



MINARAH
RABBI ZIDNI ILMA

School Fees Policy

May 2025

Purpose

This Policy outlines the procedures involved regarding examinations. It explores the processes pertaining to the carrying out of examinations at Minarah College.

Date of last review:	May 2025	Author:	Principal/s
Date of next review:	May 2026	Owner:	Principal/s
Type of policy:	State-wide (DoE) Tailored by school	Approval:	School Board
Key contract email:	principal@minarah.nsw.edu.au	Key Contact Name:	Principal/s
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Positioning Within Minarah Operational Model

Component	Element
<input type="checkbox"/> Strategic Leadership and Planning	
<input type="checkbox"/> Monitoring, Reporting and Data	
<input checked="" type="checkbox"/> Governance and Accountabilities	
<input type="checkbox"/> Teaching and Learning	
<input type="checkbox"/> Culture, Ethos and Wellbeing	
<input type="checkbox"/> Curriculum and Assessment	
<input type="checkbox"/> Pathways and Enrichment	
<input checked="" type="checkbox"/> Parents and Community	
<input checked="" type="checkbox"/> Finance, IT & Estates	
<input type="checkbox"/> Our People	

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School Fees Policy

Introduction

Minarah College is a not-for-profit, low fee, independent, non-government school and must generate a component of private income to fully fund its costs. Tuition Fees are a necessary source of revenue to supplement government grants received by the College. Student fees are reviewed on an annual basis by the School Board and may be amended from year to year. Parents will be provided with a minimum of three months' notice should Tuition Fees increase.

For the purposes of this Policy, "Parents" is defined as:

- A natural or adoptive parent or parents of a student.
- The legal guardian or guardians of a student, or;
- Any other person or organisation who has assumed financial responsibility for a student.

Parents assume responsibility for Tuition Fees and any other agreed charges relating to a student's enrolment.

At Minarah College we are committed in providing education to all enrolled children. Minarah College accepts that fees are a critical form of revenue to the school. Prompt payment of all fees is a responsibility of all parents/carers. The school fees and levies are essential in providing a high-quality education for all students. In addition, these revenues are used for the following purposes:

- provide resources, materials, facilities and equipment
- provide teaching, administrative and facilities staff
- maintain buildings, grounds and other facilities.
- Safety and security of the school premises.

This school fee policy aims to:

- outline to expectations, responsibilities and arrangements for the collection of school fees.
- support parents and/or carers experiencing financial hardship as a result of unexpected change in their circumstances to maintain their child(ren)'s enrolment at the school.

Information about school fees are available

- on the school website
- on Sentral portal
- during enrolment interviews
- updated fee schedule for the following year issued in term 4
- on request via email or contacting the office

Fees and Charges

- The School Board determines the fees and charges that will be payable from time to time which are set out in a Schedule of Fees. The Schedule of Fees is revised regularly and may be amended each year. Where possible, the school will give not less than one (1) term's notice of any change to the Schedule of Fees.
- Fees and charges are also levied for (boarding), co-curricular activities, elective subjects, excursions, sport and camps.
- The College may also incur expenditure for the Student's needs on behalf of the Parents as it reasonably considers necessary, which may be added to the Parents' school account.

- All medical expenses reasonably incurred on behalf of a student must be reimbursed by the Parents.
- All fees and charges must be paid on or before the due date set out in the fees notice.
- If fees and charges are not paid within 30 days of the due date an overdue charge may be levied calculated on the amount outstanding from the due date. This charge reflects the reasonable administrative and financial costs of collecting the outstanding fees and charges which may be incurred by the School as a result of the late payment. The charges payable from time to time can be obtained from the school office.
- While an invoice for fees and charges remains outstanding, the School may determine that the student will not be permitted to participate in any discretionary activity offered by the School (such as, sport, excursions, camps).
- If fees and charges are not paid within 60 days of the due date the enrolment of the Student's enrolment may be terminated unless the school agrees in writing to accept other arrangements. Failure to abide by any other agreed arrangements may result in the enrolment of the Student being terminated without further notice.
- Fees will not be remitted in whole or part if the Student is absent due to illness, leave or suspension.
- If students are undertaking activities which incur extra fees or charges, not less than six (6) weeks' notice must be given to discontinue these activities or six (6) weeks' fees for these activities will be charged unless the School in its reasonable discretion agrees to waive some or all of these fees.
- If the student does not commence the enrolment, the enrolment fee bond will not be refunded unless the school, acting reasonably, agrees that there are special circumstances supporting a full or partial refund. A decision to enrol the student at another school will not, of itself, constitute special circumstances

Payment of Fees

The acceptance of a placement at Minarah College provides a responsibility to pay fees in full by the due date and the Parents formally agree to abide by this Policy and to pay the student's Fee.

