

Tuesday, 2 December 2025

Dear Families,

2026 Annual School Fees & Levies

Each year the school engages in many discussions with MACS, our governing body, to ensure that St Mary's School, Geelong can not only continue to deliver a personalised, high-quality education that is responsive to the diverse interests and academic, social and emotional needs of our students, but also at an affordable level for families. Following this, I am pleased to confirm that the annual School Fees and Levies for the 2026 academic year have now been ratified.

School funding is complex, so I have included with this letter a simple school funding "explainer" which I hope will support your understanding of how government funds Catholic (and other non-government) schools and how these Fees & Levies support our school.

St Mary's School, Geelong, continues to face increasing costs in multiple areas of school operations, including WorkCover premiums, Child Safety compliance, risk management, teacher resources and professional learning, together with higher central system costs and reduced funding.

Fees & Levies at St Mary's School, Geelong are heavily influenced by the Commonwealth Department of Education's calculation of our school community's ability to financially contribute to the operating costs of our school, known as the Capacity to Contribute, or CTC, which they review annually.

Any decision to adjust Fees & Levies is never made lightly, nor without careful and thorough consideration of our students' needs and our school's capacity to provide an educational experience that supports every student to flourish. We are also mindful of the many other financial pressures that our families face in the current economic climate. The Annual Fees & Levies in 2026, have been set as follows:

▪ Family Fee	\$2,325.00
▪ Building Levy	390.00
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	\$2,715.00
ADDITIONAL CHARGES (PER CHILD):	
▪ Curriculum Levy (All Students)	220.00
▪ Technology Levy (All Students)	90.00
▪ Activity & Event Levy (All Students)	20.00
▪ Chromebook Levy (Yrs 3-6)	50.00
▪ Sacramental Levy (Yrs 3, 4 & 6)	30.00
▪ Swimming Levy (Yrs Foundation-4)	110.00
▪ Camp Fee* – Extended Day Camp (Yrs 3&4)	185.00
▪ Camp Fee* – 3 days/2 nights (Yrs 5&6)	470.00

Annual billing is made up of the following three (3) compulsory components:

- Family Fee:** charged annually **per family**, it covers the majority of school expenses and includes school paid staff salaries, student protection insurance, administration and operating costs of the school.
- Building Levy:** charged annually **per family**, is a building improvements and maintenance levy and is used for the acquisition, construction and maintenance of school buildings, and to support capital loan repayments.
It is compulsory and not tax deductible. (NB: Voluntary donations directly to the School Building Fund would be tax deductible. Please contact the school for more information).
- Additional Charges (per student):**
 - Curriculum Levy & Technology Levy** - charged annually **per student** to assist with the cost of text books, stationery & classroom materials, educational experiences, IT hardware upgrades, software & licensing.
 - Activity & Event Levy** - charged annually **per student** to cover a student's involvement in activities where they provide a gift for their chosen recipient for **Mother's Day & Father's Day** and participate in **Feast Days (Mannix, Mercy &**

McAuley) & Shrove Tuesday (Pancake Day) where support is given to various Community Groups including the St Mary's Parish Pantry.

(Please note: The school's Parents & Friend's Association (PFA) will hold various separate events which may include a cost).

- **Chromebook Levy** - charged annually **per student in Years 3-6** to help provide a dedicated Chromebook device to each student for use in class and to assist with any future remote learning or at home tasks. **Devices remain the property of the school at all times.**
- **Sacramental Levy** is associated with the Sacramental Program conducted each year for students within **Years 3, 4 & 6** (*Reconciliation, First Eucharist/Holy Communion and Confirmation, respectively*) and charged annually for **every student** within these year levels. (*Please note: although Non-Catholics participate in the Sacramental Program they are not eligible to receive a Sacrament*).
- **Swimming Program Levy** is associated with the **compulsory** five (5) day program and charged annually for **all students in Foundation – Year 4** to support the cost of this program.
- **Annual Camps** (**Please note: All Camp Food is included in the Fee and is GST inclusive*):
 - ~ Students in **Years 3 & 4** participate in an **extended day camp**
 - ~ Students in **Years 5 & 6** participate in a **two (2) night camp** (3 days/2 nights)

Families are billed annually for School Fees & Levies at the commencement of each school year for their enrolled child(ren) and **ALL FAMILIES are required to have a completed [Fee & Levies Commitment Agreement](#)** in place to indicate their payment method as listed below (*Please note: Families who request individual split billing will need to complete separate Fee & Levies Commitment Agreements and their payments will be adjusted accordingly*):

- **DIRECT DEBIT: Annual** (*deducted end of February each year*), **Quarterly** (*4 payments per year in February, May, August and November*), **Monthly** (*10 payments per year on or near 20th of each month February to November*), **Fortnightly** (*20 payments per year commencing from mid-February through to November*)
- **LUMP SUM:** (*full payment*) by 28 February 2026* (*as this falls on a Sat, payment will be processed on the first business day following*)
- **PRIVATE FEE ARRANGEMENT:** Approved by the Principal and reviewed each year (includes Credit/Debit Card schedules). *Please note: if terms of the agreement are not met, families will be required to undertake a Direct Debit agreement.*

The preferred payment option is by **Direct Debit** either annually, quarterly, monthly or fortnightly. **Families selecting payment by Direct Debit will also need to complete a [Direct Debit Authority Form](#)**, which will continue to operate for the length of time student(s) are enrolled in St Mary's School, Geelong or for any amounts still owing following their departure from the school. Amounts payable are adjusted accordingly each year unless the school receives written advice to change your current fee commitment agreement.

