



WESTSIDE CHRISTIAN COLLEGE

CREDIT & CHARGES POLICY

2017

The Credit & Charges Policy addresses the terms and conditions for Parents paying Fees and Charges to the College and lists the Fees and Charges that parents agree to pay when signing the enrolment agreement for their children. Where errors and omissions are made the College reserves the right to charge the correct fee or charge.

The College reserves the right to alter Fees, Charges and Levies at any time to ensure the viable operation of the College. However no changes to the Tuition Fees and Charges will be made without reasonable notice (reasonable meaning a minimum of one month) to parents.

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1. ENROLMENT AGREEMENT and PARENTS / GUARDIANS RESPONSIBILITY

- 1.1 On enrolling your child/ren at Westside Christian College the Enrolments Officer has shown and discussed with you the website page 'Parents Responsibility for Paying Fees & Charges.' This page is in the 'Enrolments' section of the College website. You then signed an Enrolment Agreement which is a Contract between you and the College where you agree to pay fees on time during your child's education at Westside Christian College.
- 1.2 The Board of Management is committed to fulfilling this contract by ensuring that Westside Christian College provides the education services you are paying for.
- 1.3 The Board of Management expects parents/guardians to abide by the contract they have signed and make the payment of school fees one of their top priorities while their child/ren attends the College.
- 1.4 Should you fail to honour the contract you agreed to, not only does your family suffer but all other families in the College are disadvantaged because the College is not able to follow the budget that has been set for the current year. The College Board of Management has decided that where fees remain unpaid beyond the due date that the College will not educate the students involved.
- 1.5 The Board of Management understands that financial emergencies do occur and this Credit and Charges Policy sets out the procedures to be followed when credit is required.
- 1.6 Notice of any change to the College Fee Schedule will be put on the website one month in advance of the change. Parents will be emailed that the change has been made. Please ensure your email address is up to date with the College.

2. COLLEGE FEES AND CHARGES PROCESS

- 2.1 Due dates for 2017 Fees and Charges payments are as follows:

Full Year's 2017 Tuition Fees	(qualifies for 1.5% disc)	Friday	16 December 2016
Term 1 Fees & Sundry Charges		Friday	17 February 2017
Term 2 Fees & Sundry Charges		Friday	28 April 2017
Term 3 Fees & Sundry Charges		Friday	28 July 2017
Term 4 Fees & Sundry Charges		Friday	13 October 2017
Term 4 Sundry Charges		Friday	08 December 2017

- 2.2 Tuition Fees and Family Discounts are set by the College Board from time to time with any changes being notified to parents/guardians in advance.
- 2.3 The Credit and Charges Policy is available on the College website in the Enrolments section.
- 2.4 College Fees and Charges are charged on a per term basis and pro rata charges do not apply.
- 2.5 The annual "Credit and Charges Policy" may be changed at any time by the Board of Management to ensure the financial viability of the College. However one month's notice of any fee changes will be posted on the College website.
- 2.6 Fee accounts are issued quarterly before the first week of each term where possible for that term's Fees and Charges. These accounts are both posted and emailed to the account address of parents/guardians together with other relevant information.
- 2.7 Parents/guardians wishing to pay their full year's tuition fees in advance to achieve a discount need to discuss this with the Fees Administrator who will advise them of the required amount. **Total Tuition fees and charges must be paid by the Due Date as set out in the College "Credit and Charges Policy" (See Section 2.8 as shown below)**
- 2.8 Any Sundry Charges incurred after the due date for Fourth Term's fees will be billed as shown on the College "Credit and Charges Policy".

3. COLLEGE FEES & CHARGES 2017

The Fees and Charges as presented below are current as at the publication date of this document. As changes to Fees and Charges become known a revised document will be published on the College website. The fees and charges in this document are effective from 1 January 2017.

3.1 Enrolment Fees

3.1.1 Registration Fee (Non-refundable) \$137.50 per family per annum including GST

This fee must be paid by you to register your child as a prospective student of the College. This fee does not guarantee a place at the College. The fee covers the initial cost of prospectus and application forms, initial interviews by the Enrolments Officer, testing and assessment.

If you register all your children within the calendar year, being from 1 January to 31 December your family will only pay the one Registration Fee. However if you register a further child in the next calendar year you must pay an additional Registration Fee.

Because this fee does not guarantee enrolment, it attracts GST.

3.1.2 Student Confirmation Fee (Non-refundable) \$500 per Student, nil GST \$550 maximum per family, nil GST

\$250 of this fee will be credited against Tuition Fees after the student has completed one month's tuition. Payment of the Student Confirmation Fee confirms the enrolment of the student. The Student Confirmation Fee will not be billed to you until all enrolment procedures are complete. This fee covers all the enrolment costs associated with the student's enrolment. A student will not be allowed to commence attending the College until this fee is paid. There will be no further credit to fees for other children paid for under the 'maximum per family' Student Confirmation Fee of \$550.00 when paid in the same year.

3.2 Discount for Full Year's Tuition Fees Paid in Advance 1.5%

Parents who pay the 2017 full year's Tuition Fees for a student by 16 December 2016 will be granted a discount of 1.5% on the Tuition Fees for that child. This discount only applies to Tuition Fees, and will be forfeited for the remaining terms, if the child is withdrawn during the year.

3.3 Tuition Fees 2017

As stated in Section 2.3. College fees and charges are charged on a full term basis and pro rata charges do not apply. Starting partway through a term does not entitle parents to pro rata fees and charges.