The legal commitment to pay for a student's fee after enrolment is confirmed rests jointly and severally with the Parents specifically named in the student's Fee Payment Authority, unless the College has been notified in writing of other specific arrangements. If Parents arrange for a third party to pay the Student Fees, it is the Parents' responsibility to ensure that payment occurs. The Finance Team will contact the Parents listed in the Fee Payment Authority should there be any queries to resolve. If necessary, any legal action to recover unpaid fees will also be directed to the Parents listed in the Fee Payment Authority.

Various payment options are available, with the school's preference been Electronic Fund Transfers (EFT), Cash, BPay, Sentral Pay, Direct Debit or automatic credit/debit card payments.

School fees can be paid by cash, bank debit or credit card (bankcard, MasterCard, visa card). EFTPOS facilities are available at the School Office during normal office hours. Credit card payment can be made in person at the school office, or by telephoning the school and providing the relevant card details.

Sentral Hub/Portal – You are able to pay fees online. Log on to the Sentral Portal and use the same login details to access the portal. From there you can view your school fee account, transaction histories and make payments.

BPay and Direct Debit are useful options for families who prefer to make regular payments towards fees. Please contact the finance office to make direct debit arrangements and to work out what your weekly/fortnightly amount should be.

College also offers payment plan options If parents can't pay fee in full by the due date. Parents can sign up for Payment Plan that allows payment of fee in instalments.

School Fee Billing Procedure

1. An account of full tuition fees and levies will be issued by the school in Week 2 -Week 3 of each term. The account will be payable within 14 days of the date of issue.
2. Reminder notices will be sent to parents/carers with an outstanding account past the due date of the relevant term account. Outstanding accounts are those that are not fully paid, or where Direct Debit or credit card arrangements do not fully cover the fees.
3. Any arrangements to vary the conditions for payment must be made to the Principal or Principals Delegated Finance Representative.
4. Parents/carers with accounts outstanding at the end of the Term will be contacted by the Finance Department.
5. Should the account remain outstanding, the school will contact the parent/carer to organise a meeting with the Principal and/or finance representative, at a mutually agreeable time. The meeting will include a discussion of the issues surrounding fee payment and to reach an agreement on payment conditions. The outcome of the meeting will be confirmed in writing to the parent/carer.
6. If the parent/carer does not communicate with the Principal about the outstanding account, the Principal will decide the necessary action, which may include reminder letter sent to the parent, cancellation of child's enrolment and referral to a debt recovery agency.

School Fee Procedure - New School Term

STEP	SCHOOL ADMIN	PARENT/CARER
1	School Fee Invoice which includes Tuition fees, levies and other charges is issued to parent/carer by Sentral online Parent Portal /e-mail or mail.	Full fee payment is due within 14 days. If paying by direct debit or credit card, ensure the amount of periodical payment covers the account in full.*
2	Review outstanding accounts. Overdue reminder notices sent to parents/carers with outstanding debt or direct debit/credit card arrangements do not fully cover the fee.	Make full payment immediately or adjust direct debit/credit card arrangement to ensure outstanding debt is finalised by the end of the current school year.
3	Contact parent/carer by mail or phone, to set up a compulsory payment schedule immediately to ensure the outstanding debt is finalised by the end of the current school year.	Meet the compulsory payment schedule or adjust direct debit/credit card arrangement to ensure outstanding debt is finalised by the end of the current school year.

4	Letter sent to parent/carer requesting a meeting with the Principal to discuss the issue of the outstanding debt, at a mutually agreeable time.	Arrange a meeting with the Principal to discuss the issue of the outstanding debt, at a mutually agreeable time.
5	Principal and parent/carer to discuss the issues surrounding outstanding debt and to determine payment conditions to ensure outstanding debt finalised by end of current school year.	Attend meeting with the Principal, discuss issues surrounding outstanding debt and commit to payment conditions to ensure outstanding debt is finalised by end of current year.
6	Letter sent to parent/carer to advise that account may be placed into the hands of a debt collection agency** if no payment is made immediately to finalise account and/or failure to make satisfactory arrangement with the college.	Respond with full payment within 7 days of date of debt collection letter.
7	If no response is received within 7 days, contact debt collection agency. Send letter to parent/carer advising date the account will be placed into the hands of the debt collection agency.**	No further contact to be made with the School regarding the outstanding account. All negotiations for payment must now be made with the debt collection agency. **

*Where a parent/carer finds themselves in financial difficulty due to changed financial circumstances, an Application for Payment plan can be made under the School's Fee Concession Procedure.

