# Fee Policy

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## 1. Purpose

This policy sets out the principles, responsibilities and conditions that apply to fees and charges associated with enrolment at Faith Lutheran College. It must be read together with the current Fee Information Schedule and the College's enrolment terms and conditions.

## 2. Scope and context

Faith Lutheran College is an independent ELC-to-Year 12 educational institution. Government funding contributes towards the cost of providing education; however, it does not meet the full cost of delivering the College's educational programs, services, facilities and infrastructure. Fees and charges therefore form an important part of the College's income and are reviewed annually to support high-quality education and the College's long-term financial sustainability.

Unless a section states otherwise, provisions marked ELC apply to the Early Learning Centre and provisions marked F–Y12 apply from Mid - Year Foundation to Year 12.

## 3. Key principles

By enrolling a student at the College, parents/caregivers agree to:

- pay tuition fees and other applicable charges by their due dates;
- establish and maintain an approved payment arrangement where required;
- notify the College promptly if circumstances affect their ability to meet payment obligations;
- provide the required written notice when withdrawing a student; and
- pay applicable additional charges that fall outside tuition and composite fees.

The College will:

- communicate fees and charges annually;
- provide reasonable payment options;
- consider genuine financial hardship confidentially;
- communicate with families when accounts become overdue; and
- apply this policy consistently while retaining appropriate discretion in exceptional circumstances.

## 4. Fees and charges

### 4.1 Application Fee | ELC to Year 12

An Application Fee is payable for each student applying for enrolment. The fee is non-refundable, does not guarantee an offer of enrolment and is not paid towards tuition fees. The Application Fee is waived for Faith Alumni.

### 4.2 Enrolment Commitment Fee | ELC to Year 12

A non-refundable Enrolment Commitment Fee is payable when a student first enrols at the College from ELC to Year 12. Payment confirms acceptance of the enrolment offer and secures the student's place. The fee is separate from, and is not credited towards, tuition fees.

### 4.3 ELC Fees | ELC

The Faith Lutheran College Early Learning Centre is a long-day care provider offering 48 weeks of care each year, including holiday program options outside school terms. Program types, permanent and casual rates, and current charges are published in the Fee Information Schedule.

Permanent bookings that fall on a public holiday or pupil-free day are not charged. Full fees otherwise apply to booked sessions during the school term where a child does not attend, including absence due to illness, family days or family holidays.

If a family is eligible for the Child Care Subsidy (CCS), the subsidy is paid directly to the ELC and reduces the amount the family pays. Families remain responsible for the balance between the fee charged and the CCS received.

Statements are issued weekly for the preceding week, and payment is required within 7 days. Where fees remain outstanding after a payment request, the College may suspend attendance until suitable payment arrangements have been agreed. At least two weeks' written notice is required to change a permanent booking or withdraw a student.

### 4.4 Tuition Fees | Foundation to Year 12

The College Board reviews and sets tuition fees and charges annually. Parents/caregivers who enrol a student are responsible for paying all applicable fees in accordance with this policy, the Fee Information Schedule and the enrolment terms and conditions.

College fees are invoiced annually in January. Families may pay the annual account in full or enter an approved instalment arrangement. Unless otherwise agreed with the College, all fees for the calendar year must be paid in full by the end of November.

Families using an instalment arrangement must establish the College-approved payment plan in School EasyPay accessed through Parent Lounge by the applicable commencement date advised by the College.

### 4.5 Composite Fee | Foundation to Year 12

The Composite Fee is designed to reduce the number of individual charges made to family accounts during the year. The table below summarises activities and resources generally covered by the Composite Fee. Items listed below may change according to the educational program offered in a particular year.

| Junior School: generally included | Middle & Senior School: generally included | Generally, not included |
|---|---|---|
| • In/excursions and camps<br>• NAPLAN testing<br>• Travel to/from College events<br>• Photocopying<br>• SAPSASA and swimming events<br>• Concerts, sporting clinics and cross-country<br>• Yearbook<br>• SOLE ingredients and art supplies<br>• Internal performances<br>• IT and digital programs; cyber safety<br>• IB Primary Years Program | • Year-level camps and retreats<br>• Faculty in/excursions<br>• Village Care Group activities<br>• Photocopying and yearbook<br>• Music tours and eisteddfods<br>• Biennial musical/performing arts events<br>• Study skills workshops and subject competitions<br>• ACER testing<br>• Aquatics, athletics and cross-country events<br>• Pedal Prix, touch football, knock-out/open sport<br>• Career Expo<br>• IB Middle Years Program | • Transport to/from school<br>• Uniform<br>• Stationery and books<br>• Overseas and interstate trips<br>• Private instrumental tuition<br>• Technical Studies construction projects<br>• Textiles projects<br>• VET course costs<br>• External tuition courses<br>• ICT levy where applicable<br>• Rite Journey journals<br>• Heroic Habits textbook<br>• Fundraising<br>• Wine Education PPE<br>• Outdoor Education snorkeling equipment & Shirts |

## 4.6 Additional Charges

The following expenses are not included in Tuition and/or Composite Fees and, where applicable, are charged separately to the family account or paid directly to an external provider.

