



2019

(For Overseas Students)

St Catherine's School

BUSINESS PRACTICES

The Business Practices concern the enrolment of students and the payment of School Fees for students and have been approved by the School Council for circulation to the School community.

On enrolment of a student, the parent(s)/guardian(s) acknowledge that they have read and understood and agree to be bound by the legal requirements of the Business Practices, including when they are amended from time to time by the School Council. Parent(s)/guardian(s) acknowledge that they will be bound by the policies, rules and procedures of the School as introduced from time to time.

Copies of the Business Practices, and any other relevant School policy documents, rules and procedures are available from the School Business Office.

The fees and charges referred to in this document are applicable to the year specified only and are subject to annual review.

All fees and charges referred to in this document are in \$AUD.

Application for Enrolment

Applications for enrolment to all year levels of the School from Early Learning Centre to Year 12, must be made on the School's official Application for Enrolment Form and must be addressed to the Registrar.

While an application is a pre-requisite for admission, it does not guarantee admission to the School and the School reserves the right to offer a place to any girl, irrespective of the date of the application.

Application Fee

An Application Fee of \$220 (non-refundable), a copy of the student's Birth Certificate, Passport, Visa and a copy of the AEAS English Report (if applicable) must accompany the Application for Enrolment Form.

Enrolment Agreement and Official School Policies

The person(s) signing the Application Form is/are completing an agreement to abide by the policies, rules, procedures and Business Practices of the School including those set out in this document and in other official School documents as amended from time to time.

Compliance with all such policies, rules, procedures and Business Practices is required in order for a student to remain enrolled. The undertakings made by the signatories are reflected in these Business Practices.

Notification of Address

It is the responsibility of the parent(s)/guardians(s) to notify the School of any changes of address or contact information. The School must be able to contact parents in an emergency or, in the case of applications, to advise of an interview time. Inability to contact applicants may lead to the loss of the offer for a place at the School.

Privacy Policy

Information provided to the School will be treated in accordance with the School's Privacy Policy – a copy of which is available on the School website www.stcatherines.net.au. Information provided may also be provided to the relevant Commonwealth and State Government agencies.

Entrance Fee

A non-refundable Entrance Fee of \$1,800 (ELC to Year 10) or \$2,000 (Years 11 & 12) is payable for all students entering the School. Upon receipt of formal advice that a place has been offered to a student, the payment of the Entrance Fee is required by the date specified in the Letter of Offer and Enrolment Agreement. Where multiple siblings from one family are current students at the same time, a maximum total Entrance Fee of \$2,500 will apply.

In the instance of non-payment of an Entrance Fee by the date specified in the Letter of Offer, the Offer will expire (please note the School cannot guarantee entry into the School for any prospective future student(s), where an Offer expires).

Students admitted during the School year will, in addition to the payment of the Entrance Fee, pay the relevant term's Tuition Fee and Boarding Fee (if applicable) prior to attendance at St Catherine's School.

Concessional Entrance Fee

A non-refundable concessional Entrance Fee of \$1,000 is payable for a student enrolling for two terms or less. If the enrolment exceeds two terms the applicable full Entrance Fee, as indicated above, is payable.

Non-acceptance of Offered Place

The Entrance Fee will not be refunded if a student, who has accepted a place at the School, subsequently withdraws.

Credit Card Payment of Entrance Fee

A surcharge of 1.5% is applicable to all payments made by Credit Card.

Payment of School Fees

Communications Addressed to Both Parents

All communications relating to the payment of School Fee Accounts will be directed to the signatories on the Application for Enrolment Form via email, unless otherwise requested in writing by the signatories.

Responsibility for Payment of Fees

The person(s) signing the Application for Enrolment Form accepts formal responsibility for the payment of all fees and charges incurred on behalf of the student(s).

Notification of changes relating to this responsibility for payment of fees must be made to the Director of Business in writing and signed by the person(s) taking legal responsibility.

It is the responsibility of the family to provide the School with adequate and timely information relating to the status of their daughter's visa. Any change to a student's visa type must be forwarded in writing to the Business Office as soon as is practicable. Due to Government reporting and funding requirements, any implications that a change in visa type may have on the calculation of School Fees, will apply from the next scheduled invoice.

