
 - Fortnightly Payment Plan – equal fortnightly instalments over the period of January to December.
 - Weekly Payment Plan – equal weekly instalments over the period of January to December.

An immediate commencement of a direct debit payment plan is required if no Full or Term payment is received by the set due dates.

Direct Debit/Payment Plan Information

- Payment plan can only be by DIRECT DEBIT or Centrepay deduction processed by the College
- Direct Debit for the current year will automatically stop once account is cleared (unless arranged to continue through the school holidays as advance payment).
- A Projected Fees Correspondence will be emailed before the end of December for the next school year.
- Direct Debit will be automatically adjusted and set for a new payment plan as per Projected Fees Correspondence.

Action on Overdue Accounts

While it is our general policy that children should not be prevented from having a Christian education due to financial reasons, the College Board has determined that the College will not be able to continue to educate students whose fees are unpaid, except where special arrangements for payment have been made in writing.

If the school fees remain unpaid and no special arrangements have been made, the student's enrolment may be cancelled, and appropriate recovery action commenced. The process for collection of overdue school fees is as follows:

- Families with overdue school fees will be contacted in the first instance by the Fees Advisor and satisfactory arrangement made to recover outstanding monies.
- If the arrangement made between family and Fees Advisor is not adhered to, a "Stage 1" Letter- (Overdue Fees) will be sent to parents whose school/bus fees account are in arrears.
- Should there be no response to this letter within 14 days, then a "Stage 2" Letter- (Impending Termination of Enrolment/Debt Collection Agency) will be sent.
- After 30 days, should no further arrangement be made, the defaulter will be listed with a Debt Collection Agency and issue a "Stage 3" Letter - (Termination of Enrolment).

Special Arrangement for Payment

Should parent(s)/guardian(s) experience difficulty with payment of college fees, they should discuss the matter with the Fees Advisor, by phoning 4575 7172. Application for financial Hardship concessions will require disclosure of certain family financial details, which will be retained in strictest confidence by the College. Any concessions granted will apply to that year's fees only and all parent(s)/guardian(s) granted a concession will be expected to make a commitment to regular payment of the adjusted fees by Direct Debit. Arrangements between yourself and the College are confidential. The College reserves the right to cancel this arrangement if this confidence is breached.

It is entirely at the discretion of the Principal as to what arrangement will be made (if any) and those arrangements may include instalment payments or deferral for a period of time.

If the situation facing the parent(s)/guardian(s) changes such that they are able to meet the normal requirements of the school in relation to the payment of college fees, then the parent(s)/guardian(s) must inform the college of the change in their situation.

It is necessary to make an appointment with the College Fees Advisor each new school year to apply for a concession.

Change in the relationship between parent(s)/guardian(s)

Parent(s)/guardian(s) must inform the College Registrar in writing if there is a change in their relationship with each other since signing the enrolment form (e.g. Divorce or separation). Unless otherwise directed, the Principal will require that the person who is to assume the obligation of paying school fees to complete a new enrolment form. All information given will be treated in confidence.

Withdrawal of Students from the College

Ten school weeks' notice in writing must be given to the College Registrar when withdrawing a student from the College. If in default, the College reserves the right to invoice in lieu of notice (up to 10 school weeks).

References

Current Year Fee Schedule

Revision Record

Version	Approval Date	Authorised by	Effective Date	Review Cycle	Next Review
1.0	December 2006	Rod Feldhahn	1 December 2006		April 2013
2021 1.0	July 2021	Nathan McDonald	28 July 2021		
2.0	February 2023	Nathan McDonald	23 February 2023	4 years	February 2026



2023 Fee schedule

Tuition fees

We are committed to keeping the College an affordable, high quality, values based, Christian school. Our inclusive fees save families from having to pay for many other items and activities during the year.

Fees are charged on an annual basis and in advance of services being provided. Individual components of the fees are not listed or calculated separately. No refund is applicable where services are not used. Pro-rata fees apply for students commencing after the beginning of Term 1.

Year Level	Annual fee: First child	Annual fee: Second child (refer to sibling discount)	Third and subsequent children (refer to sibling discount)
Prep	\$ 3,280	\$ 2,780	No charge
Year 1 to Year 2	\$ 3,400	\$ 2,900	No charge
Year 3 to Year 6	\$ 3,600	\$ 3,100	No charge
Year 7	\$ 4,230	\$ 3,530	No charge
Year 8 to Year 10	\$ 4,540	\$ 3,840	No charge
Year 11 to Year 12	\$ 4,790	\$ 4,090	No charge

What our tuition fees cover

- ✓ Compulsory excursions and incursions related to the College curriculum
- ✓ Year level camps
- ✓ Subject workbooks and resources
- ✓ Subject levies
- ✓ School exercise books
- ✓ Transport to/from sporting activities organised by the College
- ✓ Textbook loan (*provided the college retains the Secondary Textbook & Resource Allowance*)
- ✓ Laptop loan (Years 7 – 12)
- ✓ School student accident insurance (limited coverage policy)

Additional costs

- School uniforms
- Bus transport between home and the College (if required)
- Extra-curricular programs including recreational sport, arts and instrumental music lessons
- Other non-compulsory activities including Senior Formal and mission /service trips

Flexible payment options

- ✓ Upfront full payment in advance. Payment can be made by cash, credit/debit card or BPAY. A discount of \$150 per fee paying student will apply if paid by **23 January 2023**.
- ✓ Instalment plan by weekly or fortnightly deductions via direct debit from bank account, debit card or credit card
- ✓ Instalment plan by deductions from Centrelink benefits via Centrepay facility

Payment must be made in full or a payment instalment plan commenced prior to educational service commencing.