** Where an outstanding debt is referred to the school's debt collection agency, an agency fee will be immediately charged to the family fee account. All legal expenses and costs incurred by the school that are associated with the collection of the outstanding debt will be charged to the family fee account. The parent's/carer's credit rating may also be affected and listed as a default account with Veda Advantage, the largest credit reference agency in Australia.

Co-Curricular Fees /Additional Cost

Costs associated with excursions, extra-curricular sporting activities, non-returned textbooks, library books/equipment or wilful damage to school property may be added to your school fees account. Cover costs of most curriculum based and year group excursions, compulsory instrument hire, wellbeing programs and junior school classroom resources. Given our inclusive fee structure, these charges are payable whether or not students participate in class activities or utilise the services. Co-curricular fees do not include sport, permanent or casual school lunches as these are an additional cost to students choosing to participate.

Transferring/Leaving students

We appreciate that changing family circumstances will sometimes require that a student transfer to another school. Fees will be payable for the whole of the term in which the enrolment is terminated, except in cases where the Principal determines that fair notice is given or that fair notice was impractical. Student reports to be withheld until outstanding payments are cleared.

Non-Payment of Fees & Debt recovery

On rare occasions, parents/carers fail to pay their account and avoid responding to the reminder notices sent by the college. In these instances, the school is reluctantly forced to consider engaging services of the school's professional debt collection agency and may involve the instigation of legal action. The cost of these services will be borne by the parent.

The matter will then be effectively passed out of the school's control and all negotiations for payment must then be made directly with the debt collection agency. The parent's/carer's credit rating may also be affected and listed as a default account with Veda Advantage, the largest credit reference agency in Australia.

Any fees incurred by the school in collecting outstanding fees (including fees for debt collection services) will be passed on to the parent/carer concerned.

Any family with an account balance greater than two term's fee, risk their children's placement within the school being revoked and the debt will be forwarded to a collection agency for management. Any costs associated with the collection of the debt will be added to their existing school fee account. Students may be eligible for re-enrolment at Minarah College pending approval from the Principal and School Board once the debt is cleared.

Payment Plans & Fee Concessions

We are aware that, from time to time, some families find themselves in financial difficulty. With this in mind, our intent is that no student will be excluded from our school due to a genuine inability to pay full or even part fees. Parents can make payment plans with the College finance Department.

Payment plans options are available to parents facing financial hardship, or those who have difficulty paying their fees in full. Families with financial hardship can apply for a payment plan, with College Finance Department.

Payment Plan allows payment of fee in instalments. A payment plan will outline the total amount to be paid, the number of instalments, and the dates they are due. Instalments can be made weekly, fortnightly, or monthly, depending on the College's options and Parents affordability.

Fee concessions may be considered on a case-by-case basis where a family's financial circumstances have adversely been impacted due to unforeseen circumstances like death of a parent. An application for fee concession should be made as early as possible via Financial Hardship Form available at the office and providing all necessary documentation to allow college to assess your personal circumstances.

Limited assistance is available to help families in genuine financial hardship. Submission of an application does not guarantee that assistance will be provided.

An application for fee concession is valid only for the current school term tuition fee only. If concession is required beyond the current term, a new application must be submitted at the commencement of the school term to assess family's current financial situation.

Fee concessions are means tested. The assessment process takes into consideration all income (including wages, Youth Allowance, all other Centrelink and Child Support payments), as well as housing costs (including rent or mortgage/rates).

Concession Procedure & Payment Plans

1. Parents/carers facing financial hardship need to sign up for Payment Plan and in limited circumstances fee concession using "Application for Fee Concession" obtainable from the college.
2. Payment plans options are available to parents facing financial hardship, or those who have difficulty paying their fees in full. Families with financial hardship can apply for a payment plan, with College Finance Department.
3. **Payment Plan allows payment of fee in instalments.** A payment plan will outline the total amount to be paid, the number of instalments, and the dates they are due. Instalments can be made weekly, fortnightly, or monthly, depending on the College's options and Parents affordability.
4. Parents/carers requesting concessions must provide evidence of net income (including Centrelink and Child Support payments) and housing costs (rents and/or mortgage). Pay slips and Centrelink statements are acceptable evidence of income, and rental receipts, bank statements and rate notices as evidence of housing costs.
5. Where all supporting documentary evidence of income and housing costs is provided, a fee concession may be granted in terms of payment plans.
6. At the request of either the Principal or the parent/carer, an interview may take place. At this interview, the parent/carer may present the Principal with other information and evidence that helps to explain their financial status and their ability to meet their commitment to the payment of fees. No allowance is made for repayments or costs associated with items such as holiday houses, luxury cars, investment houses, pools.
7. The application and/or interview process is aimed at determining a just and equitable fee that is within the parent's/carer's ability to pay.
8. The outcome of the application and/or interview process will be confirmed in writing to the parent/carer.
9. Concession is granted by the Principal as per delegated authority of the Board. However, proper documentation of approval should be provided to Finance for record keep and audit substantiation.
10. Once a fee concession is granted, it is essential that this commitment is honoured by the parent/carer in full and on time. If family circumstances change, the school must be informed and new arrangements may be agreed to.
11. For non-payment of concessional fees, the school will consider engaging the services of the school's professional debt collection agency and may involve the instigation of legal action.
12. For visibility to the Board, the total concession granted should be notified to the Board in the Finance Pack (suggest including in Finance Dash Board)
13. The concession granted due to temporary change in circumstance would be reviewed on annual basis.
14. The concession may be in the form of fee waiver and/or deferral of fees subject to parents' financial circumstances.

