Dear Parents,

Enclosed is a schedule of our school fees as set for 2019. A statement of Term One’s school fees for 2019 will be emailed out early in the term. The Executive Director has recommended a small increase in fees for next year. The St Rita’s School Board and Parish Finance Committee has supported this increase.

BPay, EFTPOS, Centrepay Deductions. (Centrepay is a free direct bill paying service available to customers who receive a Centrelink payment) Credit Card and Direct Debit facilities are available at the school office for payment of school fees. If you wish to avail yourself of the direct debit option, please fill out the enclosed form and return it to school as soon as possible in preparation for 2019. Continuing Parents in 2019 who have a 2018 Direct Debit finalizing, will need to complete a new Direct Debit Request form for the school year 2019. For your convenience, you can also make Credit Card payments over the phone.

All remissions/concessions are on an annual basis. Application for remissions or concessions needs to be made at the beginning of each calendar year. Please ensure you have read through the Fee Collection and Payment Procedure documents carefully. The decision to grant a concession is made on the family’s assessed ability to pay based on information disclosed by the family and nationally recognised poverty scales.

If a child’s enrolment is to be withdrawn, one term’s written notice is required before refunds are considered.

If school fees are paid in full for the year, a discount of 5% will be offered on the Tuition fee component of the account.

I would like to take this opportunity to thank the parents who always make an effort to pay fees on time. I appreciate that it is not always possible to pay all fees by the due date and it is sometimes necessary to make other arrangements. I would also like to thank those who make an effort to catch up on late fees. Your commitment is valued and appreciated.

Yours sincerely,

Carolyn Watson
Principal

Encl: Schedule of Fees 2019
Fee Collection & Payment Procedure 2019
Direct Debit Calculator
Direct Debit Form
FEE COLLECTION AND PAYMENT PROCEDURE 2019
St Rita’s Primary School, Victoria Point

Fees and Levies:
The fees and levies collected at St Rita’s Primary School are used for the following purposes, which are essential in providing a high quality of education for your child/children. To be more specific they:-

- Provide teaching, administrative and ground staff.
- Provide essential resources, materials, facilities and equipment. Resources for such areas as literacy, sporting and technology need to be replenished and upgraded annually.
- Are used for maintenance and development of buildings, grounds and school maintenance equipment.
- Pay for essential utilities (electricity, water and rates) and insurance.

Capital Levy:
This family levy is charged per Term. Our Capital Levy is a necessary levy which enables us to pay our school building loans as well as provide additional facilities for the students. It is NOT TAX DEDUCTIBLE.

A Maintenance Levy is incorporated in the Capital Levy and is used in employing a full-time ground person and providing the necessary maintenance and improvements of grounds needed for the school.

Technology Levy:
This levy provides class and student resources and devices in technology from Prep to Year 6. A payment of $91.25 per term per child.

School Parent Network Levy:
There are two levies in this area.

1. In 2019 parents will be invoiced for a $100 annual levy. This will be charged at $25.00 per term. It will provide all the funds our School Parent Network has to invest in the school in any one year.

2. The second levy of approx. $10 per child is included in the abovementioned $100 per term levy. This is paid by the School Parent Network to the Parents and Friends Federation of Queensland. This P&F State body is involved in a range of issues including support for local associations and lobbying for government funding. This support is vital to ensure continued equity for Catholic Schools.

Camps:
Years 4, 5, and 6 Camps: This fee is not included in the schedule of fees, camp is invoiced separately on the term fees in the term your child attends camp.

Building Fund Contribution:
As the name suggests this is a contribution NOT a levy. IT IS NOT A COMPULSORY PAYMENT. As such, IT IS TAX DEDUCTIBLE. This money is used to erect new buildings and can be used to refurbish and maintain older buildings. A separate receipt is available for this donation at the end of the financial year. Thank you in advance for your support.
ISSUING OF ACCOUNTS
School fees are issued at the commencement of each term, usually in the second week. Statements will be emailed to each family, please ensure your email details are up to date. If no email address is registered, statements will be mailed to families.

Settlement is required by the due date which is shown on the account.

