

# SCHOOL FEES PROCEDURES

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(1) School fees are billed annually with statements issued in January. Any additional charges will be invoiced throughout the year and payment plans updated. A student who commences during the year will be charged pro-rata of the full year's fees.

(2) Villanova College has partnered with FACTS, an external provider, to manage our school fees payment program. Through FACTS, the College offers two payment methods:

- Direct Debit - Bank Account or Credit Card (Credit Card payment surcharge applies). Payment plan from February to November each year – Weekly, Fortnightly, Monthly, or Term payments.
- Payment in Full – An annual payment discount of 2% is offered where annual school fee and compulsory charges are paid in full by the advised date in February each year.

Each family will receive an invite from FACTS via email with information necessary to enrol into the payment program. For more information about the FACTS system visit their website at [www.FACTSmtg.com.au](http://www.FACTSmtg.com.au).

(3) The College requests all families sign up and pay school fees via the FACTS direct debit payment system. Splitting payments over the school year offers greater efficiency for the College while providing convenience to families.

(4) In circumstances where school fees cannot be settled in full by the end of the year, the College Business Manager must be contacted in order to obtain approval for an extension of time to pay the account.

(5) We have partnered with Edstart, they allow you to pay your school fees across the full school year in weekly, fortnightly or monthly instalments. You can spread your fees evenly across the school year with a Pay plan, as well as reduce your repayment amount by Extending the repayment plan for up to 5 years after your son/s graduates. For more information, visit <https://edstart.com.au/vnc>

(6) Where an annual payment plan does not cover full school fees, without prior arrangement with the College Business Manager, contact with parents will be made by email and a letter. In response, parents may request an interview with the Business Manager or with the Principal to discuss their current financial situation.

(7) If no response is forthcoming a phone call will be made to ensure there is no misunderstanding regarding the account or the individual financial situation.

(8) If an agreed direct debit payment plan has not been entered into and the school fees remain outstanding with no response received from the parents, the account will be forwarded to the College's Debt Collection Agent who will handle the account on the College's behalf.

(9) Where the College's Debt Collection Agent is not able to effect an acceptable resolution, parents may be advised that their son's enrolment will be suspended until such time as a resolution is reached. This will be advised following a meeting with the Principal. Overdue accounts may result in a review of the student's continuing enrolment. The College may, at its absolute discretion, terminate a student's



enrolment where any school fees are overdue and remain unpaid. This decision rests with the Principal. Where a student's enrolment is terminated, the College will take legal action to recover the school fees (and any legal costs incurred in the collection of outstanding fees and charges) that are overdue and remain unpaid.

(10) Where a family is experiencing financial hardship, a concession on school fees may be available for eligible applicants. Further details as to the application process can be obtained by contacting the College. It is important that the College is advised of financial hardship at an early time so that compassionate consideration can occur. Parents applying for financial hardship assistance will be required to complete a financial assessment together with providing supporting documentation in order that their application may be fairly assessed by the College Business Manager. Where a concession is granted, it is expected that parents sign a direct debit agreement with the College to pay the balance of the fees. Students receiving a concession on school fees will ordinarily not be eligible to participate in any charged voluntary co-curricular activities, e.g. tours and private music lessons. Exceptionally, a financial hardship concession may include a waiver of fees relating to a period in which the relevant student has not been in attendance. Concessions on school fees are only applicable for one school year and families are required to re-apply for any further concession on fees in future years.