



SOPHIA MUNDI
Steiner Education and IB World School

2026 Fee Policy

This policy applies to Australian citizens and permanent residents only.
It is important that all parents/guardians read this Policy carefully.

Date of issue: 15th October 2025

Fee Schedule 2026

Sophia Mundi is a progressive inner-city Steiner school that offers a holistic, creative and contemporary educational pathway from Prep to Year 12. We are an independent, non-denominational and co-educational school, a member of Steiner Education Australia (SEA) and an International Baccalaureate (IB) World School.

We endeavour to keep our fees commensurate with the quality of education we provide and the running costs of the School. Sound financial management, sustainable enrolment levels and timely receipt of fees form the keystone of our School's financial health and vitality.

All fees, levies and parent contributions are invested in enabling a high-quality, nurturing and inspiring Steiner education and learning environment for our School's students, teachers and community.

Enrolment Application Fee

A non-refundable Enrolment Application Fee of \$500, (GST free) is payable per student at the time of lodging an enrolment application. This fee covers the administrative cost of enrolment. Discounts are not available for enrolment application fees.

Enrolment Confirmation Fee

After an introductory meeting at the school, we will send you a Letter of Offer with an Enrolment Agreement. To confirm your place at Sophia Mundi you will need to:

1. Accept the offer by completing the Enrolment Agreement
2. Pay a non-refundable Enrolment Confirmation Fee of \$1,500 (GST free)

Payment of this fee, along with completion of the Enrolment Agreement, signifies acceptance of the offered placement, and of the Terms and Conditions of enrolment. Failure to complete payment of the Enrolment Confirmation Fee by the invoice due date will forfeit the offered placement. Discounts are not available for enrolment confirmation fees.

Accordingly, for the 2026 school year, the School will apply the following:

- Compulsory fees are only payable through Edstart, a specialist school fee management provider and SEA partner. Edstart provides support at no cost to families, privacy and security of financial information, loans, extended payment arrangements, and an individual assigned support person to manage personal needs. Edstart solutions are not classified as loan or credit. Refer to Section 4 to set up your Edstart account if you do not already have an existing account.
- One bill will be issued for the annual fees due. This total is inclusive of all compulsory fees and any applicable discounts. Please refer to the Fee schedule for details and Section 3 for terms applied to discounts.
- The annual invoice will be issued in December 2025 for the 2026 Annual fees. Edstart will be provided with a copy of your invoice and will be available to **schedule your plan from 8th December 2025.**

ADDITIONAL CHARGES: (refer to section 1 for terms and conditions)
International Baccalaureate (IB) Diploma subject and examination fees
Extraordinary excursions
Sports uniforms & sun hats
Music lessons for 2 nd or 3 rd instruments
Music lessons in addition to compulsory lessons provided
Additional charges are payable directly to the School upon issue of invoice (not through Edstart)

1. Additional Charges

1.1. Extra instrumental lesson fees

From Class 3 to Year 10, students receive 8 x 30-minute compulsory individual music lessons per term. These lessons are included in the annual compulsory fees. There are no credits or refunds provided for any lessons missed by students as these form part of the curriculum requirements. Make-up lessons can be arranged with the music tutor if sufficient notice is provided for non-attendance.

If a family requests extra music lessons, a separate invoice will be issued from the School in the amount of \$380 per instrument per term. Students can only attend extra music lessons where the term fee is paid in advance of the lessons and where there are no outstanding debts on account.

If music is chosen as a subject in Year 11 and 12, an invoice will be issued at \$380 per term.

There are no refunds of additional music lessons for non-attendance of a student. Make-up lessons are to be arranged directly with the music tutor.

1.2. International Baccalaureate (IB) Diploma subject and examination fees

IB fees are levied by the IB Organisation and are collected on their behalf by the School in May each year. Fees may vary from \$1,200 to \$1,500 each year, subject to the current exchange rate. Further details can be found in the 'Senior School Curriculum, International Baccalaureate Diploma Supplement and Curriculum Guide'.