METHODS OF PAYMENT
Payment may be made by cash (always pay in person and obtain a receipt), cheque or credit/debit card and BPay. For your added convenience, EFTPOS, credit card payment over the phone, Centrepay Deductions and Direct Debit facilities are available.

Discount Given – If school fees are paid in full for the year before the due date Term 1, a discount of 5% will be offered on the Tuition component of the account.

REFUNDS
Fee payments are made on term by term bases. Accordingly, refunds will only be provided upon the Principal’s discretion in exceptional circumstances. All requests are to be submitted in writing to the Finance Department. Refunds are not given on any school fee payment for camps unless there is a medical reason, also this needs to be advised in writing.

REMINDER NOTICES
An Account Rendered – Reminder Notice is forwarded for accounts that are unpaid after the due date. Should accounts continue to remain outstanding; the Finance Admin Officer will make contact to discuss the outstanding fees.

PAYMENT DIFFICULTIES
If you are experiencing difficulties in paying your account, please contact the School’s Finance Admin Officer as soon as possible, preferably before the due date. We will then be in a position to offer some assistance such as extending the time to pay or offering a payment by instalment option. In cases of financial hardship, the school will consider granting a fee concession.

CONCESSIONS
In cases of financial hardship, the school will consider offering a concession on Tuition Fees. Concession applications are accepted at the commencement of each year or when the hardship within the family occurs. Concessions on fees are not ongoing and applications must be resubmitted in the new school year. Concessions are means tested in line with Federal Government Poverty Guidelines. The assessment process takes all income into consideration including, Wages, Youth Allowance, all other Centrepay payments etc, as well as housing costs e.g. rent or mortgage.
OVERDUE ACCOUNTS
It is easy to overlook an account in the rush of everyday life and for this reason we send an Account Rendered – Reminder Notice for unpaid accounts after the due date. If you are experiencing difficulty in paying your account, please contact the School Finance Admin Officer as soon as possible. We will then be able to assist you. To date, we have been able to avoid charging an overdue fee. We hope we will be able to continue this practice.

On rare occasions people fail to pay their account, do not respond to reminder notices and do not contact the school to make alternate arrangements. In these instances, the school is reluctantly forced to consider engaging the services of a professional debt collection agency.

Please be aware that additional charges will be incurred once the account has been handed to the debt collection agency for action. Once accounts have been handed to the debt collection agency, the matter effectively passes out of the school’s control and all negotiations for payment must then be made with the debt collectors. Your credit rating may also be affected.

FURTHER INFORMATION
Should you require further information, please feel free to contact the school during business hours.
# 2019 School Fee Schedule

<table>
<thead>
<tr>
<th></th>
<th>1 child</th>
<th>2 children</th>
<th>3 children</th>
<th>4 Children or more</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Fees</strong></td>
<td>$1875</td>
<td>$2815</td>
<td>$3565</td>
<td>$3940</td>
</tr>
<tr>
<td><strong>School Parent Network Levy (per family)</strong></td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Capital Levy (per family)</strong></td>
<td>$520</td>
<td>$520</td>
<td>$520</td>
<td>$520</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$2495 + Levies (see below)</td>
<td>$3435+ Levies (see below)</td>
<td>$4185 + Levies (see below)</td>
<td>$4560 + Levies (see below)</td>
</tr>
<tr>
<td><strong>Total - Levies per child per year level</strong></td>
<td>General Levy</td>
<td>Technology Levy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prep = $1040</td>
<td>$675</td>
<td>$365</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Years 1 &amp; 2 = $640</td>
<td>$275</td>
<td>$365</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Years 3,4,5,6 = $610</td>
<td>$245</td>
<td>$365</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Voluntary Funds</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>VOLUNTARY School Building Fund $25.00 per term. (Tax Deductible)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Parish Fund Donation $10.00 per term. (NOT Tax Deductible)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**DIRECT DEBIT REQUEST (DDR)**

**SECTION 1 – DETAILS OF ACCOUNT AUTHORITY**

I/We, (Name(s) & Capacity),

**ARCHDIOCESAN DEVELOPMENT FUND**

APCA User ID Number: **062782**

To arrange for funds to be debited from my/our account at the Financial Institution identified below and as prescribed below through the Bulk Electronic Clearing System (EECS). This authorisation is to remain in force in accordance with the terms described in the Direct Debit Service Agreement (see over page).

