



St Joseph's Catholic School
PAYNEHAM

FEE SCHEDULE
&
SCHOOL FEE POLICY
2025

The payment of tuition fees is a responsibility and commitment by families, and ensures the School maintains quality education and resources for the benefit of the students.

Our commitment to our School families is to offer a high-quality Catholic Education that is accessible and affordable as per our Fee Policy

When you chose to enrol your child/ren at St Joseph’s School, Payneham you did so with the understanding that you would be responsible for the payment of all school fees and charges associated with the education of your child/ren.

The School Fees below cover all tuition fees associated for your child’s education.

Extracurricular activities such as camps, stationery, graduation, excursions/sporting carnivals and uniforms are excluded and will be invoiced separately.

Annual School Fees 2025	Full Fee	Low Income Fee	Annual Pre School Fees 2025	Full Fee
1 Child	\$ 3,192	\$ 1,915	1 Child	\$1,483
2 Children	\$ 5,641	\$ 3,385	Mid-Year Pre School intake	\$ 741.50
3 Children	\$ 7,583	\$ 4,550		
4 Children	\$ 8,132	\$ 4,879		

EARLY PAYMENT DISCOUNT

A discount of \$100 per family for full fee paying students will apply if account is paid in full by 1st March 2025 (does not apply to Low Income Fee or Preschool Fees)

VISA/SCHOOLING RESOURCE STANDARD (SRS) FUNDING CONTRIBUTION FEE

Students who are dependents of Overseas Students, ie in Australia on certain visas, do not qualify for Government Funding under the SRS. Families will be charged a **SRS Funding Contribution Fee**. This fee is in **addition to the Full Fee** per student and is payable prior to the commencement of the school year.

LOW INCOME FEE

To be eligible for the lower income fee, you need to qualify as a low income family. This is determined by your family’s gross income for the 2023/2024 year and is a \$ value set by the State Government.

In 2025, your family’s gross income needs to be below approximately \$61,000 for a family with one school-aged child (the limit will vary depending on how many dependent children you have).

Proof of income is required and applicants will need to apply via the State Government’s School Card scheme.

Our School Finance Officer, Mrs Helen Crosato, T:8206 5103 (hcrosato@stjopayn.catholic.edu.au) can help you if you have any questions about applying for the lower income fee.

Need help with School Fees?

If you are concerned about your ability to pay school fees, we strongly encourage you to speak to us. Please contact Mrs Helen Crosato (Finance Officer) , T:8206 5103 (hcrosato@stjopayn.catholic.edu.au) or Mr Simon Mechis (Principal) for a confidential discussion.

We believe a family’s financial circumstances should not be a barrier to a student accessing a Catholic Education.

St Joseph’s School Payneham will always work with families in times of financial need. Please contact the school for further information,

All fee accounts are due and payable by the due dates provided on the Payment Option Agreement Form, unless prior arrangements have been made to make payments by instalments or other means.

In the event that you are unable to pay school fees prior to the due date, please notify the school immediately. Families who fall behind in the payment of fees are urged to contact the school as a matter of urgency to discuss payment options. Overdue statements will be forwarded during the year with reminders as are necessary.

Payment Methods/Options

1. Annual Lump Sum Payment less discount (\$100/family) – payable by 01/03/2025
(discount does not apply to Low Income or Pre School Fees)
2. 20 x Fortnightly Payments: Commence: 01/03/2025 and conclude 22/11/2025
8 x Monthly Payments: Commence: 01/03/2025 and conclude 1/10/2025

We encourage all families to set up direct debit payments. School Fee Payment Option Form to be completed and returned by ALL Families together with Direct Debit Forms

3. 3 x Term Payments: Due: 01/03/2025 1/06/2025 1/09/2025
4. Other Payments – other than above eg.weekly – via direct debit ONLY.
Arrangements need to be in place by end of Week 2, Term One with the School Finance Officer.