The Victorian Curriculum and Assessment Authority (VCAA) General Assessment Test (GAT) fee of \$75-\$85 per year will be on-charged to students taking the test.

1.3. Student excursions

Excursions for the year are covered within the total fees. Occasionally extraordinary excursions may arise and expenses for these will be invoiced to you. There are no refunds of fees for non-attendance by students as the School arranges and pays for all expenses in advance.

1.4. Sports uniforms

Students in Class 6 to Year 10 have a sports uniform ordered through the School. Sports uniforms are invoiced to you and payable to the School prior to collection.

1.5. Outdoor Education – Years 11 & 12

Camps or events for Years 11 & 12 are not included in the fee schedule. Occasionally camps or events may arise and expenses for these will be invoiced to you. There are no refunds of fees for non-attendance by students as the School arranges and pays for all expenses in advance.

2. School Building Fund & Scholarship Fund donations (Tax deductible)

While our school fees are largely tuition based, our Scholarship Fund and Building Fund provide an important source of income and support for our School and students. The Scholarship Fund enables the School to offer a range of scholarships to celebrate aspiration and achievement, and to foster access and diversity. Our Building fund enables renovation, maintenance and improvements to the buildings and facilities in our learning environment for the benefit of the students.

All Building Fund and Scholarship Fund donations over \$2 are tax deductible and you will receive a Donation Gift Receipt (DGR) for your tax return.

To make a tax-deductible donation please contact our Business Manager at business.manager@sophiamundi.vic.edu.au.

3. Discounts – terms and conditions

The following conditions apply to the granting of discounts at the School:

- Discounts are only available upon application directly to the School, not through Edstart.
- Fee discounts for eligible applicants are available for one year per application directly to the Business Manager. Eligible concession cards are required for financial assistance.
- Additional charges are billed separately from Annual fees and are not eligible for a discount.
- Discounts are not available for enrolment application or confirmation fees.
- Discounts will be removed for overdue or default accounts.
- **Only one discount can be claimed per student:** e.g. families in receipt of any other discount (refer to Section 3.1-3.2) are not eligible for a second discount including a sibling discount.

3.1 Sibling discounts

For families with more than one child at the School, we offer the following sibling discounts on the Tuition Fee:

- 10% for the second child

- Scholarships come in the form of a reduction against tuition fees.
- The value of each Scholarship may vary.
- The School reserves the right to withhold a Scholarship if there are no candidates of sufficient merit.
- There are limited scholarship placements available.

The year level, selection procedures and timings for Scholarships vary, as does the level of support provided. Applications for scholarships are made in the year prior to the year of entry. Opening and closing dates and application forms can be found on the school website.

A scholarship may be cancelled if:

- the recipient's behaviour and/or progress is unsatisfactory.
- the recipient is suspended or excluded from School.
- Failure to pay fees during the life of the scholarship.
- Failure to pay enrolment, or scholarship testing fees before the awarding of the scholarship.
- the student leaves the School.

The Enrolment Officer is the contact person for information regarding our Scholarship program and can be contacted via enrolments@sophiamundi.vic.edu.au.

4. Payment of Accounts

Annual school fees are billed once a year. Families will receive the 2026 Annual fee invoice in December and invoices are then provided to Edstart. Families can contact Edstart upon receipt of invoice to arrange their payment plan that will commence in January 2026. All compulsory Annual fee payment arrangements will be managed with Edstart and will not be payable directly to the School. Edstart is a school fee management service to help improve the fee payment experience for families. It provides families with the following:

- More flexibility and choice for your school fees.
- Free for families to use – **no fees or charges**.
- Dedicated support to families.
- No plan is classified as a loan or credit or added to your credit file.

Set up your Edstart account by visiting Sophia Mundi's dedicated website edstart.com.au/sophiamundi or call Edstart on 1300 139 445.

All matters of payments or financial arrangement queries are made by appointment with our Business Manager: business.manager@sophiamundi.vic.edu.au.