Failure to pay any fees and charges can be referred to the Department of Immigration and Border Protection and may result in the cancellation of an overseas student's visa.

Tuition/Boarding Fees are set as an annual charge and are payable in two equal instalments.

Fees for all students are billed one semester in advance, with sundry charges being billed in arrears. All fees and charges are payable 14 days from the date of issue of invoices.

Sundry Deposit

A sundry deposit is required towards incidental costs (sundry charges), and if a boarder, towards personal expenses incurred by your daughter during the year. This amount is credited to your account and costs are deducted as they occur. The deposit is \$2,000 and payable in two instalments:

\$1,000to be paid in November (additional to Semester 1 Fees invoice total)

\$1,000 to be paid in April (additional to Semester 2 Fees invoice total)

Credit Practice

The School Council has directed that the School is not a credit provider and therefore cannot provide credit facilities.

Method of Payment of School Fees

Payment of School Fees may be made by one of the following means:

- Cheque
- Credit Card (Visa, MasterCard and AMEX)
- BPAY
- Cash
- Parent Portal *mystcatherines.net.au*

A surcharge of 1.5% is applicable to all payments made by Credit Card processed by the School. No surcharge will apply to payments made via BPAY or the Parent Portal.

Payment Arrangements

1. Full Year in Advance

A pre-payment discount of 3% of Tuition Fees will be applied to payments of the full year's fees. To receive the discount, payment in advance must be received in full by 09 November 2018. Payment received after 09 November 2018 will not be eligible for the 3% discount. Sundry charges must be paid in full each term. Fees must be paid in full by the date specified, with the discount being credited to the family's School Fee account.

2. Payment of Two Equal Instalments

October/November of the prior year and April of the current year, on receipt of the School Fee invoice.

Fee Policies

Fee Collection Policy

The School Principal and Director of Business are authorised by the School Council to take action as deemed necessary, including civil proceedings, to recover unpaid fees or charges, including interest and recovery costs. Written notice of this impending action will be given to the parent(s)/guardian(s) concerned.

Fees paid are not refundable. Fees paid, or payable, in respect of any period of non-attendance by a student, for whatever reason, will not be applied against payment of any other fees or charges, including any Withdrawal Fee which may also apply.

The School's refund policy in relation to overseas students is in accordance with the relevant sections of the Education Services for Overseas Students (ESOS) Act 2000. Reference should be made to that document for a detailed explanation of all matters contained in this policy statement.

The School deems that at the time of completing the Application Form and further at the time of accepting a position of enrolment at the School, a student has entered into a written Agreement with the School. Part of the obligations associated with this Agreement is that the student will abide by the Business Practices.

Regularity of Payments and Continuity of Enrolment

The School reserves the right to refuse to allow a student to either commence a new Term, or to remain at the School while any fees or charges remain unpaid.

The School may impose a requirement to prepay tuition fees of up to 2 years prior to the commencement of a new School year in the event of significant non-compliance with the School's fee collection policy.

Fees for Late or Dishonoured Payments

A late fee payment of \$100 per student will be charged to payments made after 14 days from the date of issue of the invoice, with a further late fee payment of \$100 per student for each additional 14 days in which the invoiced amount remains unpaid beyond that time.

Any Credit Card, Cheque or other payment which is declined by the bank for any reason will incur an administrative fee of \$50.

Family Fee Concession

Families with two or more children currently attending the School, are eligible to receive a Tuition Fee reduction as follows:

7.5%	for the second child
10%	for the third child
15%	for the fourth and additional children

The Family Fee concession is applied on the basis of the youngest to the oldest child. If any children in a family receive a scholarship or other concession, then the Family Fee Concession will not apply.

Refund Policy

Fees paid are not refundable. Fees paid, or payable, in respect of any period of non-attendance by a student, for whatever reason, will not be applied against payment of any other fees or charges, including any Withdrawal Fee which may also apply.

Attendance

Enrolled students must attend all classes, including Outdoor Education activities, camps and excursions, on the dates set by the school. No refunds will be given for non-attendance. Students prevented from attending classes due to illness or any other genuine cause, must notify the School in accordance with the requirements of the School's Late and Absence procedures.

Students are not permitted to leave the School either during the School day or at the end of the term until the recognised closing date, except with the prior permission of the School.