Year Level	Tuition Fees (Annual)	Tuition Fees (Per Term)
Prep	\$ 3,320.00	\$ 830.00
Year 1	\$ 3,945.00	\$ 986.25
Year 2	\$ 4,150.00	\$ 1,037.50
Year 3	\$ 4,250.00	\$ 1,062.50
Year 4	\$ 4,410.00	\$ 1,102.50
Year 5	\$ 4,510.00	\$ 1,127.50
Year 6	\$ 4,680.00	\$ 1,170.00
Year 7	\$ 4,890.00	\$ 1,222.50
Year 8	\$ 5,570.00	\$ 1,392.50
Year 9 - 10	\$ 6,495.00	\$ 1,623.75
Year 11 - 12	\$ 6,790.00	\$ 1,697.50

3.4 Payment of College Fees & Charges

Tuition Fees, Resource Charges, IT Levy, Building Fund, Transport Fees and some Sundry Charges are payable each term as per Section 2.8. The College Board has approved this document as the College's Credit & Charges Policy which outlines actions which will be taken for the non-payment of fees. Sections 4, 5, 6 & 7 cover this in more detail.

3.5 Sibling Discounts 2017

This discount applies to second and subsequent children enrolled at the College, who reside in the one household.

CHILD	DISCOUNT (against Tuition Fees only)
Second	13 %
Third	65 %
Fourth	100 %
Fifth +	100 %

For blended families, sibling discount is not duplicated. Sibling Discount applies to Tuition Fees only; it does not apply to the Resource Charge. The eldest child enrolled is the first child and siblings numbered respectively after that in their age order.

Siblings enrolled in the Kindergarten are not eligible for Sibling Discount due to the level of funding the college receives for these students.

3.6 Resources Charge 2017

The Resource Charge is a fee per student that partly covers the following items; Transport Levy for curriculum excursions, college magazine, class resources and equipment, library resources, further IT resources, student protection insurance, student ID cards, class group photos, recreational sport (secondary only) and various levies.

Resource Charge	\$ per annum	\$ per term
Prep – Year 6	\$ 720.00	\$ 180.00
Year 7 – Year 8	\$ 920.00	\$ 230.00
Year 9 – Year 12	\$ 960.00	\$ 240.00

3.7 IT Levy

The College continues to strive to increase its resourcing to teachers and students in 2017 so that the quality of Christian education at Westside continues its tradition of excellence.

In 2015 the IT Levy was introduced to cover costs such as the new tablet program in Primary; with more emphasis on various software applications helping the students to learn and understand new learning processes. Increased photocopying costs have occurred as staff experience has shown that more exposure to colour through purposeful use of colour photocopying in primary years increases learning abilities.

In the secondary school the BYOD program was extended to all year levels in 2017 with various staff initiatives supporting this program. The College has increased staff in the IT department to give support to all staff and students.

Year level	\$ per annum	\$ per term
Prep to Year 12	\$ 146.00	\$ 36.50

3.8 Secondary Consumable Levies – Per Semester Cost

Secondary Consumable Levies cover the materials used in some secondary subjects. The levy covers the standard consumables forecast for the subject however if students choose to participate in more demanding projects the levy may increase in order to cover the extra materials. First Semester (Term 1&2) will be billed in Term 1. Semester 2 (Term 3&4) will be billed Term 3.

Subject	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Accounting						\$ 13.50
Business Enterprises				\$ 13.50		
Creative & Technology Industries	\$ 81.50	\$ 81.50				
Home Economics			\$ 41.00	\$ 41.00	\$ 51.50	\$ 51.50
Hospitality					\$ 62.00	\$ 62.00
HPE	\$ 21.50	\$ 21.50	\$ 21.50	\$ 21.50	\$ 26.00	\$ 26.00
Industrial Tech Skills					\$ 63.00	
Mathematics	\$ 8.00	\$ 8.00	\$ 8.00	\$ 8.00		
Production Technology			\$ 63.00	\$ 63.00		
Recreation					\$ 31.00	\$ 31.00
Technology & Innovation			\$ 57.50	\$ 57.50		
Technology Studies					\$ 63.00	\$ 63.00
Visual Art			\$ 33.00	\$ 33.00	\$ 56.50	\$ 62.00

* Some Subject Levies may change during the year subject to on-going supply cost increases.

3.9 Building Fund Levy – Compulsory

The 2017 Compulsory Building Fund Levy will be capped at \$600 per family per annum. This will be charged on your Fees Statement as follows:

Compulsory Building Fund Levy	\$ Per Term	\$ Per Annum
Per Family	\$150.00	\$600.00

To maintain the College Building Programme which provides appropriate educational buildings on each campus of the College, the College Board recommends that parents consider a voluntary donation, in addition to the Compulsory Levy. Voluntary donations to the Building Fund are tax deductible.

3.10 Stationery Pack – Secondary Students

Orders for Secondary students' Stationery Packs for the 2017 year must be deposited with your payment in the Stationery Pack Order Form Box in the Reception / Customer Service Desk by Friday 2 December, 2016. Online orders may be made until Sunday 4 December, 2016.

Students enrolling after these dates will be advised of special arrangements through the Enrolments Office. Order forms will be forwarded to parents in November 2016. Stationery packs may be collected with hired text books from the College on Tuesday 24 January and Wednesday 25 January 2017.

Stationery packs for **primary** students will be ready for students in their classrooms on the first day of school for 2017. Parents will see the Primary stationery pack charged as a Sundry item on their Term One school fees account.