Alternatively, families selecting to make a **one off, lump sum, full payment at the beginning of the year can do so by cash, credit/debit card or EFT Transfer prior to 28 February, 2026.**

Families unable to comply with Direct Debit or Lump Sum payment options can request an appointment with the Principal to **organise a Private Fee Arrangement** and complete the necessary forms.

School Fee statements will be issued each term or as requested by families. For families choosing a Private Fee Arrangement, all payments will be required by the due date stated on each term account. Families that do not pay their school fees **in full by the due date** will be required to enter into a regular payment arrangement using the School's Direct Debit facility.

If school fees are not paid, and there is no approved payment arrangement, your child(ren)'s enrolment will be reviewed. Legal advice may also be sought for outstanding accounts to be forwarded to a commercial collection agency with any additional collection costs (if applicable) payable by the family.

Goods and Services Tax (GST): Education Curriculum is GST exempt, and as such GST does not apply to School Fees and Levies. However other activities of a recreational nature (e.g. Food on School Camps) do attract GST and will be charged accordingly.

Rebates: Any student commencing or leaving during the school year will receive rebates as per the Principal's discretion. *Please note: usually no adjustment is made in relation to the Building Levy with the full amount due each year unless approved by the Principal.*

If you have any questions or concerns regarding this, or wish to discuss your individual circumstances, please do not hesitate to contact me. We remain committed to keeping Fees & Levies as low and affordable as possible.

Thank you for your understanding and support. I am grateful for your trust in our school, and the strong relationship we have with parents/guardians/carers in the education of your child(ren).

Yours sincerely,

Annicc Lappin
Principal

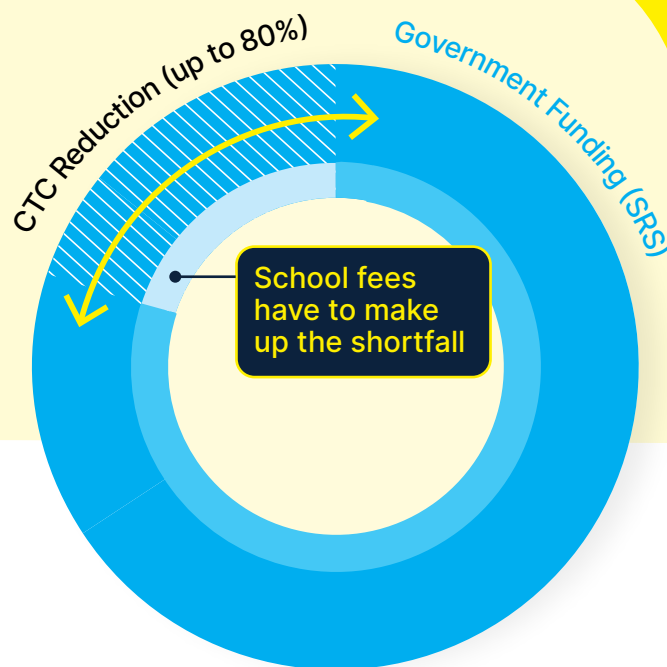
Parent Guide to Catholic

School Funding

Catholic schools (and other non-government schools) are funded through a combination of:

1. Commonwealth Government funding
2. State Government funding
3. Parent contributions in the form of tuition fees and charges.

This is how the pieces of the pie fit together.



Baseline funding (the SRS)

There is an agreed annual amount that government funds every school to meet its students' educational needs. This is called the **Schooling Resource Standard (SRS)**. Under this national agreement, the Australian and state governments together fund schools in line with the SRS.

The final SRS Base for 2025 was \$13,991 for each primary student, and \$17,582 for each secondary student.

In addition to this base amount, there are up to six loadings that can provide additional funding for student priority cohorts and disadvantaged schools.

To ensure that funding keeps up with changes in wages and other costs, the SRS base amount and loadings are indexed each year.

The Capacity to Contribute (CTC)

For Catholic schools, the SRS base amount is then **reduced** by the school community's Capacity to Contribute. This can be as much as an 80% reduction.

The CTC for each school is determined by the taxable income of the families attending the school, as reported annually to the Australian Tax Office.

Schools are currently expected to recover the CTC shortfall in SRS funding through school fees.

Importantly, none of this government funding can be used for buildings and infrastructure in Catholic schools. Our buildings and infrastructure are funded by capital grants from the Commonwealth and/or Victorian governments, and by parent contributions through fees, school cash reserves and capital levies.

Further information is available on the [School Resourcing Standard](#) through the Australian Government Department of Education.