



Financial Information Handbook

2019

RATIONALE

Loxton Lutheran School is committed to educational excellence. It is also committed to making Christian education achievable for a wide range of families, and has a variety of strategies in place to assist families financially to enroll their children. To this end we strive to keep fees as low as possible whilst not compromising the educational outcomes for the students.

The main sources of income to meet the school budget are:

- Government Grants (State and Commonwealth)
- Fees
- Fundraising
- Donations

Lutheran Schools receive less Government Funding than Government schools. Therefore fees constitute a necessary and substantial part of the school's income. Without school fees, the school would not be able to function.

DEFINITION

The School Council administers the affairs of the School. School fees and levies are set by the Finance committee and adopted as a recommendation by the School Council. These are reviewed each year, taking into consideration such factors as:

- Projected educational, operational and developmental costs for the coming year
- Cost of living rises
- Allowance for concessional and discounted fees
- Regional trends and environmental conditions

At Loxton Lutheran School, fees include:

- Tuition Fee
- Levies

When enrolling children at Loxton Lutheran School, parents/caregivers assume a moral and legal obligation to pay the school fees.

Extra charges are often required to cover the cost of specific activities (eg camps, bus, stationery, sports etc). These will be billed throughout the year as required. It is expected that these be paid by the due date.

TUITION FEES

Annual Tuition Fees

1 st Child	\$ 2,140.00
2 nd Child	\$ 1,605.00
3 rd Child	\$ 856.00
4 th Child	\$ 214.00

LEVIES

Sports & Arts Levy

This levy is to minimize the collection of additional monies during the year as payment for visiting performances, local excursions, coaching clinics, sports levies and swimming

Information and Computer Technology (ICT Levy)

We are committed to provide a high standard of education in the area of ICT. This levy is crucial in being able to meet the ongoing costs in this area. This levy includes subscription access to approved online educational programs as determined by teachers.

School Magazine

This levy will entitle families to one copy of the magazine. Additional copies be ordered upon request. Please contact the school, if you require any additional copies.

LEVY CHARGES

Per Student	Sports & Arts Levy	\$ 40.00
	ICT Levy	\$ 50.00
Per Family	School Magazine	\$ 15.00

SIBLING DISCOUNT

2019 sibling discounts are as follows and have already been deducted from the tuition fees listed on the next page:

2 nd Child	3 rd Child	4 th & Subsequent
25%	60%	90%

BUILDING FUND

Loxton Lutheran School is committed to providing the best facilities possible for children to learn. The School Building Fund is a separate fund held with the Lutheran Laypeople's League into which donations are paid. Because of its voluntary nature, any donations to this fund are fully tax deductible.

ANNUAL DISCOUNT

Accounts paid in full (including levies and school magazine) on or before 28th February 2019 will receive a discount of 5% on the tuition fee portion.

SCHEDULE OF PAYMENTS FOR "COMMITMENT TO PAY FORM"

SCHEDULE OF PAYMENTS – Note: All payment amounts include Levies –						
Payment Options	Annual (Inc Levies)	5% Discount (to be deducted if payment made before 28/2/19)	Per Term	Monthly (11 payments Feb-Dec)	Fortnightly (24 payments Feb – Dec)	Weekly (48 payments Feb – Dec)
1 st Child	\$2,245.00	\$ 107.00	\$ 561.25	\$ 204.10	\$ 93.55	\$ 46.80
2 nd Child	\$1,695.00	\$ 80.25	\$ 423.75	\$ 154.10	\$ 70.60	\$ 35.30
3 rd Child	\$ 946.00	\$ 42.80	\$ 236.50	\$ 86.00	\$ 39.40	\$ 19.70
4 th Child	\$ 304.00	\$ 10.70	\$ 76.00	\$ 27.65	\$ 12.65	\$ 6.35

Please note:

-For families with multiple children, please add the amounts together for your total payment.

- If you had a direct debit payment arrangement in 2018, this will not automatically carry on into 2019.

School Fee & Debt Management Procedure

Enrolment Application & Fee Commitment Forms

During enrolment parents/caregivers are advised of the current year's fee structure (and the following year if known) and commit themselves, using the Commitment to Pay form, to fulfilling the responsibility of payment of fees. The significance of the commitment will be emphasised and parents/caregivers made aware that, whilst Loxton Lutheran School is foremost a place of education, we must operate as a viable business in order to provide the best educational outcomes to students. To be just and fair to other parents/caregivers of the school, Loxton Lutheran School will seek to recoup unpaid fees.

The Commitment to Pay form will be compulsory and will be required to be completed annually by the fee paying parent(s).

However, no child shall be denied enrolment at Loxton Lutheran School and a Christ-centred education because of genuine parental financial hardship.

School card is available to parents/caregivers dependent on income threshold. Parents/caregivers are invited to make an appointment to visit the Principal to discuss ways Loxton Lutheran School can support them with the payment of fees. All discussions regarding fee remissions, School Card or payment options should be viewed as private and confidential.

