



St Catherine's School

Business Practices 2023

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.

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 (or boy in the Early Learning Centre), irrespective of the date of the application.

Age Specifications for the Early Learning Centre

The Education and Care National Services Regulations 2011 specify that all children must have turned three years of age before commencing in the ELC. Students commencing in the 3 Year Old program at St Catherine's **must have turned three by the end of January in the year of commencement**. Opportunity for children who turn three years of age in February or March is subject to availability and interview with the Head of ELC.

Application Fee

An Application Fee of \$100 (non-refundable) and an Extract of Birth Entry (or similar official documentary evidence of date of birth) 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)/guardian(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) 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).

Should a student withdraw from the ELC and wish to re-enrol in the Senior School, a new Application and Entrance Fee will be required at that time.

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

- (b) In addition to the Entrance Fee, a Holding Deposit of \$2500 is payable for all new students. For ELC and Prep enrolments, the Holding Deposit is payable in the year prior to commencement at interview stage. For Year 1 to Year 12 enrolments, the Holding Deposit is payable at the time of accepting an offer of a place. The Holding Deposit provides confirmation of intention to commence at the School on an agreed date. When a student commences at the beginning of the School year, the Holding Deposit will be credited against Term 2 fees in the year of entry. Where a student commences part way through a school year, the Holding Deposit will be credited towards the second tuition fee instalment following commencement. The Holding Deposit is non-refundable should the student not commence at the School or the family choose to defer commencement.

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

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.

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

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

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.

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
- Direct Debit (Monthly Fees only)
- Parent Portal *mystcatherines.net.au*

Please note the school will not accept cash payments on school premises however cash can be banked directly into the Schools Bank Account.

A service charge will apply to the following transactions:

- 0.95% for all online processed credit card payments of school fees and charges;
- 1.5% for all credit card payments which are processed by the School (such as payments over the phone and in person).

Payment Arrangements

1. Full Year in Advance

A pre-payment discount of 1.5% 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 18 November 2022. Payment received after 18 November 2022 will not be eligible for the 1.5% 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 Fee account.

2. Payment of Four Equal Instalments

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

3. Monthly Payments

Payment of Fees by Monthly instalments is available. Guidelines are strictly as follows:

- Signed Monthly Payment Arrangement Form returned to the Business Office by 18 November 2022.
- Payment by **Direct Debit only**. An Authority to Debit Form must be signed and returned to the Business Office before commencement.
- Payment will occur over ten (10) monthly instalments on the 16th day of each of the following months: December, January, February, March, April, May, June, July, August and September.

Forms are available from the Business Office.

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.

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, Direct Debit, 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 beyond one term 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 or reasons 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 student 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. For Year 4 to 6 students, the School supplies 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 the Senior School 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 both 'Windows' or 'Apple Macintosh', depending on a student's personal preference. Computers specifications for BYOD devices are available on the *mystcatherines* Parent Portal in the *MyInformation* section. BYOD devices will be joined 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 students but it is important to note that no personal computing devices will be repaired by the School's technical staff due to manufacture warranty conditions. We recommend families purchase extended warrantee when purchasing a device.

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	03 9828 3071
PAYMENT OF FEES	Accountant	03 9828 3906
	Deputy Business Manager	03 9828 3094
St Catherine's School 17 Heyington Place Toorak Victoria 3142 t: 03 9822 1285 e: businessgroup@stcatherines.net.au www.stcatherines.net.au		

Schedule of Tuition and Boarding Fees 2023

Tuition

EARLY LEARNING CENTRE *	PER TERM	PER ANNUM
3 year old (3 days per week)	\$3,300	\$13,200
3 year old (5 days per week)	\$5,530	\$22,120
4 year old	\$5,530	\$22,120
JUNIOR SCHOOL	PER TERM	PER ANNUM
Preparatory	\$6,300	\$25,200
Years 1 and 2	\$6,500	\$26,000
Years 3 and 4	\$7,770	\$31,080
Years 5 and 6	\$8,135	\$32,540
JUNIOR SCHOOL	PER TERM	PER ANNUM
Year 7	\$8,840	\$35,360
Year 8	\$9,085	\$36,340
Years 9 and 10	\$9,355	\$37,420
Years 11 and 12	\$9,605	\$38,420

**The School operates on a not for profit basis and a proportion of the fees charged may be used to support the operation of the Early Learning Centre.*

Government Grants

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

Boarding

BOARDING FEES	PER TERM	PER ANNUM
Years 7-12	\$8,120	\$32,480

CASUAL BOARDING FEES	PER WEEK
Years 7-12	\$970

Payment Terms and Conditions

Fees will be invoiced as follows:

TERM	BILLING DATE	DUE AND PAYABLE
Term 1, 2023*	28 October 2022	18 November 2022
Term 2, 2023	3 February 2023	17 February 2023
Term 3, 2023	21 April 2023	5 May 2023
Term 4, 2023	21 July 2023	4 August 2023

*New Starters in the ELC will be billed in late September.

Related Charges 2023

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. In the event a compulsory camp, excursion or trip which forms part of the Composite fee is unable to proceed due to Covid-19 restrictions or similar event, the relevant portion of the respective year level Composite Fee will be credited in full. 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 1.5% discount). The Composite Fee does not include student-elected activities such as Rowing, Instrumental Music Tuition, Snowsports and is billed evenly over four instalments.

Composite Fees do not apply to the Early Learning Centre.

YEAR LEVEL	PER TERM	PER ANNUM
Preparatory	\$230	\$920
Year 1	\$255	\$1020
Year 2	\$255	\$1020
Year 3	\$330	\$1320
Year 4	\$500	\$2,000
Year 5	\$700	\$2,800
Year 6	\$1020	\$4,080
Year 7	\$725	\$2,900
Year 8	\$965	\$3,860
Year 9	\$1,400	\$5,600
Year 10	\$510	\$2,040
Year 11	\$260	\$1,040
Year 12	\$650	\$2,600

Other Fees

EXTRA ACTIVITY CHARGES (ELECTIVES)	DESCRIPTION	ANNUAL COST
Music Program (based on 16 lessons per semester)	30 Minute Individual Lesson	\$1,504
	40 Minute Individual Lesson	\$2,000
	60 Minute Individual Lesson	\$3,008
	Year 4 Perform Program	\$360
	Instrument Hire (one year only)	\$350
Rowing Program (2022/2023 Season)	Senior Rowers (Year 10 & 11, 2023)	\$3,200
	Intermediate Rowers (Year 9, 2023)	\$2,650
	Junior Rowers (Year 8, 2023)	\$2,500
Items charged as appropriate include: Boarders' personal and minor sundry charges.		
<p>Gymnastics & Swimming Program</p> <p>Please refer to the individual program details which can be found on the Parent Portal pages for specific information on these programs.</p> <p>Please Note: All Extra-Activity fee for Programs such as Music and Rowing 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>		