Account queries can be directed to our Accounts Officer: accounts@sophiamundi.vic.edu.au.

5. Default – Overdue accounts

Punctual payment of fees is important for the School's financial sustainability. School finances are managed with diligence and probity, and, in turn, families are expected to support the School's financial health through commitment to timely payment of fees through **Edstart**. Where fees are not maintained through Edstart and are defaulted, the School will proceed with the terms provided in section 5.1.

5.1. Accounts exceeding 56 days in arrears

Where agreements have not been maintained with Edstart and the account exceeds 56 days overdue, the School reserves the right to take whatever steps are deemed necessary to recover overdue accounts, including without limitation, the right to:

- (a) Commence debt collection activity or legal proceedings to recover all amounts owing to the School for services rendered. This may include your account being handed over to a solicitor, debt collection agency, or the Victorian Civil and Administrative Tribunal (VCAT). All the School's legal and recovery costs will be included on an indemnity basis.
- (b) Charge families the bank fee incurred by the School for all direct debit default and reversal charges received.
- (c) Charge an administrative fee of \$100 per month overdue and charge additional monthly interest on any overdue fees at the rate fixed under the Penalty Interest Rate Act 1983 (Vic) plus 2%.
- (d) Withdraw the School's agreement to applied discounts, fee support or scholarships and recover those amounts as part of any debt collection or legal proceeding.
- (e) Families in debt will have to pay for camps and music lessons.
- (f) Terminate or exclude the student and sibling's enrolment where payment of overdue fees is not arranged. The School will provide 30 days' prior to written notice.
- (g) Exclude the enrolment of additional siblings while an overdue account remains unpaid and where an agreement is not in place.
- (h) Notify Centrelink or any other relevant authority of default.

6. Temporary student absence

In keeping with the aims of the School and current education attendance legislation, students are enrolled on a fulltime basis. In the event of any absence, all fees remain due and payable. Extended absences from school are actively discouraged.

In keeping with regulations, any applications for extended absence must be made in writing and approved by the Principal. The School may provide fee remission or concession for extended student absences where the period of absence is greater than 10 school weeks or one term.

A holding fee of 10% will be charged in lieu of tuition for the equivalent term fees. No reduction in fees will be considered for absences less than one term or ten weeks of school, for unexcused absences.

7. Student withdrawal

7.1. Notice of student withdrawal

Parents must provide **one full term's written notice** to the Principal, advising the withdrawal of a student from the School. The notice must be delivered on or before the first day of the student's last term. A term's fee may be charged if insufficient notice is given. No refunds for the remaining portion of a term will be provided for withdrawals during a term without notice.

7.2. Cancelled Enrolment

Students whose enrolment is cancelled for any reason, as specified in School policies (including but not limited to the Enrolment policy, Fees policy, and various behaviour management and conduct policies) may be reimbursed for any remaining portion of fees paid.

7.3. Debts owed following withdrawal of a student

Discounts granted on accounts will not apply for failure to provide written notice of withdrawal.

At the sole discretion of Edstart, the family may apply and enter into an extended payment plan for repayment of all fees owed following withdrawal of a student. These arrangements can only be made with Edstart. Failure to pay any amounts owing to the School pursuant to this clause may result in the debt being issued to an external collection agency or legal proceedings. Refer (5.1).

8. Governing Law

This policy is governed by the construed in accordance with the laws of the State of Victoria Australia and the parties irrevocably submit to the exclusive jurisdiction of the Courts of or in the State and Courts of Appeal from such Courts.

9. Entire Agreement

This policy outlines the entire agreement and understanding between the parties with respect to the subject matter of this policy and supersedes all prior agreements, understandings and representations.

10. Provisions Severable

Please ensure that you read and understand the 2026 Fee Policy, as it updates and supersedes all previous policies.

If any provision of this policy is invalid, illegal or unenforceable in any respect the validity, and enforceability of the remaining provisions will not be affected and such invalid, illegal or unenforceable provision is to be severed from this policy.