

Fee Policy

Yeshivah – Beth Rivkah Colleges (including Yeshivah – Beth Rivkah Preschools and Outside School Hour Care)

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1.0 Introduction

A core value and mission of Yeshivah and Beth Rivkah Colleges is our commitment to making Jewish Education affordable and accessible for all Jewish children. School fees and levies play an essential role in enabling the schools to provide the quality of education expected at Yeshivah and Beth Rivkah Colleges.

In order to enable you to plan to meet your financial obligations to the School, we are providing you with details of our Fees and Payment Policy.

In this policy, you will find our:

- terms and conditions for the payment of fees and levies;
- information on completing any CAPS forms;
- policy and procedure for continuing to send your children to the School in the event of your fees account falling into arrears.

By sending your children to our School, you are accepting this Policy and agree to meet the cost of their education by paying the assessed fees on time.

Fees and levies are split within Yeshivah - Beth Rivkah Schools Limited, which charges fees on behalf of the secular school, and our Jewish Studies (Out of Hours) Program.

The split for each school year will typically be 62% towards the secular school and 38% towards the Out of Hours Jewish Studies Program. The split is subject to review and may change. Should there be a change to the school fee split during the year (which is determined by timetable breakup) this document will be updated and circulated with the next fee statement.

2.0 Scope

This policy applies to all fees relating to Yeshivah and Beth Rivkah Colleges including Yeshivah – Beth Rivkah Preschools.

3.0 Policy

3.1 Fees and Levies

There are three types of fees and levies payable:

3.1.1 Tuition Fees

Tuition Fees contribute to the cost of educating your children at the School.

3.1.2 Levies

Levies facilitate various teaching and learning activities and resources. These include:

- General and Jewish Studies subject and curriculum teaching resources
- ICT
- Library resources
- subscriptions
- photocopying, publishing, class stationery and art and craft supplies
- class sets and consumable workbooks
- student health and well-being programs
- catering
- copyright fees
- excursion / incursion
- IT licenses
- Gifts, awards
- Miscellaneous expenses
- Photocopying & printing
- School events & programs
- Stationery & office supplies
- Teaching resources
- student leadership Development programs
- improved security
- In-house events and exhibitions
- educational milestones celebrations
- graduations
- special assemblies
- incursions
- guest speakers
- partial funding of excursions, incursions, swimming programs and Yom Tov & pre Yom Tov celebrations

To help families budget for the year**,** we will also charge for any known Shabbaton or Camp at the beginning of the year.

Levies are not refundable nor are they prorated for any period during the year if a student is withdrawn from the School.

3.1.3 Other Fees and Optional Activity Charges

Other Fees and Optional Activity Charges will be payable as determined from time to time.

These include charges such as:

- music lessons charges;
- integration aide costs;
- VET Course Fees.

Participation in these additional courses and activities is conditional on school fees and levies being paid in accordance with this Policy.

3.1.4 Camp Fees

Camp fees will be determined and finalised on a year to year basis, and parents will be notified as early as possible.

3.2 Billing and payment process

Fees and levies will be charged to your account as follows:

1. Tuition Fees and Levies will be charged to the **parent account** as one **annual amount** at the beginning of the school year.

2. The family must enter into an agreed payment plan with the school fees office by no later than 22 December each year, for the following year. (Please refer to the Payment Options section of this Policy.)

3. School fee statements are usually emailed at the beginning of each term or on request.

4. Other Fees and Optional Activity Charges will be charged during the course of the year and will be due and payable as and when charged.

3.3 Notice of Withdrawal

At least one **full school term's notice** is required before the withdrawal of a student from the School. For example, if you wish to withdraw your child from the College with effect from the commencement of term 1, notice is required on or before the first day of term 4. Notice is to be in writing and addressed to the Principal.

If the required notice is not provided, an amount equivalent to **one full term's Tuition Fees** will be payable, in addition to any Levies and any Other Fees and Optional Activity Charges. If a family has had their Tuition Fees assessed using the CAPS model and the required notice is

not provided, an amount of $2500 per child will be payable, in addition to any Levies and any Other Fees and Optional Activity Charges.

Levies are not refundable, or prorated, and therefore the annual amount is due and payable in full if your child is withdrawn from the College during the year.

3.4 Calculation of Tuition Fees

The Tuition Fees payable by a family will be assessed and calculated by the School depending on whether the family is a Full Fee Payer or is assessed under the CAPS process.

Information pertaining to parents or guardians and the payment of fees will be protected and remain confidential.

3.4.1 Full Fee Payers

Full Fee Payer families will be charged the full annual Tuition Fee per child enrolled at the School. The annual Tuition Fees are subject to any scholarships or bursaries granted.

A family discount on Tuition Fees also applies and is based on the number of children concurrently attending the Colleges from Foundation to Year 12. The discount will be:

- second child – 10% discount
- third child – 20% discount
- fourth child and more – 30% discount

Family discounts are applied in such a way that the highest discount rate is applied to the youngest child in the family.