3.11 Book Hire

Secondary Book Hire will be charged out per Year level on the following basis:

Year Level	Total Annual Fee	Term 1 Charge 25%	Term 2 Charge 75%
7	\$ 200.00	\$ 50.00	\$ 150.00
8	\$ 200.00	\$ 50.00	\$ 150.00
9	\$ 226.00	\$ 56.50	\$ 169.50
10	\$ 251.00	\$ 62.75	\$ 188.25
11	\$ 425.00	\$ 106.25	\$ 318.75
12	\$ 425.00	\$ 106.25	\$ 318.75

The Hire Charge for books will appear on fee statements. To assist parents in offsetting costs, the State Government Textbook and Resources Allowance will be transferred to parent's fees accounts during Second Term.

Parents will be charged for textbooks that are returned in bad condition. The charge will be the replacement cost of the book – books no longer in print will be the replacement cost of a deemed suitable book by the Teaching Department.

3.12 State Government Textbook & Resources Allowance

This Government Grant will be credited to all Secondary School student accounts in Term Two. Rates for 2016 were as follows:

Years 7 - 10 \$ 121.00 per Student

Years 11 - 12 \$ 262.00 per Student

The 2017 allowance will offset a significant portion of the book hire charges for 2017.

3.13 Book Hire Return Policy

Hire books must be returned as soon as possible after that book is no longer required for a subject. At the close of the year books not returned by the dates below will incur a \$20.00 overdue charge per book. Due Dates for 2017 are:

Year 12 Friday 17 November 2017

Years 10 & 11 Friday 24 November 2017

Years 7, 8 & 9 Friday 01 December 2017

For text books not returned by Monday 15 January 2018, parent accounts will be charged for the replacement cost of the book. Please note: this is in addition to the overdue fee. If the book is no longer in print it will be the replacement cost of a suitable book.

3.14 Distance & TAFE Education

Where students enrol in a subject not provided by the College they may access it through the State Government Distance Education. The College will then pass on all charges from the State Government to the parents via their fees statement.

3.15 Sundry Charges

Sundry items include a large variety of activities, camps and excursions. Parents should note that some charges are compulsory (e.g. subject excursions). Sundry Charges are billed each term and parents should ensure Sundry Charges are paid by the due date as shown in Section 2.8

3.16 Camps

Camps must be paid prior to the camp and as per the schedule of payments issued by the Camp Coordinator. Payment can be made by the College website payment system, or directly to the Reception / Customer Service desk as they will not be added to fees. Please note: This is not an exhaustive list, as there are other camps.

- Term 3 - Year 4 Camp
- Term 3 - Year 6 Canberra Trip
- Term 1 - Year 7 Camp
- Term 3 - Year 8 Camp
- Term 3 - Year 9 Camp
- Term 3 - Year 11 Camp

College camps are a compulsory part of the curriculum for students. The exception being the Year 6 Canberra Trip, although we strongly encourage student participation as the tour is part of their curriculum studies. Refunds for camp fees will only be issued where a medical certificate is provided for the student concerned. .

3.17 Outside School Hours Care

The College outsources its Outside School Hours Care to the YMCA who runs the program in O Block on the Stuart Street Campus. OSHCare is open from 6.30 am to 8.30 am and 3.00 pm to 6.00 pm each school day. Vacation care is provided for full days for all school holidays. Parents should check with YMCA for the 2017 Fees. Contact details are on the College Website being www.wcc.qld.edu.au.

3.18 Instrumental Music

Parents should refer to the Instrumental Music Package available from the Administration Office. This document details the Instrumental Music program for the year. Charges are as follows:

Lessons	20 Minutes	30 Minutes	45 Minutes
Individual Lessons	\$ 27	\$ 35	\$ 46
Primary Lessons (Groups of 2)	n/a	\$ 22	n/a
Primary Strings (Groups of 3)	n/a	\$ 15	n/a
Junior Band Program (Group of 4)	n/a	\$ 13 (groups of 4)	n/a

Musical Instrument Hire		
Primary	General Hire	\$ 50 per term
Secondary	General Hire	\$ 60 per term
Secondary	Piano Hire	\$ 5 per term
Secondary	Drum Hire	\$ 5 per term

3.19 Lockers (Secondary Students only)

The College has provided lockers for all secondary students, and the hire of a locker is compulsory for each secondary student.

Hire cost per locker \$ 25.00 per annum

The locker hire covers both the hire of the locker and the combination lock. Detailed records will be kept in the Reception / Customer Service Desk and where a student forgets their combination they may access this from the Reception / Customer Service Desk. Replacement locks are available however these must be paid for at the Reception / Customer Service Desk before a new lock is issued. The charge for a new replacement lock in 2017 will be \$ 25.00.

On book pack collection days (Tues 24-Jan-17 & Wed 25-Jan-17) students will also collect their locker number and padlock combination (attached to their Text Book packs) in preparation for the first day of College.

