St Catherine's School

— EST. 1896 —

Business Practices 2027 – Domestic Students

St Catherine's School operates on a not for profit basis, with all funds generated reinvested back into educational programs, resources and facilities.

The Business Practices outline the fees and charges of St Catherine's School. The Tuition Fees are approved annually by the School Council.

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. 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 are available on the School website www.stcatherines.net.au.

For questions regarding the Business Practices or financial information on your School account, please contact businessgroup@stcatherines.net.au.

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.

Application Fee

An Application Fee of $150 (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 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 policies 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 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. The School cannot guarantee entry into the School for any prospective future student(s) where an Offer has expired.

Should a student withdraw from the School and wish to re-enrol in the future, 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.

Payment of Entrance Fee and Holding Deposit

Entrance Fee and Holding Deposit are payable when accepting the offer.

Holding Deposit

In addition to the Entrance Fee, a Holding Deposit of $2,500 is payable for all new students. The Holding Deposit is payable at the time of accepting an offer of a place and 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 and non-transferable to other year levels should the student not commence at the School or the family choose to defer commencement.

Prep Holding Deposit

ELC families are also charged a separate Prep Holding Deposit of $2,000, as a commitment to continuing into Prep following completion of ELC. This will be credited towards the Term 2 fees of the child's Prep year.

Families applying for a 5-day 3-year-old ELC place will be required to pay the Prep Holding Deposit, at the time of acceptance of offer, in addition to the Entrance Fee and regular Holding Deposit.

Families applying for 3-day 3-year-old ELC place will be required to pay the Prep Holding Deposit in Term 3 of 3-year-old ELC.

The Prep Holding Deposit is non-refundable should the student transfer to another school for Prep.

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.

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 is not a credit provider, and settlement of accounts must be made strictly in accordance with the terms of payment. Parents who require credit for the payment of School accounts should make their own arrangements and contact their bank or credit provider.

Parent Portal

Parents can access and pay their School account by logging into *mystcatherines*.

Method of Payment of Fees

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

- EFT Transfer
- Debit/Credit Card (Visa, MasterCard and AMEX)
- BPAY
- Direct Debit

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

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 16 November 2026. Payment received after 16 November 2026 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

Fees are invoiced quarterly: in October of the prior year, February, April and July.

3. Monthly Payments

Fees may be paid monthly. To apply for this payment method, the following guidelines must be followed:

- Signed Monthly Payment Arrangement Form returned to the Business Office by 16 November 2026.
- 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.

Unpaid or Overdue Fees

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.

Optional Co-Curricular and Trips

All School fees and charges must be up to date prior to a student participation 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.

Fees for Late or Dishonoured Payments

A late fee payment of $200 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 $200 per student for each additional 14 days in which the invoiced amount remains unpaid beyond that time. Any Debit/Credit Card, Direct Debit, or other payment which is declined by the bank, for any reason, will incur an administrative fee of $100.

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.

Withdrawal of Student

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 Fee and Boarding Fee (as applicable) will be charged.

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.

Personal Information

Provision of Information

Parent(s)/guardian(s) must inform the School of any medical conditions (both physical or mental health related) 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 Immunisation Certificates prior to commencement.

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.

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 Finance 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 wish.

Schedule of Tuition and Boarding Fees 2027

Tuition Fees

EARLY LEARNING CENTRE*	PER TERM	PER ANNUM
3 year old (3 days per week)	$4,705	$18,820
3 year old (5 days per week)	$7,040	$28,160
4 year old	$7,040	$28,160
JUNIOR SCHOOL	**PER TERM**	**PER ANNUM**
Preparatory	$8,280	$33,120
Years 1 and 2	$8,280	$33,120
Years 3 and 4	$9,895	$39,580
Years 5 and 6	$10,365	$41,460
SENIOR SCHOOL	**PER TERM**	**PER ANNUM**
Year 7 and 8	$11,570	$46,280
Year 9	$11,910	$47,640
Years 10, 11 and 12	$12,230	$48,920

**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 Fees

BOARDING FEES	PER TERM	PER ANNUM
Years 7-12	$9,965	$39,860

Payment Terms and Conditions

Fees will be invoiced as follows:

TERM	BILLING DATE	DUE AND PAYABLE
Term 1, 2027	26 October 2026	16 November 2026
Term 2, 2027	5 February 2027	19 February 2027
Term 3, 2027	30 April 2027	14 May 2027
Term 4, 2027	23 July 2027	6 August 2027

Composite Fee

In addition to the approved Tuition and Boarding Fees, the following composite fee charges will apply. The Composite Fee is calculated for each individual year level and 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, the relevant portion of the respective year level Composite Fee will be credited in full to your School account. 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% pre-payment 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	$297.50	$1,190
Year 1	$355	$1,420
Year 2	$355	$1,420
Year 3	$468.75	$1,875
Year 4	$468.75	$1,875
Year 5	$831.25	$3,325
Year 6	$1,147.50	$4,590
Year 7	$1,020	$4,080
Year 8	$1,410	$5,640
Year 9	$1,747.50	$6,990
Year 10	$643.75	$2,575
Year 11	$440	$1,760
Year 12	$737.50	$2,950