Should financial hardship occur unexpectedly, parents/caregivers are invited and encouraged to make an appointment with the Principal to discuss ways Loxton Lutheran School can support them with the payment of fees. The onus is on parents/caregivers to seek support when financial difficulties arise, preferably before the issue gets too large, adding to financial burden.

Fee Account Process and Payments

A fee statement will be emailed to parents on a monthly basis. A general letter outlining fee responsibilities and payment methods shall be included with the first statement of the year.

Fee instalment options are as follows:

- In full prior to the 28th February each year
- Each term, payable by the end of week 4 each term
- Monthly, Fortnightly & Weekly via direct debit, credit card or Centrepay

When setting the fees, School Council will set an annual percentage discount, on the tuition portion of fees, for all fees paid in full for the school year prior to 28th February.

Sibling discounts are intended to alleviate the financial burden on a family. A discount rate applies for each subsequent child in a family in attendance at the same time. The discount rate is detailed in the current year's Fee Schedule. In the case of blended families, the sibling discount only applies for those children for whom a parent has responsibility for fee payment.

Fees shall be paid in full by the due dates. Payments may be varied by arrangement with the Business Manager, ensuring that fees shall be paid by the end of the year.

Payment Methods:

School fees may be paid by cash, cheque, bank debit or credit card. EFTPOS facilities are available at the School Office. Credit card payment may be made in person at the school office, by completing the lower portion of the fee statement and returning it to the school office, by telephoning the school and providing relevant card details, or by instructions stated on the Commitment to Pay form.

NOTE: It is preferred that cash payments are made in person and a receipt obtained at that time. Where circumstances exist to make it necessary, any claim that school fees were paid in cash must be supported by a school receipt.

Debt Management Recovery

School Council acknowledges that families face difficult decisions in selecting an appropriate school for their children, and that financial circumstances play a significant part in those decisions in many cases.

Parents who fail to pay fees transfer an additional financial burden to other members of the community and impacts on the level at which fees must be set. It also may impact on the affordability of Loxton Lutheran School for all families.

Debts in relation to school fees and incidental charges shall be attributed to the person(s) who signed the Enrolment Form and Commitment to Pay Fee form. This responsibility shall hold unless and until one or more signatories to the enrolment notify the Principal in writing of their intention to withdraw the student.

School Council requires the Principal and/or Business Manager involved in the recovery of debts to be sensitive to the personal financial circumstances of families in the school community. The Principal or Business Manager may negotiate terms for payment where it is considered in the interests of both parties.

The Principal and Business Manager are authorised, at their absolute discretion, to take any action they consider appropriate in order to enforce payment of debts owed by the school.

Procedure:

1. At the beginning of each year, ensure every parent returns the signed Fee Commitment Form by the end of week 1 of term 1.
2. Tuition fees will be charged at the beginning of each year.
3. Payment due dates will be based on each family's Commitment to Pay Form
4. Account statements will be sent each month. All accounts will be monitored on a regular basis.
5. If fees are not paid within 14 working days of the due date, duplicate account statements are to be distributed to inform parents of any outstanding fee amount.
6. If the account is not fully paid within a further 14 days of step 5 and no agreed payment plan is in place, the parents will be contacted by the Business Manager to make arrangements for payments. Any arrangements are to be recorded on the School's accounting software, which only the Principal and Business Manager have access to.
7. If no further commitment has been made within 7 days of Step 6, contact will be made by the Principal.
8. Review each case carefully. Each family circumstance is different and should be approached very sensitively. Ensure confidentiality is maintained at all times.
9. For families experiencing financial difficulties, alternative arrangements may be considered such as:
 - Payments by instalment
 - Fee remission
 - Deferred payment

The outcome following the phone call and/or meeting are to be recorded on the School's accounting software and put in writing to the family

10. If the situation is not resolved despite every effort by the School, the Principal is to send a final letter advising them of our intention to commence steps which may include referral to a debt collection agent. It is generally expected that firm actions are required if the fees remain unpaid and satisfactory arrangements have not been made. Any action required will be made 7 days after the letter being sent.

Fee Remissions

Parents/caregiver's suffering genuine financial hardship, be it from the beginning of the year or part way through the year, are encouraged to contact the Principal to present their financial situation. All requests will be treated confidentially and sympathetically. The Principal and Business Manager are authorised to offer remissions to genuine cases at their discretion. In the interest of good stewardship, proof of financial status may be required.

An application for Fee Remission form will be provided and must be followed by an interview with the Principal. Payment arrangements negotiated will then be binding for the full year unless a remission variation is applied for and granted.

Split Families

Loxton Lutheran School is committed to keep the students at the forefront of our care, in all discussions, and in supporting parents/caregivers to negotiate fair and amicable financial arrangements.

In regard to the payment of fees, if both parents/caregivers have signed the Enrolment Form and Commitment to Pay Fees forms, then the fee account will be sent to both parents/caregivers, and it is up to parents/caregivers to decide who is paying what. Fees will only become the responsibility of one parent through a court order or if one parent chooses to take on sole responsibility for the fees, at which time a new Enrolment Form and Commitment to Pay form will be filled out and signed.