3.4.2 CAPS

CAPS – 'Creating Access, Promoting Success' – gives eligible families certainty about the maximum annual Tuition Fees they will pay for all their school age children at Yeshivah and Beth Rivkah Colleges.

If eligible, the Tuition Fee amount payable is generally based on a percentage of a family's gross household income (explained below), as determined by the School. However, the School retains absolute discretion in determining the Tuition Fees payable, even if a family is eligible for CAPS.

Eligible parents will pay between 8-18% of their **total annual gross household** income during the previous financial year in Tuition Fees for all their children attending the Colleges. Levies, Camp Fees, Other Fees and Optional Activity Charges are charged in addition to the CAPS fee.

For the avoidance of doubt, families whose children are either first enrolled or returning to the School in either Year 10, Year 11 or Year 12, will be eligible for CAPS however a additional charge of $5000 over and above the CAPS assessed fees will be charged in the first year due to the higher costs of VCE and VCAL programs.

CAPS eligibility criteria

Families may be eligible for CAPS if they complete the CAPS application in accordance with this Policy and have:

- a combined gross household income of less than $500,000 per annum during the previous financial year (for divorced or separated parents, this includes any child support received); and
- less than $500,000 equity in assets. (The primary family residence is excluded from the investment calculation).

The CAPS Policy was introduced in 2014. In that time, the School has received valuable feedback in relation to the Policy. In order to further streamline the Policy, and continue to keep it fair and equitable, the School provides the following information to assist families to understand how eligibility for CAPS is assessed. The School stresses that the purpose of the policy is to make Jewish education affordable and accessible for all Jewish children.

The School acknowledges that there are certain legal and accounting principles which could allow families to reduce their household income and/or asset portfolio in such a way as to come within the CAPS Policy. For the purposes of the policy, and to ensure that it remains fair and equitable, the School will not have regard to such structuring and minimising principles.

Household income

A household includes:

- Parents;
- Guardians;
- Any step-parents (if applicable).

Household income includes (but is not limited to):

- gross income (not taxable income);
- any pension and government supplement payments (excluding CCS);
- periodic payments received (whether taxable or not);
- loans or any other financial payments received from extended family
- corporate income accessible by the household as a director and/or shareholder;
- trust distributions;
- dividends;
- interest from bank accounts;
- any other accessible finance the School may deem to be household Income for the purposes of CAPS eligibility.

Assets

Assets include (but are not limited to):

- investment properties;
- self managed super funds;
- shares;
- term deposits and cash in bank accounts.

As part of the CAPS application process, the School will request documentary evidence which must be submitted by the family in order to determine a family's eligibility to access the CAPS program. Should the School have further questions or concerns regarding a family's income and/or ability to pay, the School retains the right to request such further documentation as it determines appropriate in order to properly assess the family's eligibility.

The family must ensure all documents and information provided are complete, accurate and not misleading. If the School discovers that any document or information provided as part of a CAPS application is incomplete, inaccurate or misleading, the School may revoke its approval for CAPS and may charge the full fee amount (backdated for the school year).

If a request for further documentation and/or information is made and the request is not complied with (to the School/Fee Committee's satisfaction) the School retains the right to charge the full fee amount.

If the CAPS calculator deems a family to be ineligible for CAPS, they can leave their contact details to be contacted by the School fees office to discuss.

If a family has been approved for CAPS and fails to pay the assessed fees in accordance with your agreed payment plan, the family will be liable for fees at the Full Fee Payer rate. Please remember that childcare fees, Levies, VET Course Fees, Camp Fees, Other Fees and Optional Activity Charges are excluded from CAPS and are payable in addition to the Tuition Fees calculated under the CAPS program.

CAPS application process

As the CAPS application process is dependent on families submitting their financial information in order to be assessed, the CAPS application process will be open for a minimum period of four weeks. Families will receive an invitation to apply for CAPS and this invitation will outline details of the relevant due dates for completing the application..

Once contact information is submitted, the fees administrator will provide the family with a login and password.

Most families will have their CAPS fees automatically confirmed and approved by the school via return email (if they have provided correct and accurate information as requested during the application process). In some cases, the school may require parents to answer additional questions and/or provide additional information before determining if that family is eligible to access CAPS.

So as not to hinder the progress of your CAPS application, please ensure that the application form is properly completed, including uploading all the supporting documentation.

If your CAPS application and all supporting documentation and information, as listed in the application, is not submitted by the advertised closing date, your account will default to a Full Fee Payer account. If a late CAPS application is submitted and accepted by the College, there will be an automatic administration fee charge of $120.

When a family applies for CAPS, their CAPS assessment will show the difference between the Full Fee Tuition Fee amount and the amount of Tuition Fees as assessed under the CAPS Model.