3.20 Transport Charges

The following charges will apply for the 2017 year:

Zone	Trip	Per Term	Per Trip
Zone 1	Both Ways	\$ 290.00	\$ 3.22
	One Way	\$ 218.00	\$ 4.84
	HUB – Both Ways	n/a	n/a
	HUB – One Way	n/a	n/a
Zone 2	Both Ways	\$ 315.00	\$ 3.50
	One Way	\$ 237.00	\$ 5.27
	HUB – Both Ways	\$ 268.00	\$ 2.98
	HUB – One Way	\$ 202.00	\$ 4.49
Zone 3	Both Ways	\$ 355.00	\$ 3.94
	One Way	\$ 266.00	\$ 5.91
	HUB – Both Ways	\$ 302.00	\$ 3.36
	HUB – One Way	\$ 226.00	\$ 5.02
Zone 4	Both Ways	\$ 446.00	\$ 4.96
	One Way	\$ 335.00	\$ 7.44
	HUB – Both Ways	\$ 380.00	\$ 4.22
	HUB – One Way	\$ 285.00	\$ 6.33
Rail	Both Ways	\$ 200.00	\$ 2.22
	One Way	\$ 150.00	\$ 3.33

Casual tickets Zone 1 \$5.50 Zone 2 \$6.00 Zone 3 \$6.50 Zone 4 \$7.50

Parents should note that each Bus Service has limited seats and preference will be given to students with permanent bookings.

Permanent bookings in 2017 will only apply to weekly bookings for a term or multiple terms, with weekly being either both ways or one way each week. Transport fees are on a per term basis. No reduction is given for part term usage. If your student is excluded from the bus for misbehaviour, no reduction is given for that terms transport charges. The College has a Zero tolerance for bus misbehaviour.

The fee for permanent one way travel during 2017 will be 75% of the both way fee. Maximum charges to a family for the year will be capped at \$ 4,000.

Casual rates will apply to students travelling less than five days per week. Casual Bus Tickets are available from Reception through the My Student Account Kiosk. A full list of Zones 1 to 4 is contained on the next page and on the Transport page of the College website.

Transport Requirements for Students from Kindergarten to Year 5

The College does not provide Bus Transport for Kindergarten children.

For parents of students from Prep to Year 5 it is a condition of travel on the bus that you must complete an enrolment form to the YMCA OSHC (Out Of School hours Care) so that if no parent or carer is available to collect children at the afternoon bus stop then the children will be returned to school and deposited to YMCA OSHC. Parents will need to pay for the cost of OSHC for that afternoon. This process is to ensure the safety of young children carried on the College bus services.

Forms may be downloaded from the College website www.wcc.qld.edu.au / enrolments / out of school hour's care.

Changes in Permanent Bookings

Where more than one change in a permanent booking occurs during the term, then a fee of \$25.00 will apply for any further changes per student during that term.

3.20 Transport Charges cont.

HUBS (A central location where many students get on and off)

Since 2015 a new initiative was introduced with the creation of Hubs. By reducing the number of bus stops we can reduce costs and deliver your children home earlier. Hubs will continue in 2017 with additional hubs to be introduced. Hubs are optional however they do provide a lower cost of travel to parents. We would encourage parents of secondary students in 2017 to seriously consider how they can integrate a hub into their students travel arrangements.

As Hubs are optional the College will try to find a suitable bus stop for your requirements (permanent travellers only). Hub discounts apply only to permanent bookings.

HUBS Stops for Bus Travel in 2017					
Route No.	AM	PM	Stop Location		Zone
1	x	x	HUB 1	Outside Mt Crosby State School on Mt Crosby Road, Karana Downs	3
	x	x	HUB 2	Bus Stop Arthur Summervilles Road, Karalee (near Barcoo Street walkway)	3
3	x	n/a	HUB	Bus Stop No.7 'Fairview Park' outside 24 Reif Street, Flinders View	3
	n/a	x	HUB	Bus Stop No.7 'Fairview Avenue Park' Reif Street, Flinders View	3
4	x	x	HUB	Bus Stop No.444 Moggill Rd at "Westaway Park" near Moggill Uniting Church, Moggill	4
7	x	x	HUB	Bus Stop No.5 "Southern Car Park" Grand Plaza Shopping Centre on Grand Plaza Drive (opposite Super Cheap Auto) Browns Plains	3
8	x	n/a	HUB	Bus Stop No.6 Summit Drive outside Oval/Tennis Courts, Springfield Lakes	2
	n/a	x	HUB	Bus Stop No.6 Summit Drive opposite Oval/Tennis Courts, Springfield Lakes	2
9	x	n/a	HUB	Gravel layby outside 55 Pub Lane, Greenbank (just before Old Pub Lane)	4
	n/a	x	HUB	Bus Stop Pub Lane, Greenbank at Shopping Centre	4

Should any changes to Hubs be required for 2017, an updated list of Hubs will be available in the New Year.

Currently our bus routes are as shown below, but will change in the New Year based on demand. Please contact the Transport Office should you require further information.

Route No	Suburbs Serviced
1	Karana Downs, Karalee, North Tivoli, Brassall, North Ipswich, West Ipswich, Ipswich
2	Goodna, Redbank, Gailes, Redbank Plains, Collingwood Park, New Chum, Ebbw Vale, Silkstone, Eastern Heights, Raceview, Blackstone
3	Ripley, Yamanto, Flinders View, Raceview, Redbank Plains, Augustine Heights, Brookwater
4	Moggill, Bellbowrie, Pinjarra Hills, Kenmore, Brookfield, Fig Tree Pocket, Karana Downs
5	Sinnamon Park, Jindalee, Inala, Darra, Oxley, Mt Ommaney, Jamboree Heights, Westlake, Middle Park, Riverhills, Sumner, RAIL BUS.
7	Browns Plains, Hillcrest, Forestdale, Forest Lake, Ellen Grove, Richlands Train Station
8	Camira, Springfield, Springfield Lakes, Inala, Richlands
9	SPLC Jimboomba Route - Springfield Central, Augustine Heights, Brookwater, Greenbank, New Beith, Teviot Downs, North Maclean, South Maclean, Jimboomba