Withdrawal of Student or Change in Status (Boarding Student to Day Student Status)

At least one term's notice in advance, in writing, to the Principal, is required prior to the withdrawal of a student or the change in status from boarding to day student. In the absence of a term's notice, a term's Tuition/Boarding Fee (as applicable) will be charged.

Change in Status (Boarding)

In certain circumstances, and where deemed appropriate, a student may be required to move into the School's Boarding House. In such circumstances Boarding Fees will apply at the casual rate for boarding until the student's residential requirements are determined.

Casual Boarding

From time to time casual boarding may be offered dependent on availability in the Boarding House. A minimum rate of 1 week casual boarding will be applied and must be paid prior to the student entering the Boarding House.

Leave of Absence

Temporary Leave of Absence of a student for a term or more must have the prior approval of the Principal. A Leave of Absence will only be granted where the family has indicated an intention for the student to resume attendance at a nominated future date. **For Leave of Absence of one term or less**, full Tuition Fees will apply.

Leave of Absence of two terms or more requires a Holding Fee of one Term's Fees to retain a student's place upon return to the School. The Term's Fees will be credited to a student's School Fee Account upon return to the School. Holding Fees paid are not refundable if the student does not return to the School within the agreed timeframe.

Withdrawal of a Student by the School

The School through the Principal, or otherwise, may in its absolute discretion discipline a student (including suspending the student) or terminate the right of a student to attend the School, and in either case is not required to provide any notice, or its reason for doing so.

Parent(s)/guardian(s) hereby release the School from any claims which they might otherwise have as a result of the School acting under this provision and will indemnify it against any claims brought by the students as a result of it doing so.

If the School withdraws the right of a student to attend the School, the parent(s)/guardian(s) shall only be liable for all School Fees and charges applicable up to the date on which the student's enrolment at the School was terminated.

School Tuition and Boarding Fees remain payable during any temporary withdrawal or suspension of a student from the School.

Health Information

Provision of Information

Parent(s)/guardian(s) must inform the School of any medical conditions or special needs including any diseases, allergies, or restrictions on physical activity that the student has, and must update the School if there is any change to any such conditions or the development of a new condition.

Parent(s)/guardian(s) release the School from any liability arising from the failure to provide such information.

Parent(s)/guardian(s) must provide School Immunisation Certificates.

Students with infectious diseases or conditions that require exclusion from the School must not attend School for the required periods as outlined under Health Regulations.

Medical Treatment

In an emergency the School may arrange for a student to undergo medical treatment for an illness or injury without prior notification of parent(s)/guardian(s). Parent(s)/guardian(s) release the School from any liability arising from it arranging such treatment and will bear all costs associated with such treatment.

Excursions Activities

Parent(s)/guardian(s) hereby authorise the participation of students in activities and excursions arranged by the School – subject to any documents issued by the School specific to the activities or excursions in question.

Insurance Cover

Responsibility of Parent(s)/Guardian(s)

The School does not provide insurance cover for loss of student personal property (eg computers, mobile phones and cameras), student personal accident/illness, ambulance and/or fees reimbursement through absence.

It is strongly recommended that parent(s)/guardian(s) consider the provision of their own insurance cover for these risks.

Responsibility of the School

The School provides travel insurance and public liability policies for personal accident and property insurance cover for all students taking part in official School curricular and co-curricular activities, excursions or exchanges, either intrastate, interstate or overseas.

The Deputy Business Manager can provide further information about the extent and nature of the School's insurance cover and parents are advised to consider taking out additional cover if they so wish.

Information and Communications Technology (ICT)

The School provides students in Preparatory to Year 3 with access to dedicated touch enabled tablet devices and Year 4 to Year 9 with a School supplied mobile computing device as the primary tool to support learning. All ICT hardware provided to these students remains the property of the School at all times. The cost of these computing devices are included in the relevant year level Composite Fee.

Students in Year 10 to 12 enter the Bring Your Own Device program (BYOD). Specifically these students will be required to bring their own computing device to support their learning. This device can be either 'Windows' or 'Apple Macintosh', depending on a student's personal preference. BYOD devices will be connected to the Wi-Fi and core software applications (Office 365 and Adobe) will be available for students to download and install under a standard volume licence program at no additional cost. The Schools ICT Department will continue to provide technical support for Year 10 – 12 students, however it is important to note that no personal computing devices will be repaired by the School's technical staff due to manufacture warranty conditions.