### Stationery and textbooks

Junior School books and stationery are procured and managed by the College and the applicable book levy is charged to the family account. The College prepares Middle and Senior School booklists and stationery lists for each year level. The College's recommended supplier manages payment and supply as advised in the current Fee Information Schedule or College communications.

### Other personal items

The College charges the Year 7 Heroic Habits textbook and Year 9 Rite Journey Journals separately to the family account via a book levy.
The College also charges Outdoor Education shirts, clothing and snorkelling equipment separately, where applicable.
Due to the practical nature of Design and Technology subjects, additional costs may be incurred for materials selected by students. Where applicable, these costs will be charged separately and recovered from families.

### Uniform and bus services

Uniform purchases and student transport are separate from College Tuition and Composite Fees. Families should refer to the current Uniform Guidelines and transport provider information published by the College.

For any concerns, questions, or information about bus services, fares, timetables, and bus routes, please refer to the LinkSA website, www.linksa.com.au or contact them at (08) 8562 1999.

### Middle Senior Laptop Program

New students entering the Middle Senior Years Laptop Program are provided with a college-owned and managed device. The applicable ICT Levy and eligibility arrangements are set out in the current Fee Information Schedule and ICT device information. For more information regarding the Laptop Program, please follow this link: https://www.faith.sa.edu.au/enrolment/ict device-information/middle-years-laptop-program

For laptop queries, please contact ehelp@faith.sa.edu.au.

### VET, Open Access College and School-Based Apprenticeships

VET and other external pathway programs may attract additional charges. Where courses are subsidised, families remain responsible for any applicable balance not covered by the subsidy. Significantly overdue Tuition Fees may affect a student's eligibility to enrol in a VET course. For more information, please contact futurepathways@faith.sa.edu.au.

### Study tours

Interstate and overseas study tours are optional and are charged separately. Costs and payment arrangements are advised when a tour is offered. Participation may be restricted where the family account is significantly overdue and no satisfactory payment arrangement is in place.

## 5. Discounts and concessions | Foundation to Year 12

### 5.1 Splitting family accounts

Split billing may be approved as an administrative arrangement where two or more people in separate households share responsibility for a student's fees. Split billing does not remove or alter any joint liability arising under the enrolment agreement. The College does not determine or enforce private financial arrangements between households.

### 5.2 Early Payment Discount

Families who pay all College fees in full by the date specified in the current Fee Information Schedule may receive the applicable Early Payment Discount on Tuition Fees only. The discount percentage and annual deadline are published in the Fee Information Schedule.

### 5.3 Sibling Discount

Families with more than one eligible child simultaneously enrolled at the College may receive a sibling discount on Tuition Fees. Current rates are published in the Fee Information Schedule. Eligibility is determined under section 9 of this policy.

### 5.4 School Card

Families who satisfy the applicable South Australian School Card eligibility requirements may be considered for a tuition fee concession in accordance with the College's annual arrangements.

### 5.5 Financial hardship or payment difficulties

Families experiencing financial difficulty are encouraged to contact the Finance Team as early as possible. The College will seek to work constructively and confidentially with families wherever reasonable.

Financial assistance may be available following an application to the College. Assistance is generally assessed for the applicable calendar year, and a new application may be required for each subsequent year. Conditions may apply depending on the level and nature of assistance provided.

## 6. Payment arrangements | Foundation to Year 12

Families may select an approved payment frequency. Except where an alternative arrangement is agreed in writing, College fees for the year must be fully paid by the end of November.

| Frequency | Payments | Timing |
|---|---|---|
| Annually | 1 | In full by the annual upfront-payment date |
| Termly | 4 | Week 2 of each term, as scheduled under the approved payment plan |
| Monthly | 11 | January to November under the approved payment plan |
| Fortnightly | 23 | January to November under the approved payment plan |
| Weekly | 46 | January to November under the approved payment plan |

Annual upfront payments are made directly to the College. Other payment frequencies are processed through the College-approved payment service, with the payment plan established through School EasyPay accessed via the Parent Lounge.

## 7. Charges, overdue accounts and recovery | Foundation to Year 12

Early communication is encouraged. If a family expects difficulty meeting an agreed payment, they should contact the Finance Team before the payment becomes materially overdue.

1. **Missed or incomplete payment:** The College will contact the family and request payment or discussion with the Finance Team. Payment-provider dishonour charges may apply where a scheduled payment is unsuccessful.
2. **30 days overdue:** The applicable overdue account charge may be applied in accordance with the Fee Information Schedule. The charge may continue while the account remains in default unless an alternative arrangement is agreed.
3. **Continuing default:** Where an account remains overdue, and no satisfactory arrangement is in place, the College may restrict participation in specified optional programs or activities where appropriate and reserve the right to charge a late payment fee per month as stipulated in the Fee Information Schedule.
4. **Significant arrears:** Accounts that remain materially overdue, particularly where the family has not engaged with the College, may incur a monthly late payment fee while the College considers formal recovery action.
5. **Final action:** If fees remain unresolved or an agreed payment arrangement is not established or maintained, the College will refer the debt for external recovery or legal proceedings and review continuation of existing enrolment. The College will add reasonable recovery costs incurred to the family account.