One of the conditions of being on the CAPS model is that payments are to be made via the School's automatic billing system. If a family's fees are assessed via the CAPS model and the family does not agree to pay by credit card on the automatic billing system then there will be an annual administration fee charge of $320 per family to defray the added administration costs.

Key dates for CAPS

- **By the middle of September of each year:** CAPS Portal open for the following year, parents will be invited to apply for CAPS
- **By the end of October of each year**: Closing date for all online information and supporting documentation to be submitted.
- **By the end of November of each year**: Eligible families will be advised of their Tuition Fees if their CAPS application is successful.

3.5 Camps, Sports and Excursions Fund ("CSEF")

The Victorian Government unveiled the Camps, Sports and Excursions Fund (CSEF) in 2015 for four years to provide payments for eligible students to attend camps, sports and excursions.

Should CSEF be available, the school will inform all parents (when applicable).

3.6 Payment Options

Each family must enter into an agreed annual payment plan, which can be one of the following:

- paid annually, in advance, by close of business on the first day of school. To reflect the reduced administrative burden on the school, this payment will attract a 3% discount.
- paid in two equal instalments, paid by the first day of terms 1 and 3;
- paid in four equal instalments, paid by the first day of each term;

- paid in 11 equal monthly instalments, with the first instalment to be paid by no later than 31 January and the last instalment to be paid no later than 30 November of the school year.
- paid in 23 fortnightly instalments with the first instalment to be paid by no later than 15 January and the last instalment to be paid by no later than the 30 November of the school year

A variety of payment methods are offered by the school. These include:

- Credit card (Mastercard and Visa) by written authorisation, phone or in person (American Express credit cards will incur a 0.69% surcharge)
- Direct debit from a nominated bank account
- Centrelink deduction
- Payroll deduction

The School Fees Office accepts payments:

1. **In Person** at the Fees Office during normal business hours by cash or credit card at 88 Hotham Street. Visitors must sign in at Reception.

2. **By Phone** using Mastercard, Visa or American Express. Please contact the School Fees Office on 9522-8247 to make a payment.

3. **By Direct Deposit –** Please contact the School Fees Office on 9522 8247 to obtain the bank account details.

If a family's credit card, direct debit or cheque payment is declined, there will be an administration fee charged of $25 per instance. Payment is made using the automatic billing system, and this $25 administration fee will only be charged on the third attempt which is carried out manually after the credit card has failed twice.

Where a family has not agreed to a payment plan by 22nd December in the year preceding a new school year, their children will be removed from all class lists and their enrolment will be suspended. An administrative fee of $320 per child will be added to any payment plan accepted by the School after this date. Should a parent decide to withdraw their child after this date, one term's fees in lieu of notice will need to be paid.

Online Payments

Payment can be made by logging onto our Website and following the steps below:

- Go to https://parents.ybr.vic.edu.au
- Click on Finance
- Select Make a Payment (note that receipt and transaction history can also be viewed here)
- Select correct account and payment amount and enter any additional information and select next
- Enter a credit card details or select from stored cards and pay now

3.7 Unpaid fees

Unpaid fees cause problems for the functioning of the School.

Unpaid fees may accrue after a family has commenced in the School and parents or guardians fail to meet their financial commitments. Every effort will be made to help those parents or guardians understand their obligations. Where there is genuine financial hardship, the School will do everything that it can to help the family provided this is brought to our attention in a timely manner. If you are experiencing financial hardship, please contact the school fees office on 9522 8247 as soon as possible to organise an alternative plan.

All fees and levies go directly to pay for teachers, staff, resources and ground upkeep for Yeshivah – Beth Rivkah Colleges, enhancing the learning experience of your children and all our Yeshivah and Beth Rivkah family. It is therefore important that every family pay their assessed fees in full and on time as that allows the School to run as smoothly as possible.

If at any stage your account is in arrears without agreement, our collection process will be set in motion. If you have been approved for CAPS and fail to pay the assessed fees in accordance with your agreed payment plan, you will be liable for fees at the Full Fee Payer rate.

If your account remains in arrears for over one month, without agreement, the School may, in its absolute discretion not permit your child/ren to attend the School. Any costs incurred by the School in pursuing unpaid fees will be charged to the parents, legal guardian or anyone else who has accepted responsibility to pay the fees.

If your account is in arrears, the School may cancel your agreed payment plan and you will need to pay all fees upfront at the Full Fee Payer rate, and in full each term to secure your child's enrolment for the following term.

By sending your children to our School, you agree to arbitrate any dispute relating to any fees and levies claimed with the School according to halacha before an independent Beit Din appointed by the School. If you fail or refuse to participate in the Beit Din, the School reserves the right to commence proceedings to recover all outstanding fees and levies, at the Full Fee Payer rate, in a court or tribunal.

Please note that all parents and guardians are jointly and severally liable for any fees arrangements entered into with the School.