CORNERSTONE
COLLEGE
Christ our Firm Foundation

2027
Tuition Fees

Information for Families

Your Potential.
Your Purpose.
Your Place.

2027 Tuition Fee

	Year 7	Years 8-9	Years 10-12
Tuition Fee	$8,700	$13,200	$14,300

The annual tuition fee is based on your child's / children's year level.

The tuition fee is billed at the beginning of the year and is due:

1. in full by **22 February 2027**; or
2. in full by **1 February 2027** to receive an early payment discount of **4%**; or
3. by regular instalments throughout the year, made via an approved payment plan established in the FACTS payment portal, commencing no later than **1 February 2027**.

The tuition fee includes:

- building levy
- subject levies
- compulsory camps / excursions / incursions
- compulsory workbooks
- SACE practical subject costs up to a reasonable allocation
- VET / Open Access / other external curriculum course costs (up to $1,700 per annum)
- textbook hire
- College magazine
- 24-hour student accident insurance (conditions apply)
- ambulance cover for accident and injury whilst participating in College activities

The tuition fee does not include:

- enrolment fee
- laptop computer and / or computer repairs
- stationery requirements
- school uniforms
- bus fees
- music tuition
- non-compulsory co-curricular activities
- non-compulsory trips
- VET / Open Access / other external curriculum course costs (greater than $1,700 per annum)
- VET / Open access / other external course consumables

Where an additional charge will result, this will be communicated to parents / caregivers when consenting to the activity.

Tuition Fee Accounts

All tuition fee accounts are operated in line with the contractual enrolment form signed by parents / caregivers when they accepted a place at Cornerstone College. Payment of tuition fee accounts is required by the due date as per these terms and conditions. Non-payment of fees is a breach of the enrolment contract and can affect the continued enrolment of a student at Cornerstone College.

Cornerstone College uses the FACTS parent payment portal to advise tuition fee charges and receive payments. Therefore, all parents / caregivers will require a FACTS account. For 2027, tuition fees and any additional charges for Cornerstone College will be issued as follows:

	Account Issued	Payment Due Date
Annual Tuition Fees	by 11 January	1. in full by **22 February 2027**; or 2. in full by **1 February 2027** to receive early payment discount of 4%; or 3. by a regular approved payment plan established through the FACTS payment portal by **1 February 2027** (see below).
Other costs (where applicable)	Term 1 – by 23 April Term 2 – by 16 July Term 3 – by 8 October Term 4 – by 3 December	1. within 14 days via FACTS (where specified); or 2. added to regular instalments for the remainder of the FACTS payment plan; or 3. other date as advised.

Payment of Fees

Parents / caregivers are required to set up a payment plan using the College payment plan provider, FACTS Management (refer to FACTS information in this document).

The available options for scheduling payment plans over the year (February to December) are as follows:

Early: payment in full by **1 February** to receive early payment discount of 4%
Annual: payment in full by **22 February**
Per Term: 4 payments no later than **28 February**; **31 May**; **31 August**; and **30 November**
Monthly: 11 payments commencing no later than **1 February**
Fortnightly: 23 payments commencing no later than **1 February**
Weekly: 46 payments commencing no later than **1 February**

Estimate of payment plan amounts based on the 2027 tuition fee:

	Annual 4% discount	Per Term 4 payments	Monthly 11 payments	Fortnightly 23 payments	Weekly 46 payments
Year 7	$8,352	$2,175	$791	$378	$189
Year 8	$12,672	$3,300	$1,200	$574	$287
Year 9	$12,672	$3,300	$1,200	$574	$287
Year 10	$13,728	$3,575	$1,300	$622	$311
Year 11	$13,728	$3,575	$1,300	$622	$311
Year 12	$13,728	$3,575	$1,300	$622	$311

If a payment method is not selected or there is not any other agreement made in writing with the College for payment, then as of **22 February 2027,** tuition fees for 2027 become immediately due and payable.

If tuition fees fall behind in the scheduled payment plan and there is not any other agreement made in writing with the College, the tuition fees are in default, and the balance can become immediately due and payable.

The absence of an approved payment plan can affect ongoing enrolment of your child / children at Cornerstone College. Further to this, the College will not allow attendance for non-compulsory activities unless an approved payment plan is in place and maintained.

Discounts on Tuition Fees

To assist parents / caregivers in paying fees, the following discounts are offered by Cornerstone College:

Early Payment Discount

Parents / caregivers who pay the annual tuition fees in full by **1 February 2027** (via FACTS payment portal), will receive a **4%** discount.

This option is strongly recommended to receive savings as follows:

4% Saving on Tuition Fees if Full Year Fees Paid in Advance						
	Year 7		Years 8-9		Years 10-12	
First Child	$8,352	$348 saving	$12,672	$528 saving	$13,728	$572 saving
Second Child	$7,517	$313 saving	$11,405	$475 saving	$12,355	$515 saving
Third Child	$6,264	$261 saving	$9,504	$396 saving	$10,296	$429 saving

The early payment discount will apply after Sibling Discount / HILS Family Loyalty Discount and not in conjunction with any other discount i.e. School Card or bursary, where the tuition fees are paid in full.