**SECTION 2 – DETAILS OF ACCOUNT TO BE DEBITED (ALL DETAILS MUST BE SUPPLIED)**

<table>
<thead>
<tr>
<th>Name of Financial Institution:</th>
<th>Branch Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESB No:</td>
<td>Account No:</td>
</tr>
<tr>
<td>Account Name:</td>
<td></td>
</tr>
</tbody>
</table>

**SECTION 3 – READY RECKONER**

For assistance in calculating payment dates using the Ready Reckoner please refer to ADF website or follow the link: [https://adf.brisbanecatholic.org.au/ready-reckoner](https://adf.brisbanecatholic.org.au/ready-reckoner)

**SECTION 4 – PAYMENT DETAILS** (PLEASE ALLOW 3 WORKING DAYS FOR PROCESSING)

I/We request that you debit my/our account in accordance with this Agreement and subject to one or more of the following conditions:

- Payment Frequency: [ ] Weekly [ ] Fortnightly [ ] Monthly [ ] Quarterly [ ] Once only

<table>
<thead>
<tr>
<th>Number of Installments:</th>
<th>Start Payment Date (dd/mm/yy): / /</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount of: $</td>
<td>Final Payment Date (dd/mm/yy): / /</td>
</tr>
</tbody>
</table>

SCHOOL USE ONLY: All Number:

**SECTION 5 – AUTHORITY**

I/We acknowledge the I/we have read and understood all terms and conditions as outlined in the Direct Debit Service Agreement (Place tick): [ ]

<table>
<thead>
<tr>
<th>Signature of Customer:</th>
<th>Signature of Customer:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date: / / 20</td>
<td>Date: / / 20</td>
</tr>
</tbody>
</table>

Credit ADF A/C: **24857 516 VIC**

OFFICE USE ONLY: School Reference Code:

---

St Rita's Primary School
39 Benfer Road, Victoria Point Qld 4165
Telephone: 07 3207 6628
Email: pvicfinance@bne.catholic.edu.au

ADF.brisbanecatholic.org.au
DIRECT DEBIT SERVICE AGREEMENT - SCHOOLS

1. DEBITING YOUR NOMINATED ACCOUNT

1.1. The Archdiocesan Development Fund (ADF), on behalf of your School, undertakes to debit your account on the nominated day each period as per the information provided. Please note the ADF will not issue billing advice to you. Confirmation that the debit has occurred will be evidenced by the debit entry to your nominated financial institution account.

1.2. When the due date for payment falls on a day which is not a Business Day, the Debit will be processed by the ADF on the prior available Business Day. If, in the event that the due date for payment is the last day of the month and that the day is not a business day, the Debit will be processed by the ADF on the last business day of the month. If you are uncertain when the Debit will be processed to your account, please enquire directly with your Financial Institution.

1.5. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.

2. CHANGES BY US

2.1. The ADF will supply you through the School, in writing with 14 days' notice if we change any of the terms of this Agreement or Direct Debit Request, including but not limited to:
   i) the direct debit amount
   ii) the direct debit due date
   iii) the direct debit payment frequency.

2.2. In the event of any change in the charges for these goods/services, the ADF may alter the amount of your direct debit from the appropriate date in accordance with such change as advised by your School from time to time.

2.3. If the Debit is returned unpaid by your Financial Institution four (4) times in a calendar year, we will cancel the Agreement and notify the School who will contact you directly.

3. CHANGES BY YOU

3.1. You may cancel, request deferment of, or alteration to your authority for us to debit the nominated account by advising your School in writing at least three (3) business days before the due date of the next debit. The School will then provide these details to the ADF for processing.

3.2. You can also temporarily suspend or cancel your direct debit arrangement by contacting your Financial Institution.

4. DISPUTES

4.1. If you believe there has been an error in debiting your account or you wish to dispute a transaction, you should notify your School in the first instance. The School will then provide this information to the ADF who will investigate your claim and then liaise directly with you to achieve a resolution satisfactory to both the ADF and you.