Dependants of a person studying in Australia or students who are in Australia on a tourist/visitor visa (full fee-paying students)

This fee schedule is applicable to Australian and New Zealand citizens, permanent residents, and eligible visa holders. If the student is a dependant of a student studying in Australia (500 series visa) or is in Australia on a tourist or visitor visa (600 series), the student is not eligible for Government funding and will be classed as a full fee-paying student. Full fee-paying students are not eligible for any sibling discounts. Fees for full fee-paying students are available on request. The College is not accredited to accept international students.

Fee policy

Discounts explained

Sibling discounts

Discounts apply if two or more siblings are enrolled at the College. For larger families, the third and subsequent children incur no additional school fees. The highest enrolment fee student, usually the oldest, is classed as the first child, regardless of the order of enrolment. The College understands that families come in all shapes and sizes. Families with shared custody or other arrangements or combinations may apply for a determination in terms of the sibling discount arrangement. The sibling discount is only available to Australian and New Zealand citizens, permanent residents, and eligible visa holders.

Annual upfront payment discount of \$150 per fee paying student

A discount is available for families who pay their fees upfront for the year in one payment by the due date. Any outstanding amounts owing to the College must be finalised to be eligible for this discount.

Enrolment confirmation deposit

If an offer of enrolment in Prep to Year 12 is made, a non-refundable enrolment confirmation deposit of \$150 (maximum \$300 per family when enrolling more than one student at the same time) is required to be paid when returning the signed enrolment contract. This amount will be fully credited against tuition fees after a qualifying period.

Financial hardship concessions

Limited financial hardship concessions are available. Application for financial hardship concessions will require disclosure of certain family financial details, which will be retained in strict confidence by the College. This is a comprehensive process that follows qualifying guidelines. Concession applications are reviewed on an annual basis. Families receiving a hardship concession must enter into a direct debit payment instalments arrangement and are therefore ineligible for the upfront payment discount.

School student accident insurance scheme

The College has taken out a limited coverage insurance policy to help cover the expenses involved when accidents happen. This policy covers students throughout the year while at school or on a school event. Please contact us for additional information.

Tax deductible building fund

A voluntary tax-deductible fund exists for families wishing to contribute towards the development of the College ministry. The *Building Fund* is fully tax deductible and all contributions to this fund will assist the College to continue to advance its facilities for the benefit of the students. Payments can be made to:

Name: Christian Community Ministries Ltd Building Fund
BSB: 064-168 **Account:** 1108 6986
Reference: Your Name

Please contact ccmfinance@ccmschools.edu.au to request a receipt following payment.

Secondary textbook and resource allowance

The State Government provides the College with an allowance to offset the cost of textbooks, ICT items and other resources for secondary students, which the College purchases on the students' behalf. Families have the option of purchasing their own resources by requesting that the College Fees Advisor credit this allowance to their fee account. Families electing to do this will be obliged to purchase these resources at their own expense. Requests for an allowance credit must be received by no later than the end of November for existing students, or upon enrolment for new students. The allowance only covers a fraction of the full cost of these resources therefore families do not generally find this option financially beneficial.

Your undertakings are documented in the enrolment contract, these include:

- If electing to pay upfront, you agree to make your payment by the date advised on your fee statement or fee estimate. Otherwise, you need to establish an agreed scheduled direct debit or Centrepay facility.
- You agree to pay your fees on time or by instalments in accordance with the agreed scheduled direct debit plan or Centrepay arrangement.
- You agree to immediately pay the remainder of fees due for the academic year if you cancel the direct debit plan or Centrepay arrangement.
- You agree to contact the College as soon as possible (at least within a week) if for any reason you are unable to meet your responsibility to pay your fees.
- You agree to pay any expenses incurred in the recovery of any outstanding fees or other amounts owed by you to the College.
- If you are terminating the contract and do not provide us with ten school weeks' notice, you are required to pay 10 calendar weeks fees, as the College commits resources on the basis of confirmed enrolments.

Issuing of accounts

The College issues a statement at the start of each year showing the fees owed for the full year. Monthly statements are issued throughout the year showing all transactions made and the current balance of the account.

Unpaid and overdue fee accounts

Should you experience difficulty with payment of College fees, you should discuss the matter with the College Fees Advisor as a matter of priority. We will endeavour to work with you to enter into mutually agreeable alternative arrangements.

If the school fees remain unpaid and no special arrangements have been made, the student's enrolment may be cancelled, and appropriate recovery action commenced. Once a debt is referred to a debt recovery agency, the College is unable to further discuss or make payment arrangements.