Family / Sibling Discount

Cornerstone College offers the following family / sibling discount for families with more than one student attending the College in the same school year:

1st child pays **100%** of the tuition fee
2nd child receives **10%** off the tuition fee
3rd child receives **25%** off the tuition fee
4th child receives **100%** off the tuition fee

For the definition of a family, the College has adopted the approach where both enrolling parents / caregivers are the same for each student and all students are billed on one account, these family / sibling discounts will apply.

Family / sibling discount is available as follows:

Family / Sibling Discount						
	Year 7		Years 8-9		Years 10-12	
First Child	$8,700		$13,200		$14,300	
Second Child	$7,830	$870 discount	$11,880	$1,320 saving	$12,870	$1,430 saving
Third Child	$6,525	$2,175 discount	$9,900	$3,300 saving	$10,725	$3,575 saving
Fourth Child	$0	$8,700 discount	$0	$13,200 saving	$0	$14,300 saving

Family Loyalty Discount – HILS (Hills Integrated Lutheran Schools)

Families who have at least one child at both Cornerstone College and St Mark's Lutheran School, St Michael's Lutheran School or Lobethal Lutheran School, will receive a Family Loyalty Discount.

The HILS Family Loyalty Discount is provided in addition to the Cornerstone College family / sibling discount. Families receive a discount of $800 for each student attending a HILS school (that is not Cornerstone College).

For example, if a family has two students attending Cornerstone College and two students attending a HILS school, they will be entitled to the following discounts:

Cornerstone College students:
1st student – no sibling discount
2nd student – sibling discount of 10% of the tuition fee

HILS School students (St Mark's Lutheran School, St Michael's Lutheran School, Lobethal Lutheran School):
1st student – HILS Family Loyalty Discount of $800
2nd student – HILS Family Loyalty Discount of $800

Discounts for HILS students will be applied to the Cornerstone College family tuition fees account on receipt of the completed application made to the HILS primary school.

School Card Bursary

A tuition fee bursary of 25% is provided for any family who qualifies for the Department for Education (DfE) School Card scheme. It is granted to families according to guidelines set by DfE and must be applied for annually using their online application form. Guidelines for eligibility and forms are located at:

www.sa.gov.au/topics/education-and-learning/financial-help-scholarships-and-grants/school-card-scheme

Please note that 2027 application forms may not be available online until December 2026 or January 2027. By parents applying, the College is automatically advised when eligibility is confirmed.

Families Experiencing Financial Hardship

During schooling years at Cornerstone College, we encourage any family experiencing financial hardship to contact our Business Manager and have a confidential discussion concerning your personal situation. We have a structured process in place whereby families can provide evidence of financial hardship to access an appropriate level of financial support.

Separated Families / Splitting of Fee Accounts

Family tuition fee accounts will be billed as per the signed enrolment form. Where this represents a separated family, the College expects the enrolling parents / caregivers to work out payment arrangements between themselves, ensuring all fees are paid. Any such arrangement will have no bearing on the joint and / or separate liability that exists via the enrolment documentation.

Parents / caregivers will have the opportunity to split their payment schedules and instigate separate payment plans with FACTS. This can only be actioned prior to the commencement of the school year and will require both enrolling parties to agree and set up individual authorities within FACTS. The splitting of fees should not be an assumption that each party is only required to pay 50% of total fees. There is a need to ensure that the full fees billed are paid and the amount each party is agreeing to pay is affordable for them.

If all enrolling parties agree to establish separate payment platforms on FACTS, please contact the College Finance Office on (08) 8393 6644 to discuss. We will explain our process and then email each party with a form to complete. Separate payment platforms on FACTS cannot be established without the permission of each enrolling party.

Edstart

Parents / caregivers concerned about the affordability of tuition fees, especially those with more than one student attending Cornerstone College, may wish to consider the services provided through Edstart. Edstart is a specialist provider that offers customised funding packages for private school fees including tuition and other education-related costs, including amounts in arrears.

Flexible Payment Option with Edstart

Families wishing to spread school fee payments can apply for an Edstart payment plan. You can reduce your repayment amount with an extended plan over multiple years, up to five years after graduation. For more information, visit https://edstart.com.au/cornerstone.

If you have any queries, please contact Edstart on 1300 139 445 or contact@edstart.com.au. Brochures about their services are also available from the Finance Office. Please note, in providing information about Edstart, we do not give any recommendations, brokering or advice services. Cornerstone College doesn't receive referral fees, commissions or other remuneration from Edstart.

Withdrawal of a Student

A minimum of 10 weeks' written notice must be provided to the Principal before the withdrawal of a student. This notice requirement applies whether the student is leaving at the end of the school year or during a school term.