4.2. Alternatively you can contact your Financial Institution who may lodge a claim on your behalf.

5. YOUR OBLIGATIONS

5.1. Direct Debiting is not available on all bank accounts. You will need to check with your Financial Institution if you are uncertain whether your account is suitable for direct debiting. Credit Cards and some passbook accounts are not suitable for Direct Debits.

5.2. You should check your account details against a recent statement from your Financial Institution to ensure their correctness. If uncertain, check with your Financial Institution before completing the Direct Debit Request.

5.3. It is your responsibility to ensure that there are sufficient cleared funds available in your nominated account to allow a debit payment to be made. If there are insufficient funds in your nominated account:
   i) The payment will be rejected and returned as unpaid to the ADF;
   ii) The School will be advised by us of the rejected debit and they will contact you directly;
   iii) The School will debit any processing charges incurred by the ADF;
   iv) You may be charged a dishonour fee by your Financial Institution

6. CONFIDENTIALITY

6.1. Details of Customer records and account details will be kept in confidence and accessed only for the purpose of processing the Direct Debit Request. Please note we may be required to provide information to your Financial Institution in the case of a query or claim of wrongful debt.

6.2. The ADF collects personal information directly from you for the purposes of providing the direct debit facility, including the processing of payments, transactions and managing accounts. If the personal information you provide is incomplete or inaccurate, we may not be able to provide you with this service.

6.3. The ADF collects, holds, uses and discloses personal information about you. The ADF may disclose personal information about you to your School, agencies within the Archdiocese, and external third parties, including other financial institutions that assist the ADF in providing this service. The ADF does not disclose personal information overseas, but the ADF may engage with third parties who use service providers with overseas infrastructure.

6.4. Our Privacy Policy (available on our website or on request) sets out how you can access and ask for correction of your personal information, how you can complain about privacy-related matters and how we respond to complaints. Contact details: Privacy Officer, GPO Box 282, Brisbane, Queensland, 4001. Email: privacy.oficer@bne.catholic.net.au, telephone +61 7 3324 3579.

7. DEFINITIONS

Nominee Account means the account held at your financial institution from which we are authorized to debit funds.

Financial Institution is the financial institution where you hold the account that you have authorized us to arrange to debit.

Business Day means a day other than a Saturday or a Sunday or a public holiday in Queensland.

Us, We Our means the Archdiocesan Development Fund (ADF).

I, You and Your means the customer(s) who signed the Direct Debit Request.

Your School and the School means the school that your direct debit request is set up through and where your payment is being made to.

ADF means the Archdiocesan Development Fund.

ARCHDIOCESAN DEVELOPMENT FUND
Tel: 07 3324 3777 Fax: 07 3229 8062 GPO Box 282, Brisbane QLD 4001 Email: adf@bne.catholic.net.au
adf.brisbanecatholic.org.au

DD/01 2016/L

00/01 2016/L
St Rita’s Primary School
2019 Direct Debit Fee Calculator

Family Name: __________________________ Cust No: _________

1. Tuition Fee
   1 Child $1875
   2 Children $2815
   3 Children $3565 = A___________
   4 Children or More $3940

2. Capital Levy
   Per family $520 = B___________

3. Parent Network Levy
   Per Family $100 = C___________

4. School Levies + Technology + On-line Resources – Per Child
   Prep = $1040
   Yr 1 – Yr 2 = $640
   Yr 3 – Yr 6 = $610 = D___________

5. Voluntary Building Fund Contribution
   (Tax Deductible)
   Per Family $100 = E___________

   Parish Contribution $40 = F___________

6. Camp
   Year 4 $200
   Year 5 & 6 $270 = G___________

7. TOTAL (A+B+C+D+E+F+G) = H___________

8. Previous Balance
   *Prepaid enrolment Deposit
   Deduct $150 if applicable
   (NEW FAMILIES ONLY)

   Or
   *2016 Closing Balance
   Deduct/add according to
   Family Transaction History Balance
   (EXISTING FAMILIES ONLY)

9. ANNUAL FEES (H+/−I) = J___________

10. Monthly Direct Debit Amount
    I divided by 10
    (Feb to Nov) = K___________