PAYMENT OPTIONS				
Full Fees 2025				
No. Children	Fee	Fortnightly (20)	Monthly (8)	Term (3)
1 Child	\$ 3,192	\$ 159.60	\$ 399.00	\$1,064.00
2 Children	\$ 5,641	\$ 282.05	\$ 705.13	\$1,880.34
3 Children	\$ 7,583	\$ 379.15	\$ 947.88	\$2,527.67
4 Children	\$ 8,132	\$ 406.60	\$ 1,016.50	\$2,710.67
Low Income Fee 2025				
No. Children	Fee	Fortnightly (20)	Monthly (8)	Term (3)
1 Child	\$ 1,915	\$ 95.75	\$ 239.38	\$ 638.34
2 Children	\$ 3,385	\$169.25	\$ 423.13	\$1,128.34
3 Children	\$ 4,550	\$ 227.50	\$ 568.75	\$1,516.67
4 Children	\$ 4,879	\$ 243.95	\$ 609.88	\$1,626.34

Pre School Fees 2025				
	Fee	Fortnightly (20)	Monthly (8)	Term (3)
1 Child	\$ 1,483	\$ 74.15	\$ 185.38	\$ 494.34

Notice of withdrawal

Families are required to provide a minimum of One (1) term's notice in writing to Principal. In the event that a term's notice has not been provided, a fee is payable which equates to one School Term Fee.

Privacy Policy

St Joseph's Payneham respects the privacy of its families, and will not disclose personal, student or financial information to outside parties, except where required by law.

We recognise that separated families have more unique requirements in this respect. In the absence of written instruction, enrolling parents equally have the right and responsibility of student and financial information. It is not possible to provide split accounts. If further clarification is required, please do not hesitate to contact the Finance Office.

Stationery/Booklists

Stationery packs are purchased by families directly from *Campion Education*. Information is provided during the term prior to commencement.

School Band

Participation in the School Band is available to Year 3 – 6 students. Instruments include: Trumpet, Drums, Flute, Alto Saxophone, Guitar and Clarinet. The School can arrange hire of instruments. Students will be invoiced each term.

Private Music Tuition

The School provides facilities for a number of Music Tutors for private lessons. It is stressed that private music tuition is an arrangement between parents and tutor. Payments are made directly to tutors.

OSHC / VACATION CARE

Annual Enrolment Fee:	\$30 per family	
Before School Care:	7.00am – 8.30am	\$13.00 per child
After School Care:	3.00pm – 6.00pm	\$20.00 per child
Vacation Care/Pupil Free Day:	\$70.00 per child	
Late fee after 6.00pm:	\$10 for first 10 minutes, followed by \$5 each minute per child	
Late booking / No Notification:	\$10 per child.	

Accounts issued on weekly basis via email and payable within 7 days.

OSHC Enrolment Forms to be completed annually.



2025 FEE POLICY

INTRODUCTION

At St Joseph's School Payneham, the education of children is a joint responsibility between the school and families whether parents, guardians or carers are involved.

School fees are an essential part of our income. All catholic schools receive Government Grants (Commonwealth and State) to cover the cost of teacher wages. The income from Tuition Fees pays for the operation of the school (i.e., electricity, cleaning, insurances, loan repayments, non-teaching salaries, CEO levies and charges, building maintenance, etc.). It is therefore critical that the school collects fees in a timely manner.

When enrolling your child/ren at St Joseph's School, Payneham you do so with the understanding that you are responsible for the payment of all school fees and charges associated with the education of your child/ren.

PURPOSE

The purpose of the Fee Policy is to set our St Joseph's principles in relation to all activities associated with charging and payment of tuition and associated fees, granting remissions and providing financially disadvantaged families with necessary support.

The Finance Committee of the School Board has oversight of the collection of fees and will review outstanding fees on an ongoing basis. This Committee reports to the School Board the status of fee collection. Please note that all family details always remain confidential.

POLICY STATEMENT

It is the policy of the South Australian Commission for Catholic Schools (SACCS) that a family's financial circumstances should not be a barrier to a student accessing a Catholic education.

Where families do have the capacity to pay fees, then it is a matter of fairness that those who can afford to pay, do so in a timely manner.

FEES

An application fee of \$50 for Preschool and \$50 for School is to be paid upon submission of the School Enrolment Form (this fee is non-refundable).

Enrolment Fee (deposit) of \$50 (Preschool) and \$100 (School) is to be paid upon acceptance of enrolment and completion of the Acceptance of Enrolment Offer form (this fee is also non-refundable). This fee is credited to the 1st Term's fee account.