In a split family situation any agreement entered into by the school with either parent regarding payment methods, school card or fee remissions remains confidential with that person alone.

In existing split family situations, each parent who is responsible for payment of fees, will need to complete a separate Commitment to Pay form.

Withdrawal of Student(s)

One term's notice in writing is to be given by families should they wish to withdraw their child(ren) from Loxton Lutheran School to attend another. Fees will still be expected to be paid up to the end of the term of withdrawal.

If fees have been paid in advance at the start of the year, a refund will be issued from the beginning of the new term to the end of the year.

Temporary Withdrawal

Parents/caregivers temporarily withdrawing their child(ren) during term time from school for family reasons, would not, under normal circumstances, be eligible to a reduction in fees for the duration of the absence.

Termination of Enrolment by the School

If a student's enrolment is terminated by the school, this constitutes less than one term's notice. The current term will not be refunded.

Option 3 – Credit Card

I/we request and authorise Loxton Lutheran School to arrange for funds to be debited from my/our credit card account according to the schedule selected below.

Master Card

Visa

Card Number _ _ _ _ / _ _ _ _ / _ _ _ _ / _ _ _ _ Exp ___ / ___

Name on Card _____ CODE _____

Termly x 4 payments due: Term 1 – 22nd February 2019 Term 3 – 16th August 2019
Term 2 – 24th May 2019 Term 4 – 8th November 2019

Monthly x 11 payments due: 15th of each month – February to December
(If payment falls on a non-business day it will transact on the next business day)

Fortnightly x 24 payments commencing on Friday 8th February 2019

Weekly x 48 payments commencing on Friday 8th February 2019

Amount: \$ _____ (instalment amount)

Authorised Card Holder Signature: _____ Date ___ / ___ / ___

Option 4 – Direct Debit to Bank Account only

Term, Month, Fortnight, Weekly Tuition Fee Payment

Loxton Lutheran School Direct Debit Request

I / we request and authorise Loxton Lutheran School to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule selected below.

Name _____

Address _____

Signature(s) _____ Date _____

(if debiting from a joint account, both signature are required)

Name and Branch of Financial Institution _____

BSB No _____ Account Number _____

Amount: \$ _____ (instalment amount)

Please select one of the following payment methods:

Termly x 4 payments due: Term 1 – 22nd February 2019 Term 3 – 16th August 2019
Term 2 – 24th May 2019 Term 4 – 8th November 2019

Monthly x 11 payments due: 15th of each month – February to December
(If payment falls on a non-business day it will transact on the next business day)

Fortnightly x 24 payments commencing on Friday 8th February 2019

Weekly x 48 payments commencing on Friday 8th February 2019

Option 5 – Other Arrangements

I / we are unable to pay our fees by the options listed above and would like to discuss alternative arrangements with the Principal

Financial Agreement:

If both parents sign the declaration below, both parents will become liable for fees that are incurred. If parents decide to vary the billing arrangement made, new forms will need to be signed. In the case of a split family arrangement, each parent will need to provide a separate form.

I/we agree to meet my/our financial obligations in full and when due as per Loxton Lutheran School's Fee Policy, and my/our nominated payment option.

Print Name/s: _____

Signature _____

Date _____

Signature _____

Date _____

NB: Fee accounts will be distributed to families via the eldest child in your family and via email (unless requested to be forwarded by post).

Email address(es) for accounts: _____

Nominated contact for Fee enquiries: _____

Any family with existing amount owing prior to the start of the 2019 school year will be contacted by the Business Manager. Payment arrangements for this amount will be made separate to the above commitment via the form located on page 11.

Please return this completed form by no later than Friday 1st February 2019

Payment arrangement for existing debt at Loxton Lutheran School

Please return this completed form along with your 2019 Fee Commitment form by no later than
Friday 1st February 2019

Account Name: Mr / Mrs / Miss / Ms _____

Student(s) Family Name (s) _____

Existing Amount Owing \$ _____

I / we would like to make the following arrangement to pay our existing debt at the school.

- Payment in Full will be received by (date) ____ / ____ / ____
- Termly x 4 payments due
Term 1 – 22nd February 2019 Term 3 – 16th August 2019
Term 2 – 24th May 2019 Term 4 – 8th November 2019
- Monthly x 11 payments due: 15th of each month – February to December
(If payment falls on a non-business day it will transact on the next business day)
- Fortnightly x 24 payments commencing on Friday 8th February 2019
- Weekly x 48 payments commencing on Friday 8th February 2019

These payments will be made by:

- Direct deposit into the School's bank account
- Over the counter at Reception via cash or credit card
- Via Centrepay
- I authorise Loxton Lutheran School to debit my credit card or bank account using the same account numbers as stated in the 2019 Fee Commitment Form.
- I / we are unable to pay our fees by the options listed above and would like to discuss alternative arrangements with the Principal

Instalment Amount \$ _____

Signature(s) _____ Date _____