2017 Bus Zones

SUBURB	ZONE	SUBURB	ZONE
Algerger	4	Jindalee	3
Anstead	4	Karalee	3
Augustine Heights	2	Karana Downs	3
Barellan Point	3	Kenmore	3
Bellbird Park	1	Middle Park	2
Bellbowrie	4	Moggill	4
Blackstone	3	Moore's Pocket	3
Booval	3	Mt Crosby	3
Boronia Heights	4	Mt Ommaney	2
Brassall	3	New Chum	2
Brookwater	2	Newtown	3
Browns Plains	3	North Booval	3
Bundamba	2	North Ipswich	3
Calamvale	3	One Mile	3
Camira	1	Oxley	3
Carole Park	1	Park Ridge South	4
Churchill	4	Parkinson	3
Coalfalls	3	Pinjarra Hills	3
Collingwood Park	1	Raceview	3
Corinda	3	Redbank	1
Darra	2	Redbank Plains	2
Deebing Heights	4	Regents Park	4
Dinmore	2	Richlands	2
Drewvale	3	Riverhills	2
Durack	3	Ripley	4
East Ipswich	3	Riverview	2
Eastern Heights	3	Sadliers Crossing	3
Ebbw Vale	2	Seventeen Mile Rocks	3
Ellen Grove	2	Silkstone	3
Fig Tree Pocket	3	Sinnamon Park	3
Flinders View	3	Springfield	2
Forest Lake	3	Springfield Lakes	2
Forestdale	3	Sumner Park	2
Gailes	1	Tivoli	3
Goodna	1	Wacol	1
Greenbank	4	West Ipswich	3
Heathwood	2	Westlake	2
Hillcrest	3	Woodend	3
Inala	2	Yamanto	4
Indooroopilly	3		
Ipswich	3		
Jamboree Heights	2		

3.21 Requests for Parent or Student Documentation

Often parents or past students request information from the college which they have not kept a copy of. Some of this information may be kept offsite and will cost staff considerable time accessing the documentation.

The College does not budget for accessing past information and expects parents and students to maintain their own record systems. Requests for current or past information will now attract a charge before that information is released.

INFORMATION REQUEST	Fee	GST	Total
Current Student Records	\$ 50.00	\$ 5.00	\$ 55.00
Past Student Records (Includes offsite Archive Retrieval costs)	\$ 100.00	\$ 10.00	\$ 110.00
Current Parent Enrolment contracts	\$ 25.00	\$ 2.50	\$ 27.50
Past Parent Enrolment contracts (Includes offsite Archive Retrieval costs)	\$ 100.00	\$ 10.00	\$ 110.00

4. PAYMENT OF FEES

4.1 Term Fees and Charges are payable by the dates as set out below unless other arrangements have been made (e.g. Direct Debit). The relevant due dates for each term are as follows:

Full Year's 2017 Tuition Fees (qualifies for 1.5% disc)	Friday	16 December 2016
Term 1 Fees & Sundry Charges	Friday	17 February 2017
Term 2 Fees & Sundry Charges	Friday	28 April 2017
Term 3 Fees & Sundry Charges	Friday	28 July 2017
Term 4 Fees & Sundry Charges	Friday	13 October 2017
Term 4 Sundry Charges	Friday	08 December 2017

Please note: Outstanding Fees and Charges after these dates will attract an Account Service Fee of \$40 per month, for each month or part thereof, for which the account is overdue – see section 5. Direct Debit defaults will attract the Account Service Fee as the account is classified as overdue when an instalment has not been received.

4.2 The timely payment of Fees and Charges forms part of the conditions of entry of child/ren to Westside Christian College.

The College provides a number of different payment options. Officially accepted payment methods in 2017 will be internet banking, Bpay, EFTPOS, credit card, Direct Debits, once off debits, payroll deductions and payment through our payments gateway on the College website using either credit card or direct deposit. Credit cards accepted are either Visa or MasterCard. In 2017 the College will be encouraging parents to use one of the officially accepted electronic payment methods above.

The College is moving away from cash payments (which include payment by personal cheques) due to the high cost of handling cash payments. To explain the cost – a cash payment involves the time of a staff member to firstly count the money received from the parent and agree this with the parent, then handwrite a temporary receipt, enter the payment onto the College computer system, then provide a computer receipt to the parent (mail this to the parent if there is no email address) then complete banking detail forms required by our bank, package the deposit, physically take the money to the bank and then wait at the bank for depositing the money and then return time to the College. Electronic payments eliminate all this work except receipting.

4 PAYMENT OF FEES *continued*

4.2 *continued*

The College considers that society in general has moved away from cash and cheque transaction and that the College needs to eliminate this cost from our cost structure to keep Tuition Fees down and remain competitive with other Colleges.

As a consequence the College will actively advertise to parents in 2017 that we are encouraging parents to make all payments to the College by the officially accepted electronic payment methods.

Parents not using one of the approved payment methods will be required to firstly pay a handling fee of \$20.00 per family per transaction to cover the additional costs of banking before we accept further payment. Parents posting cheques to the College for payment of fees and charges will be debited on their fees statement for the \$20.00 handling fee per family per transaction. In 2018 the College will no longer accept any cash payments.

Please note the College will not be charging a levy for either credit card transactions or any other electronic type transaction.

- 4.3** Direct Debit on a weekly, fortnightly or monthly basis is the only alternative to payment in full of a term's Fees and Charges by the prescribed due date for each term.