Families are also responsible for the replacement cost of lost or damaged College property or resources by a student.

## 8. Changes to enrolment | Foundation to Year 12

### 8.1 External exchange programs

Where a student participates in an approved external exchange program for the entire academic year, tuition and composite fees may be waived for that year, subject to the College's written approval. An applicable enrolment commitment fee may be required to secure the student's place on return.

For an exchange lasting less than the full academic year, tuition fees may be waived for the approved period of absence, while the annual Composite Fee remains payable. Families must notify the Principal in writing via the Principal's Personal Assistant, nharris@faith.sa.edu.au, at least 10 weeks in advance. The level of concession may be affected where the required notice is not provided.

### 8.2 Withdrawal of a student

Families must provide the Principal via the Principal's Personal Assistant, nharris@faith.sa.edu.au, with at least 10 weeks' written notice of a student's withdrawal from the College. If the student/s is in the Junior School, notice must be sent to the Head of Junior School, mkeller@faith.sa.edu.au.

Where the required notice is not provided, a withdrawal fee equivalent to 25% of the annual Tuition Fee and applicable Composite Fee and ICT Levy will be charged. Any discount previously applied to that enrolment will be reversed and the full applicable amount will become payable.

### 8.3 Outstanding fees and sibling/subsequent enrolments

Before a sibling or subsequent child commences, families are expected to have existing College accounts paid in full or operating in accordance with an approved payment arrangement. As a general threshold, an outstanding balance greater than 20% of annual fees at the end of the school year may prevent subsequent enrolment from proceeding. The College may consider exceptional circumstances and approved hardship arrangements following a credit risk assessment.

## 9. Sibling definition and eligibility | Foundation to Year 12

### 9.1 Definition

For the sibling discount, a sibling is a child who satisfies both the Relationship Criterion and the Household/Financial Responsibility and Enrolment Criterion below.

### 9.2 Relationship Criterion

The child must be related to another enrolled student as one of the following:

- a biological full or half sibling sharing at least one biological parent;
- a step-sibling related through the remarriage of a parent or guardian;
- a legally adopted or fostered child formally placed with the same parent(s) or legal guardian(s); or
- a child under the permanent legal guardianship of the same parent(s)/guardian(s), evidenced by a valid court order or legal guardianship document.

### 9.3 Household/Financial Responsibility and Enrolment Criterion

The child must also:

- reside in the same household as the other student, or share at least one common parent/legal guardian who is financially responsible for both children's fees; and
- be simultaneously enrolled at the College from Mid-Year Foundation to Year 12 during the fee period for which the discount is claimed.

### 9.4 Discount order and application

- Sibling order is determined by age, with the eldest enrolled child treated as the first child.
- The sibling discount applies to the younger eligible child or children unless the Fee Information Schedule states otherwise.

Current discount percentages or amounts are published in the Fee Information Schedule.

### 9.5 Special cases and evidence

Where twins or multiple siblings commence simultaneously, the College will determine sibling order consistently with the sibling discount schedule. The discount applicable to each child will then be applied in accordance with that order.

Cousins, nieces/nephews and children under informal care do not qualify unless they satisfy the formal relationship/guardianship and financial responsibility criteria above. Children of partners without formal guardianship may qualify only where the College is satisfied that the household and shared financial responsibility criteria are met.

The College may require reasonable evidence of eligibility, including birth certificates, adoption or guardianship orders, proof of residential address, or a signed declaration of shared financial responsibility. The College may decline a discount where sufficient evidence is not provided.

### 9.6 Discontinuation

A sibling discount ceases when the relevant eligibility conditions no longer apply, including where the qualifying sibling graduates or withdraws, the guardianship/financial responsibility arrangement changes, or simultaneous enrolment ends. Unless the College advises otherwise, the change takes effect from the start of the next term.

## 10. Voluntary Building Fund

Families may choose to support the College through voluntary donations to the Building Fund. Donations are not a condition of enrolment or attendance. The College uses Building Fund donations for eligible building-related purposes. The Finance Team can provide information about tax deductibility, receipts, and current donation arrangements; email accounts@faith.sa.edu.au.

## 11. Related documents and contacts

| Document/information | Purpose |
|---|---|
| Fee Information Schedule | Annual fees, charges, discounts, payment dates and provider information |
| Enrolment terms and conditions | Contractual enrolment obligations |
| Uniform Guidelines | Uniform requirements and purchasing information |
| ICT Device Information | Middle Years Laptop Program and ICT arrangements |
| Alternative Pathways information | VET, Open Access and school-based apprenticeship information |
| College Finance / Enrolments contacts | Current functional contact details published by the College |

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|---|---|
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