Debt Recovery Policy

1. Introduction

Minarah College fee invoice includes:

- Tuition Fee billed to students from K-12
- Textbook Fee
- Technology Levy received from parents of students in year 7-12
- Book sales
- Administration fee for new enrolment upon confirmed placement in 2024

This policy sets in place the procedures to follow to ensure the invoice is paid, and if not, that debt recovery is attempted.

2. Step one – Invoicing

Students are billed beginning of each term for tuition fee, levies (one off charge term1), excursion and other co-curricular activities. This is communicated via parental portal and Sentral and SMS is sent out notifying term fee has been billed.

Parents / Carers of students going on excursions or curricular trips are advised of that cost prior to signing up to the trip via parent portal. They are advised if payments are non-refundable and that cancellations may incur additional costs.

All invoices are available via portal at the appropriate time. A copy of any invoice is kept in database as a debtors copy and filed in FMS electronically with the income once the income has been received.

3. Step two – initial reminder

A reminder is sent to the all parents, in the form of a statement and SMS notification. This is sent out at an appropriate time, usually prior to, but not more than one week after, the due date.

4. Step three – reminder & Collection Calls

Formal reminder is sent to the debtors after due date via SMS to both parents, reminding that the fee for the term is due and prompt payment is needed. Mode of payment is also given for ease of debtor. Copies of all correspondence are kept electronically. Collection call is made by Finance Officer to follow up on invoices past due date and comments are recorded, for submission to school board

5. Step four – letter from the School Principal

If no response is received from the three reminders. Name of outstanding Debtor with amount due and child's name is referred to the School Principal who will write to the debtor. This letter will advise that should the school not hear from the debtor the matter will be passed to the agency for debt recovery and this may result in legal action. The children's placement within the school will be revoked and the debt will be forwarded to a collection agency for management.

6. Step Five – Notice of Intention

If no response is received from the Principals' letter, The child will be sent home, and a notice of intention will be issued advising the debtor that child cannot attend class unless fee is settled immediately and matter will be handed to legal advisors for further action.

7. Legal Action

If a debtor does not respond to any of the steps above, then the School Board should consider each debt with a view to passing it to legal advisors for further action.

8. Bad Debts

The school must also consider if a debt should be written off. The decision must be made based on the value of the outstanding debt, and other background information given by the school and the debtor.

1. Monitor unpaid and partially paid invoices passed the due date, at least monthly.
2. Follow prescribed debt management processes which include:
 - issuing overdue notices to debtors for unpaid invoices
 - recording and documenting all conversations and correspondence with a debtor during the debt recovery process
 - resolving any disputes regarding payment of invoices in a timely manner and notifying the debtor of any resolution or outcome
 - negotiating a payment plan for debtors that are unable to pay their invoice, in total, by the due date, after assessing their ability to pay
 - exercising discretion when determining whether to exclude a student from an optional, non-curricular activity where a parent has an outstanding debt with the school.
4. Payment plans must be in writing (email is sufficient)
5. Refer debts to an external debt collection agency for recovery
6. Pursue legal action for unpaid fee debts, where debt collection options have been exhausted.
7. Regularly review older debts and potential bad debt. Write off debts older than 180 days that are deemed uncollectable in accordance with the finance delegations
8. Retain records and supporting documentation for the written off debts

Unpaid debts write-off recommendation report is given by School Bursar, after reviewed by School Principal. All Write-off to be Approved by school Board.