Direct Debits can apply to non-tuition charges (Sundries such as Instrumental Music, swimming, etc.), but families must be aware that exact costs of these items will not be available at the start of the year, and therefore an estimate only can be given for use in direct debit calculations.

A \$25.00 Alteration Fee will be charged to parent accounts if any changes are to be made to the Direct Debit during the year.

The College provides on its website a link that families can use to calculate their direct debit for the current year. It also allows immediate lodgement of your Direct Debit. The link is comprehensive and allows families an easy way to cover all their costs.

In future the College will make a \$ 25 charge where parents request the College to manually calculate their direct debit for them. The charge will be added to the first payment of their Direct Debit.

- 4.4** Transport Fees are due and payable in full by the due date of each term's statement. Arrears in Transport Fees may mean suspension of your child/ren's seat on the College bus.
- 4.5** Some parents pay their fees in advance and make overpayments of a considerable amount. The College expects parents to manage their own finances and where a parent requests a refund of overpaid fees an administration fee of \$35.00 will be charged against the refund. This has become necessary due to the large numbers of refund payments being requested each year and the cost involved in administrative time.
- 4.6** All fee payments received will be automatically allocated firstly against the oldest debt on the account.
- 4.7** If a family has left the College and they have fees still owing (and / or the debt has been passed on to an outside collection agency) then the College will receipt any income owing to the family from the College (i.e. Second hand uniform credit, MSA credit balances) directly against their unpaid fees.

5. ACTION ON OVERDUE ACCOUNTS

- 5.1 The College Board has determined that the College will not educate students where fees are unpaid, except when special arrangements for payment have been made in writing and approved by the Business Manager.
- 5.2 If fees and charges remain unpaid after the due date (as set out in paragraph 4.1) the Fees Administrator will report the overdue account to the Business Manager. The Business Manager will then authorise the issuing of an account rendered, including an Account Service Fee of \$40 per month, for each month or part thereof, for which the account is overdue.
- 5.3 Camp fees not paid before camp and overdue surface tablet or iPad rentals will also result in the family's fees account being charged with an Account Service Fee of \$40.00.
- 5.4 If Fees and Charges, or part thereof, remain unpaid for one term and no special arrangements have been made, the student's position in the College will be suspended until such fees are paid in full or other arrangements are agreed with the Business Manager.
- 5.5 Participation in extra curricula activities i.e. Instrumental Music will cease until all fees are up to date.

6. ARRANGEMENTS FOR DEFERRED PAYMENTS

- 6.1 If parents/guardians are not able to pay by the due date, short-term arrangements may be made to pay fees by instalments. The request to pay fees over a longer period will be treated on a case-by-case basis according to the procedure outlined below. It is the policy of the College Board that this procedure be followed.
- 6.2 The initial request by the parents/guardians should be made in writing and addressed to the Business Manager as soon as possible as parents/guardians become aware they will not be able to meet the due date for payment.
- 6.3 Where parents/guardians notify the College before the due date for fees that they will not be able to make full payment of fees and charges by the due dates and provide a payment plan which is accepted by the Business Manager then the "Account Service Fee" will not be charged. Where parents/guardians notify the College after the due date that they are not able to meet the fees then the "Account Service Fee" will be charged.
- 6.4 The Fees Administrator will issue a "Deferred Payment of Fees" form to the parents/guardians which must be fully completed, signed and returned. Note: Forms that are not fully completed will not be considered. The "Deferred Payment of Fees" form will require parents/guardians to state the reason why the request for alternative payment arrangement has been made and will require the parents/guardians to make a statement of their financial affairs and set out a proposed payment plan.
- 6.5 The "Deferred Payment of Fees" form will be returned to the Business Manager who will consider the request. The Business Manager will make a recommendation to the Principal on the recommendation section of the "Deferred Payment of Fees" form. The Principal should authorise a decision re the application on the decision section of the "Deferred Payment of Fees" form, after appropriate consultation with the Business Manager and the appropriate member(s) of the Administrative Team. The Business Manager should notify the parents/guardians and the Fees Administrator of the decision as to whether or not to enter into alternative payment arrangements.
- 6.6 It is entirely within the discretion of the Principal as to what arrangement should be made (if any) and those arrangements **may** include Instalment payments and Deferral of payment for a period of time.

6. ARRANGEMENTS FOR DEFERRED PAYMENTS *continued*

- 6.7** As is the case for unpaid accounts, the Fees Administrator will maintain a file and keep the Business Manager informed, as and when required by the Business Manager, as to the progress of the payment of the College fees under the alternative scheme approved by the Business Manager.
- 6.8** If the situation facing the parents/guardians changes, such that they are able to meet the normal requirements of the College in relation to payment of Tuition Fees and Charges, then the parents/guardians must inform the College in writing of the change in their situation.
- 6.9** If the College no longer is relying on the statement within the “Deferred Payment of Fees” form for the purpose outlined in this Credit and Charges Policy, the College should notify the parents/guardians in writing so that the parents/guardians are released from this obligation.
- 6.10** The decision process for the granting of deferred fees payment arrangements will not affect the suspension of students for the non-payment of tuition fees and charges.