On application for enrolment, parent/caregivers will be provided with the Schedule of Fees and the School's Fee Policy. Parent/caregivers make a commitment to pay school fees when they sign the Acceptance of Offer form.

Catholic Education South Australia (CESA) sets the School and Preschool fees. The Finance Committee reviews the fees, which is then approved by the School Board. Notification of Preschool and School fees will be given to parents/caregivers before the end of the school year.

Full year fees will be billed in Term 1 of each year and statements will be issued to all families.

Students commencing or leaving during the year will be charged a pro rata amount for school fees.

Any outstanding fees upon leaving the school need to be paid in full, otherwise it will lead to the Debt Collection process, unless a suitable direct debit payment plan is established.

FAMILY/SIBLING DISCOUNTS

A discount is given to families with more than one child attending St Joseph's School, Payneham from Reception to Year 6 (not including the Preschool).

EARLY PAYMENT DISCOUNT

A discount of \$100 per family for full fee-paying students will apply if account is paid in full by 1st March 2025 (does not apply to Preschool Fees).

SCHOOL CARD REMISSION

St Joseph's School, Payneham will also support families eligible for School Card by providing a discount (Low Income Fee).

If you are a family on a low income, you are encouraged to apply for this remission under the School Card Scheme each year.

School Card can be applied for online <https://www.sa.gov.au/topics/education-and-learning/financial-help-scholarships-and-grants/school-card-scheme> or a form can be obtained from the School office.

FINANCIAL HARDSHIP/REMISSION

If any parents/guardian/caregivers are experiencing genuine financial difficulty, it is their responsibility to complete a remission application and meet with the Finance Officer/Principal for consideration of alternative financial arrangements. Any such arrangements shall be formally communicated by the school, be subject to periodic review, and may have terms and conditions applied. Any requests for fee assistance are treated as confidential.

Families are granted a reduction of fees for the current year only; after which time re-application (for future years) needs to occur (if the financial circumstances have not improved).

SPLITTING OF ACCOUNTS

Fee Accounts will not be split unless there is a Court Order specifying that the account is to be split (including how it is to be split).

PAYMENT OF FEES

All families are required to set up a formally documented payment plan each school year.

The following payment options are:

1. Direct Debit from a nominated bank account, credit card or Centrelink payment – **this is the school's preferred payment option**
2. Cash or Credit card at front office
3. ~~BPay~~ – ensuring payments are finalised in line with the billing requirements
4. QKR – App.

NON-PAYMENT OF FEES

St Joseph's School, Payneham recognises that there are different needs within our community. Financial hardship can occur through unforeseen circumstances. When faced with payment difficulties families are encouraged to negotiate promptly with the Finance Officer to avoid any misunderstanding and hardship in the collection of tuition fees.

The Principal/ Delegate may take appropriate action to ensure a parent/caregiver's fee obligations

are met, including, but not limited to, restricting a student's participation in major extra-curricular activities where a significant amount of school fees are outstanding.

DEBT COLLECTION

All discussion/correspondence regarding debt management about outstanding fees will be based on the positive and respectful relationships between the school and families.

The Principal/Delegate may take appropriate actions to ensure a parent/caregiver's fee obligations are met, including, but not limited to, restricting a student's participation in extra-curricular activities where a significant amount of school fees are outstanding.

Debt Collection at St Joseph's School Payneham will be in line with the CESA Fee Procedures.

If a student leaves St Joseph's School Payneham and there are any outstanding school fees and charges, payments must continue according to the agreed payment arrangement between the school and family, until the fee is completely paid.

STUDENTS ON EXTENDED LEAVE FROM SCHOOL

There is no fee reduction for students who are away from school due to holidays, etc. and have not terminated their contract with the school.

NOTICE OF WITHDRAWAL

Families are required to give one (1) term's notice in writing to the Principal when withdrawing their child/ren from the school, as the Application for Enrolment and Acceptance of Offer are legal documents. You must also advise of the new school the student(s) will be attending.

Should this notice not be given, one (1) term's fee will be added to the final account, after any adjustments.

Created: October 2024

Reviewed: Annually

Principal: Simon Mechis

Ratified by School Board Chair: Ernie Icolaro

File: Documents/Bursar-Finance/1 2025 Files/School Fees/ Fee Policy 2025 23.10.24