



St Philip's Christian College Gosford

FEES AND CHARGES 2023

Year	Tuition Fees (per term)	Resource Levy (per term)	Technology Levy (per term)	Total (per term)	Camp	Annual
K - 2	\$1412	\$80	\$43	\$1535	\$0	\$6140
3 - 4	\$1412	\$80	\$43	\$1535	\$270	\$6410
5 - 6	\$1625	\$160	\$129	\$1914	\$430	\$8086
7 - 8	\$1982	\$199	\$129	\$2310	\$430	\$9670
9 - 10	\$2050	\$199	\$129	\$2378	\$430	\$9942
11 - 12	\$2120	\$199	\$129	\$2448	\$430	\$10222

Sibling Discounts (on tuition portion of fees)			
1st Child	2nd Child	3rd Child	4th and subsequent
Full rate	Less 14.5%	Less 47.5%	Less 85%

About your levies:

Resource Levy

Covers all compulsory excursions, incursions, school materials such as art supplies, sporting equipment, musical instruments, student accident insurance, hire of textbooks, online learning subscriptions and other miscellaneous expenses.

Technology Levy

Is a contribution towards the technology used by your child at school. The levy helps to fund iPad / MacBook rental and continual upgrades to hardware, software and network facilities to maintain our position at the forefront of educational innovation in IT.

Outdoor Education Camps

Camps are a compulsory activity at St Philip's Christian College Gosford and are a well-established part of our Pastoral Care program, therefore this fee is a compulsory charge for all students, whether they attend camp or not. These camps seek to provide learning experiences that challenge students to

develop a holistic approach to life within an outdoor recreational environment and a caring Christian community. Should camps be cancelled due to COVID restrictions, this charge will be refunded in full.

Tax Deductible Voluntary Building Fund Contributions

Parents school fees are used to meet the College's operational expenses. However, in order to build new buildings, or maintain older buildings, the College is assisted by donations to the Building Fund. Families are asked to donate \$400pa towards the betterment of our College. All donations are tax deductible and a receipt will be issued annually.

Fee Payment Policy

School fees are invoiced at the beginning of each academic year. Statements will be emailed to the correspondence address provided unless otherwise requested each term.

Payment Due Date

If payment by the term is selected, your term payment instalment is due by the end of the second week of each term unless otherwise arranged via a payment plan.

Payment Methods

Direct Debit or Bpay payments are preferred, but we also accept VISA, Mastercard, EFTPOS or direct bank transfer. (No AMEX or Diners). Payments using credit cards may incur additional surcharges.

Payment Plan – via mySPCC Parent Lounge

Direct Debits can be set up via the mySPCC Parent Lounge. Additional charges will apply when using a credit card to pay your school fees. A no fee option is available when paying your fees directly from a bank account.

Penalties for Dishonoured Direct Debits

If there are insufficient clear funds in your account to meet a direct debit payment, you may be charged a dishonour fee.

Fees Paid in Advance

Payments in advance receive a 3.5% discount on Tuition. All fees must be paid in full including levies for discount on tuition to apply. Please contact the Accounts office for a fee calculation if you wish to take up this offer. Payment due date is the 16th December 2022.

Difficulty Making Fee Payments

We understand that some families will experience unexpected short-term financial difficulty. Please contact the Accounts Office to discuss your situation as soon as you are aware that there may be a problem with payment of fees. All discussions regarding your financial situation are treated as strictly confidential.

Late Payment Without Discussion / Fees in Arrears

- Fees in Arrears relate to any outstanding fee greater than two terms.
- If payments are late and no correspondence has been received by the Accounts Office, the school may charge a late payment fee of \$30.00 each month until the account is up-to-date. The College Board reserves the right to review this charge at any time.
- Students with fees in arrears may be unable to access external VET or TAFE subjects until the account has been paid in full.
- Should an account become two terms overdue without discussion with the Accounts Office, the continued enrolment of the student(s) will be

reviewed by the Finance Committee.

Notice of Withdrawal:

School Fees & Enrolment Deposit Refund

- If a new enrolment is cancelled prior to commencement at the College, the cancellation must be notified in writing as soon as possible before commencement of the term of entry. In these circumstances the Enrolment Bond will be refunded if the position is filled. If a replacement student cannot be found the Enrolment Bond will be forfeited.
- If a student has commenced attending the College, one full term's notice of withdrawal must be given in writing or one additional term's fees be paid.
- The College recognises that in special circumstances, a full term's notice is not always possible and therefore consideration may be given to waiving. This is the exception, not the rule. If a student has outstanding fees on the day of withdrawal then normal business practices will apply in procuring fees.

Extra-curricular Activities

Prepaid events such as end of year activities are not automatic and will be charged separately. Refunds will be considered for sickness or injury on a case by case basis.

Refunds - School Fees

- Where school fees have been paid in advance and one term's written notice is given part-way through a school year, the remaining term(s) fees will be refunded less the discount.
- Where a student has prolonged absence from school due to illness, the following shall apply:
 - Absence less than 4 weeks - normal term fees apply.
 - Absence greater than 4 weeks - pro-rata based on time spent at school plus 10% of fees due during absence. Wherever possible, every endeavour will be made to support the student with school work whilst absent due to illness.
- Where a student has a prolonged absence for other than reasons of illness e.g overseas travel etc. the following shall apply:
 - Absence less than one term - normal fees.
 - Absence greater than one term - whilst the

student remains enrolled he/she is charged 50% of normal term fees.

Refunds - Enrolment Bond

- When the last student of a family leaves the College and after all financial obligations have been paid in full including the return of text / library books and MacBook, an application in writing can be made for the original Enrolment Bond to be refunded.

- If no written request is forthcoming after 12 months of the last family member ceasing enrolment, the original Enrolment Bond will be transferred to the Building Fund and a receipt issued for taxation purposes.

- The Enrolment Bond is not used to offset fees during the term but may be applied against outstanding fees after withdrawal of the last child.

Receipting of Payments

- When payments are made by any method other than person to person (over the counter), amount paid will be automatically receipted against the oldest bill outstanding on the account.

- Printed receipts will only be issued for payments made over the counter, or by phone as requested.

Other Expenses

- **Application Fee** - A non-refundable fee of \$50 student.

• Enrolment Bond

On confirmation of a family's acceptance of enrolment, an Enrolment Bond is paid to the College. This is the equivalent of one term's tuition fee for an individual student, or 1.5 times the eldest child's term's tuition fee for a family. This fee is available for refund when the last child in a family leaves the College.

• Student Accident Insurance Plan

This is included in the Resource Levy. A separate policy brochure is available on request.

• HSC Major Works

All costs for the completion of any HSC Major Works are incurred at the student's own expense.

• External Subjects and some VET subjects

Will most likely incur additional fees. The Deputy of Teaching and Learning will provide further information regarding this.

• Musical Instrument Fees/Lessons

The music department can arrange private tuition for a wide range of instruments. This is on a user-pays system, direct to the tutor. An instrument hire fee may apply.

• Middle & Senior School Student Lockers

The College will provide a lock for students to secure their lockers. If lost, damaged or should the lock require forced removal, a replacement fee will be charged to the School Fee Account.

Given that all charges are kept to a minimum, the Board of Governors reserves the right to change the tuition fees, levies and conditions whenever appropriate.