7. DEBT COLLECTION PROCESS

- 7.1** The College Credit and Charges Policy is designed to minimise the risk of parents/guardians going into debt with the College. However despite the best efforts of the College some parents/guardians remain uncooperative in the payment of fees. The College does not have the resources to continually chase debts and therefore hands debt collection activities over to a debt collection agency.
- 7.2** Once parents/guardians default on payment by the due date they are placed on an outstanding debtors list. The parents/guardians are first charged the “Account Service Fee” and then sent a reminder letter with seven days to pay the account. If there is no response a further letter is sent. An “Account Service Fee” is charged for each month the balance is overdue.
- 7.3** For parents who are making payment through the Direct Debit system; once a direct debit is not honoured by their bank, then the ‘Account Service Fee’ will be immediately applied in addition to the bank fees charged.
- 7.4** If parents/guardians fail to pay fees two terms in a row then their child/ren will be made “Fees in Advance” students. This means the students may not return to College until the next term’s fees are paid prior to the start date of the pending term.
- 7.5** If the parents/guardians have not submitted a deferred payment plan and have not communicated with the College as to how the outstanding amount will be paid then the outstanding balance will be transferred to a collection agency.
- 7.6** The College points out to parents/guardians at enrolment that it does not plan for this activity to take place and encourages parents/guardians to remain true to the contract they enter into with the College on enrolment of their child/ren. Parents/guardians are encouraged to make payment of fees one of their family budget’s top priorities while their child/ren attend the College.
- 7.7** If a family leaves the college with unpaid fees, and no formal arrangement has been put in place to finalise the account, then the debt will be transferred to an outside agency for collection.
- 7.8** Once debts are handed over to a debt collection agency all correspondence from that time on will be between the parent/guardian and the debt collection agency.

8. MATRIMONIAL SEPARATIONS

- 8.1 In the event of a matrimonial separation the College has adopted the following Credit policy. The College respects the privacy of all individuals however in the case of parents with students at the College then certain issues must be clarified quickly for the benefit of the family and the College.
- 8.2 All parents must sign an Enrolment Agreement with the College for their child/ren to be enrolled. This agreement is a formal legal agreement applicable to each parent who signs the agreement. The Enrolment Agreement, particularly, the sections relating to payment of fees are clearly explained by the Enrolments Officer at the time of enrolment. Parents sign the Enrolment Agreement having declared they are able to afford the fees and charges.
- 8.3. A matrimonial separation does not excuse parents from paying fees and charges. Fees will still be charged and the College expects these to be paid by the due date.
- 8.4. In the situation of a matrimonial separation where the partner left with custody of the child/ren is unable to fully pay fees by the due date then the Business Manager has discretion to allow a longer time period for payment of the fees and charges. The parent involved must make normal application to the Business Manager and a response should be sent within three working days.
- 8.5. Where a matrimonial separation occurs parents should provide as soon as possible details of the formal custody arrangements for child/ren and the full details of all maintenance arrangements decided at mediation or through the Family Court. No consideration for Family Assistance will be made until these documents are provided.
- 8.6 The College will no longer allow split billing for separated parents.
- 8.7 Where a matrimonial separation occurs and one of the parents writes to the College declaring that they are no longer financially responsible for the fees and charges, then the College will still apply the one term's notice required for the financial withdrawal. An example of this would be where a parent gives notice of financial withdrawal during Term 1, then both parents would still be held responsible for all billings in Term 2 given that adequate notice was not given. If the second parent continues with the enrolment then that parent will be solely responsible for all fees and charges from Term 3 onward.

9. FAMILY ASSISTANCE

- 9.1 The College Board has the discretion to recommend fee concessions based on financial need of existing College families.
- 9.2 If parents/guardians believe they are unable to pay full College Fees and Charges, because of **genuine financial hardship**, they must request in writing to the Business Manager, that they be sent a Family Assistance Application Form.
- 9.3 Because of budgetary processes, Family Assistance Applications (together with supporting documentation) for a particular College academic year, must be received by the College by the due date (*or the next available business day*) of the year prior to the relevant academic year for which Family Assistance is sought. Late applications will be considered until the last day of Term 4 **only** where there has been a significant change in the applicant's circumstances subsequent to the due date. Late applications which are successful will be subject to reduced assistance amounts and may not be notified until late December.
- 9.4 Returned Family Assistance Application forms which are not fully completed will not be considered. Applicants must answer all questions as set out on the form.
- 9.5 An interview will be arranged between the Business Manager and the family making application for assessment purposes of the application. The Business Manager will frame any recommendation to the Family Assistance Committee on the basis of this interview. In a situation where a family has already received Family Assistance in the prior year then it is at the discretion of the Business Manager whether an interview is required.

9. FAMILY ASSISTANCE *continued*

- 9.6 The Family Assistance Applications will be assessed by the Family Assistance Committee as determined by the College Board. The results of their deliberations should be submitted to the Principal who should table same at the College Board Meeting following the decision of the committee.
- 9.7 All parents/guardians who submitted a Family Assistance Application should be notified in writing of the result of their application as soon as possible after Board decision has been given. The College's decision in this matter will be final.
- 9.8 Family Assistance is only granted for one College academic year at a time.

10. LONG TERM ABSENCE

- 10.1 Occasionally parents/guardians decide to temporarily withdraw their child/ren from the College for a long absence e.g. a 4-week or more overseas trip. Often an application is made to waive fees during this time.
- 10.2 Parents/guardians need to be aware that the College policy in relation to these events is that if the student is returning to the College and it is expected that a place will be held for the student, then the full fees are expected to be paid while the student is absent.
- 10.3 This policy is based on the fact that the College budgets for the year ahead, and provides staffing and infrastructure based on enrolment at the beginning of the year. It is not considered equitable that other students should suffer due to a shortage of resources caused by the long term absence of students who maintain a place at the College.