Enquiries

In the first instance any questions concerning the Business Practices should be directed to the Deputy Business Manager.

Specific enquiries relating to student matters affecting enrolment, student progress matters, payment of fees, withdrawals or Leaves of Absence should be referred to the following School officers.

	Contact	Phone
ENROLMENT MATTERS	Registrar	+61 3 9828 3071
PAYMENT OF FEES	Accountant	+61 3 9828 3906
	Deputy Business Manager	+61 3 9828 3094
St Catherine's School 17 Heyington Place Toorak Victoria 3142 Tel: +61 3 9822 1285 f: +61 3 9822 7595 e: businessoffice@stcatherines.net.au www.stcatherines.net.au		

Schedule of Tuition and Boarding Fees for Non-Resident Students 2019

Tuition

SENIOR SCHOOL	PER SEMESTER	PER ANNUM
Years 7 and 8	\$21,550	\$43,100
Years 9 and 10	\$22,190	\$44,380
Years 11 and 12	\$22,740	\$45,480

Boarding

BOARDING FEES	PER SEMESTER	PER ANNUM
Years 7-12	\$15,350	\$30,700

CASUAL BOARDING FEES	PER WEEK
Years 7-12	\$885

Government Grants

The above Tuition Fees reflect the end position after the application of State and Commonwealth Government recurrent grants.

Payment Terms and Conditions

Fees will be invoiced as follows:

SEMESTER	BILLING DATE	DUE AND PAYABLE
Semester 1 2019	19 October 2018	09 November 2018
Semester 2 2019	12 April 2019	26 April 2019

Related Charges 2019

In addition to the approved Tuition and Boarding Fees, the following related charges will apply, in accordance with the Fees Charter, to students' accounts, as and where applicable.

Composite Fee

The Composite Fee, calculated for each individual year level is applicable from Prep to Year 12. It reflects the compulsory costs specific to that year level. If parents wish to pay a full year's tuition in advance, or by monthly instalments, the Composite Fee can be included in the calculations to determine total payment (please note it does not attract the 3% discount). The Composite Fee does not include student-elected activities such as Rowing, Instrumental Music Tuition, Snowsports and is billed evenly over two instalments.

YEAR LEVEL	PER SEMESTER	PER ANNUM
Year 7	\$1,600	\$3,200
Year 8	\$1,820	\$3,640
Year 9	Semester 1: \$3,900	\$5,300
	Semester 2: \$1,400	
Year 10 *	\$1,000	\$2,000
Year 11	\$480	\$960
Year 12	\$1,250	\$2,500

* Depending on Outdoor Education Program selected, an additional fee may be required.

Other Fees

EXTRA ACTIVITY CHARGES (ELECTIVES)	DESCRIPTION	ANNUAL COST
Music Program (based on 16 lessons per semester)	30 Minute Individual Lesson	\$1,420
	40 Minute Individual Lesson	\$1,900
	60 Minute Individual Lesson	\$2,830
	30 Minute Group Lesson	\$1,090
	Instrument Hire (one year only)	\$350
Rowing Program (2018/2019 Season)	Senior Rowers (Year 10 & 11, 2019)	\$2,900
	Intermediate Rowers (Year 9, 2019)	\$2,375
	Junior Rowers (Year 8, 2019)	\$2,300
Gymnastics	60 Minute Junior Class	\$550
	90 Minute Senior Class	\$830
Items charged as appropriate include: Boarders' personal and minor sundry charges, VCAA fees, medical insurance.		
<p>Please Note: All Extra-Activity fee for Programs such as Music, Rowing and Gymnastics or other levies are charged and payable directly to the respective department via the Formstack online gateway. Program Leaders will be communicating via the Parent Portal (<i>mystcatherines.net.au</i>). Refer to the individual Program Guides for further details.</p> <p>Other levies include, but are not limited to:</p> <ul style="list-style-type: none"> • Specialist Sports including Snowsports • Study Tours & Exchanges • Duke of Edinburgh <p>All School fees and charges must be up to date prior to a student participating in a School authorised trip, exchange or extra-curricular activity (domestic or international). Any unpaid School fees or charges may result in the cancellation of the event for the student.</p>		