Attachment 1 Fee Schedule

Minarah College -Fee Schedule 2025



MINARAH
BAHAYAN LIFES

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MINARAH COLLEGE - 2025 FEE SCHEDULE

	Tuition Fee Billed per School Term	Excursion Levy billed per Term	Co-curricular Resource Levy**	Text Book Levy	Technology Levy	Laptop Device Program***	Tuition Fee - Yearly	Annual Cost
K-12								
Kindergarten	\$385	\$ 40	\$ 50				\$ 1,540.00	\$ 1,750.00
Year 1 & 2	\$385	\$ 40	\$ 50				\$ 1,540.00	\$ 1,750.00
Year 3 & 4	\$385	\$ 40	\$ 50				\$ 1,540.00	\$ 1,750.00
Year 5 & 6	\$385	\$ 40	\$ 50				\$ 1,540.00	\$ 1,750.00
Year 7	\$440	\$ 40	\$ 100	\$ 400	\$ 100	\$ 1,990	\$ 1,760.00	\$ 4,510.00
Year 8	\$440	\$ 40	\$ 100	\$ 400	\$ 100	\$ 1,990	\$ 1,760.00	\$ 4,510.00
Year 9	\$440	\$ 40	\$ 100	\$ 400	\$ 100	\$ 1,990	\$ 1,760.00	\$ 4,510.00
Year 10	\$440	\$ 40	\$ 100	\$ 400	\$ 100	\$ 1,990	\$ 1,760.00	\$ 4,510.00

Year 11 * (Fees Charged over 3 terms only) Year 12 * (Fees Charged over 4 terms) Co-curricular levy is charged per term .

Year 11	\$588.50	\$ 40	\$ 100	\$ 400	\$ 100	\$ 1,990	\$ 2,354.00	\$ 5,104.00
Year 12	\$588.50	\$ 40	\$ 100	\$ 400	\$ 100	\$ 1,990	\$ 1,765.50	\$ 4,475.50

Bond \$400.00 (Applicable to all new enrollement only)

Enrollment Fee Bond of \$400 is non-refundable if enrollment is cancelled prior to enrollment start date.

Administration Fee (Non-Refundable)

Year 1- 6	\$100							
Yr 7-12	\$150							
KG	\$100							

Sibling Discounts: [applicable to siblings of the same family in attendance at the same time]

Second Child	\$30.00		Sibling Discount applied to tuition portion of fees only					
Third Child	\$60.00		Sibling Discount applied to tuition portion of fees only					
Fourth Child	\$90.00		Sibling Discount applied to tuition portion of fees only					
Fifth Child	\$120.00		Sibling Discount applied to tuition portion of fees only					

Tuition Fees: Are applicable for all delivery methods which may include face to face and non-face to face learning as deemed necessary.

*Year 11 & Year 12

Year 11 Fees charged over 3 terms only -Term1 to Term3 . Transition to year 12 in term 4 will be billed as Year 12 fee is charged over 4 school term being Term 4 fee is billed transition into Year 12 (Fees is charged over 4 terms Co-curricular levy is charged per term

Excursion Levy - is charged each term per child for co-curricular activities that students attend outside school

**One-Off Charges are applied to the first term's invoice.

Co-curricular Resource Levy is Mathletics and Reading eggs billed for K-6 and Resource Levy for Year7-12 (one off Charge billed in term1) Text Book Levy \$400 and Technology Levy \$200 is one off cost per child, per year.

***Device Program is for all Students in Year 7-12. Terms and conditions are under Laptop Policy under school website

Device cost is billed either on term basis or upfront total cost. Laptop price is for new device purchased in current school year. Note: Those parents who wish to pay in installment can sign up for Partial payment and those who want to pay one off will be billed total amount Partial payment will be charged each term and upfront charge will be invoices in term 1

Bond Payment - Enrollment Fee Bond is payable on enrolment for each new student.

The bond will be returned only if the written notice of withdrawal of enrolment is given to the Principal and or Registrar in this timeframe and payment of fee is made in full. the enrolment fee will not be refunded unless the School, acting reasonably, agrees that there are special circumstances supporting a full or partial refund.

Fee Bond Received for kindergarten will not be refunded If the student does not commence the enrolment A decision to enrol the student at another school will not, of itself, constitute special circumstances.

Document Control

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Responsible Review Officer:	Principal/s		
Approved by:	Minarah Board		

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Version	Revision Description	Revised By	Date
v1.0	Authored	Jay Halai	December 2022
v1.1	Template change and review	Jay Halai	March 2023
v1.2	Fee Schedule Change	S. Asiek	December 2023
v1.3	Review	Samina Ali	February 2024
v1.4	Update	Samina Ali	November 2024
v1.5	Review/Update	Samina Ali	May 2025