11. STUDENT WITHDRAWAL

- 11.1 Parents/guardians considering withdrawal of their child/ren must consider that many year levels have waiting lists. Notice of withdrawal accepted by the College means your child/ren's enrolment place is lost as at the notified date of withdrawal. The College, once the withdrawal date has been agreed upon, will allocate a place to the next child on the waiting list.
- 11.2 Parents should note that the College requires one terms notice in advance if students are to be withdrawn from the College.
- 11.3 When a student is withdrawn by parents without giving the required one terms notice and a student can be found either from a waiting list or a new enrolment to replace the withdrawing students place, then the tuition fee component of the one terms fees and charges will not be charged.
- 11.4 Parents/guardians who agree with the College on a date of withdrawal should note that if they change their mind after their child/ren leave the College and wish for the student/s to continue then they will need to re-enrol the student/s through the normal procedures.
- 11.5 Parents/guardians who withdraw their child/ren sometimes ask if they may only pay the pro rata fees relating to the time the child/ren attended the College for the term. The College charges fees on a per term basis (see section 2.3) and the fees for the current term are to be paid. Pro rata fees do not apply due to the fact that the College must plan ahead and make financial commitments for infrastructure for each student.

12. OVERDUE RETURN OF TEXT BOOKS

12.1 Text books are hired to all secondary students with the expectation that these are to be returned in a similar condition to which they were lent out. Books that are damaged beyond repair are charged onto a parents account at the replacement value.

12.2 Text books must be returned by end of the Fourth Term to prevent students being disadvantaged in the following year, due to a shortage of books for distribution. Dates for return are as follows:

Year 12	Friday	17 November 2017
Year 10, 11	Friday	24 November 2017
Year 9, 8, 7	Friday	01 December 2017

Books not returned by the Due Date will incur a \$20 overdue fee per book.

Books not returned by Monday 15 January 2018 will be assumed lost and will be charged for at replacement cost.

12.3 All overdue charges will be added to the parent account and forwarded in the next billing.

13 LOST LIBRARY & TEXT BOOKS

Lost Library or Text books cannot be replaced by parents with store bought or "from home" copies of the lost book. The replacement cost covers the purchase of a replacement as well as our administration costs, ensuring that we purchase the correct edition.

14 FUTURE YEARS FEES TRUST

14.1 The College has set up a Trust account where current and prospective parents may lodge funds for the future education costs of their students. The College will be encouraging parents to lodge funds into this Trust account to build up a buffer fund in the case of future personal shortages of funds for the payment of fees and charges. The Future Years Fees Trust fund is also an excellent way for prospective parents to save for future fees and charges when their children commence at Westside Christian College.

14.2 Agreement forms and more information for the Future Years Fees Trust may be obtained from the Reception / Customer Service Desk.

15 PRIVACY POLICY in relation to fee accounts

15.1 Parents should be aware of the College Privacy Policy as shown on the College website. The same principles apply to Fee Accounts.

15.2 Information on parent Fee Accounts will only be released to the person who has signed the Student Enrolment Agreement.

15.3 If information is to be released to another party the College will only entertain this after receiving written instructions from the parent who has signed the enrolment policy. Once instructions have been received the information will only be released as per the instruction from the parent.

15.4 Statements / Invoices will only be sent to the parent who has signed the Student Enrolment Agreement.

16 KINDERGARTEN information

16.1 COSTS

The fees will be \$ 760.00 per Term. \$ 3,040.00 for the year.

16.2 BILLING

Your first fee invoice will be sent to you the second week of January showing costs for the first term. Subsequent billings will be sent during the holiday period before the commencement of each term.

If you have other children attending Westside they will NOT be included, as billing for students in Prep to Yr 12 are billed via a different Fees Account. This is done quarterly.

Unfortunately due to the level of funding the College receives for Kindergarten students, we cannot offer sibling discounts. (This not only applies to siblings in older grades, but also twins attending Kindergarten together.)

16.3 PAYMENT METHODS

Payment can only be made weekly via Direct Debit, which is an instalment payment plan. Details on how this will be set up will be sent to you prior to the start of Kindergarten.

You will have a 2 week window between receiving your invoice and making your first payment via Direct Debit. Students cannot commence Kindergarten until the first payment via Direct Debit has been received.

Failure of the Direct Debit two weeks in a row will result in the suspension of your child from Kindergarten until fees are paid up to date.

Failed payments will result in you being charged rejection costs and another invoice sent to you. Multiple failed payments may interfere with your child's ongoing enrolment within the Kindergarten program.

16.4 CHILD CARE BENEFIT

We currently do not yet have our Centrelink CRN but are working toward this with Centrelink to have available as soon as possible.

Parents will then be able to lodge their own application for the benefit toward the costs through Centrelink on a term by term basis. This is initiated by the parents not the College. Centrelink require that the fees are paid before a claim can be made. The College will issue a receipt at the end of each term when these requirements are met.

16.5 HEALTH CARE CARD

If you are entitled to a Health Care Card you may be eligible for this funding and need to provide Health Care Card start date and expiry date details to us. Please bring the card to our Administration Staff at the College Front Office to sight and copy during your first week of Kindergarten.

16.6 ENROLMENT

Please be aware that no part term credits are issued for late starters.

16.7 PROGRESSION INTO PREP

Enrolment into the Westside Kindergarten program does not guarantee automatic advancement into the Westside Prep program the following year.