Failure to provide the required 10 weeks' notice may result in a withdrawal fee of up to 10 weeks' fees in accordance with the enrolment agreement, regardless of the student's withdrawal date.

If a student is required to leave the College for any reason, tuition fees will be charged for the period of enrolment based on the number of weeks attended prior to the student's official withdrawal date.

Payment of Fees While Absent from the College

Cornerstone College requires at least one term's notice if you are withdrawing your child / children for a long period during the school year. Any reduction in fees payable during this period will need to be discussed with the Principal. This is only negotiable for a period greater than one term in length. The College reserves the right to charge a nominal fee to hold the enrolment place during this period of absence.

Parents / caregivers not advising the College of a long period of absence are expected to pay full fees to maintain enrolment at Cornerstone College during this period.

Debt Collection

Cornerstone College is committed to working with every family to support the education of their children. We understand that families have different financial circumstances and we may need to work with them to negotiate fee payments which are fair and equitable to all parties (the College and the family). The effectiveness of our approach depends on the mutual ongoing commitment and regular communication for any changes in circumstances.

When a family is unresponsive to the reasonable efforts from the College to collect fees and charges owing, it may refer the account to a debt collection service. All associated costs will be borne by the family as per the terms and conditions of the enrolment agreement. When there is a change in circumstance of a relationship status, parties who are signatories will still be liable jointly and / or severally for their tuition fee account.

Other Costs and Incidental Charges

Parents / caregivers are responsible for the payment of other costs from time to time. Payment of other costs and incidental charges will be advised by the College as 1) being due within 14 days; 2) spread across the remaining FACTS payment plan; or 3) due by the date provided by the College.

Within FACTS, payments for incidental charges are deducted separately from the nominated bank account, credit card or debit card on the date they are due.

Enrolment Fee

An enrolment fee of **$400** per child is required on acceptance of an enrolment offer and is payable within one month of receiving the offer to confirm acceptance.

BYOD Device

Cornerstone College has a BYOD Program (Bring Your Own Device) for students. Parents / caregivers will receive information on the purchase of computers with suitable specifications for student use.

VET Courses and Other External Studies

Students may undertake Vocational Education and Training (VET) courses or study other subjects not offered by the College (i.e. Open Access, School of Languages) and earn the credits required to achieve their SACE.

Students need to select Open Access subjects with care. If a student decides to pull out at any point after applying for the course, a cancellation fee of **$175** is payable by the student / family to Open Access College.

Cornerstone will pay the first **$850** per semester, or **$1,700** for a full year subject, towards charges for Open Access courses and VET tuition costs where it is undertaken in place of a Cornerstone College subject. Any charges / costs over this will be billed to the family at the time that costs are invoiced to the College. Any costs for consumables will also be invoiced.

Individual Music Tuition from Music Tutor and / or Hire of Musical Instruments

All arrangements for musical tuition are agreements between families and the individual tutor(s).

Stationery Requirements

The stationery supplies required by students for each year are listed on the Lighthouse Books website www.lighthousebooks.com.au. Students require log on details to have access to this site. It is not compulsory to use Lighthouse Books however they are the preferred supplier.

ID Replacement Cards

All students will be provided with an ID card at the commencement of the school year. The cost to provide a replacement card is **$10.00** per card.

Activities / Excursions / Incursions / Camps / Trips

Participation in most activities is a compulsory component of the College's curriculum program. As these activities are considered core to the teaching and learning program, all planning and costings for these is done with the expectation that all students will attend.

Damaged or Lost Items

Families may be invoiced for the replacement cost of damaged or lost items. A $20 administration fee will be charged for processing and issuing the invoice.

Overseas Immersion Experience and Overseas Trips

All associated costs will be billed to parents / caregivers. The College will advise you of the cost involved before you agree to allow your child / children to attend.

FACTS

FACTS is the College's provider for the payment of tuition fees and charges.
Families who have Auto Pay plans in 2026 do not need to create a new Auto Pay plan for 2027. The Auto Pay plan continues on the same schedule although the payment plan amount will be adjusted according to the new tuition fees amount. The payment frequency can be adjusted, and this will vary the instalment amount. To amend your current Auto Pay frequency, please contact FACTS on 1300 322 871 or the College Finance Office on (08) 8393 6644 by **1 February 2027**.

Families on **Invoice Only** and all **new families to the College in 2027** will need to login and register in FACTS to then be able to set up your 2027 payment plan. You will receive an email invitation containing the website link and your unique online code in mid-January.

Families can arrange now to make tuition fee payments in advance in FACTS using the Prepay Accounts tile. This option is available for the early commencement of payments towards 2027 tuition fees.
Should you need assistance in doing this, please contact the College Finance Office on (08) 8393 6644. You can also contact the experienced and friendly FACTS Customer Service Team on 1300 322 871. They will be available Monday to Friday from 9.00am to 5.00pm (AEST/ADST).

Cornerstone College Finance Office Contact Details

Phone: (08) 8393 6644
Email: accounts@cornerstone.sa.edu.au

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