Melbourne Archdiocese
Catholic Schools

ST MARY'S SCHOOL
GEELONG

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Dear Families,

Introducing Tiered Family Fees in 2027

At St Mary's School, Geelong we are committed to helping every child flourish by fostering intellectual curiosity, strengthening character, and supporting wellbeing within a nurturing Catholic community.

In planning for 2027, our focus has been to ensure we can continue to provide the high-quality learning opportunities, care and support that families value, while keeping costs as affordable as possible.

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 each student in our school. The setting of annual fees & levies is 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 is reviewed annually based on the school's rating of Direct Measure of Income (DMI).

Each year the school engages in many discussions with MACS, our governing body, to ensure that St Mary's School, Geelong can continue to deliver a personalised, high-quality education that is responsive to the diverse interests and academic, social and emotional needs of our students, and as such MACS has set guidelines for us to transition from our previous fee model to a **tiered family fee structure in 2027**.

Why we are moving to tiered family fees

Under a "flat fee" model, a family pays one amount regardless of whether they have one child or four children enrolled. Under the new "tiered" model, fees are set with an upfront fee for the first child and smaller, stepped amounts for additional siblings.

This model is already used successfully across Catholic secondary colleges and over 60% of Catholic primary schools. Transitioning now addresses three practical realities:

- **Fairness for all families:** Under a flat fee, families with one child contribute the exact same amount as larger families, even though every child uses classrooms, teachers, specialists, and resources equally. A tiered structure shares costs more fairly across the whole community, while still providing significant discounts for siblings.
- **Matching how our school is funded:** Commonwealth and state grants are calculated strictly on a per-child basis. Government funding formulas assume our school collects a fee contribution for each enrolled student. Under a flat family fee, our school foregoes critical operating revenue that the government expects us to receive. A tiered fee closes this gap.
- **Protecting our classrooms:** A tiered fee model establishes a predictable, dependable financial baseline to retain great teachers, maintain supportive class sizes, and keep classroom resources up to date.

2027 Tiered Fee Schedule

Beginning in the 2027 school year, our annual fee structure will be:

Enrolled Children:	**1 Child**	**2 Children**	**3 Children**	**4 Children**
Tiered Family Fee	$2,445.00	$2,575.00	$2,715.00	$2,855.00
Family Building Levy	$415.00	$415.00	$415.00	$415.00
Student Levies @ $650 per child	$650.00	$1,300.00	$1,950.00	$2,600.00
Total*	**$3,510.00**	**$4,290.00**	**$5,080.00**	**$5,870.00**
Approximate Weekly Breakdown (40wks)	***$87.75***	***$107.25***	***$127.00***	***$146.75***

**NB: Total amount does not include Camp Fee for Yrs 3-6. Although charges are currently being finalised, it is anticipated that they will be $195 (Yr3&4) & $495 (Yr5&6).*

The three (3) compulsory components for annual billing cover the following:

1. **Tiered Family Fee:** charged annually **per family**, it supports a large portion of school expenses including school paid staff salaries, student protection insurance, administration and operating costs of the school.
2. **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).*

3. **Student Levies:** charged annually **per child**, to assist with a range of costs associated with the various curriculum areas including most classroom requirements, excursion/incursion costs and activities for RE & Sacraments. It also supports curriculum software & licensing fees and IT hardware upgrades & leasing costs. All students will have access to up-to-date technology, iPads, Chromebooks etc. Devices in Foundation – Year 2 are shared whilst in Year 3-6 individual devices will be allocated to students. However, please note that all devices remain the property of the school.

In addition to the above billing, students in Years 3-6 will also be charged for participation in the following camps (**Please note: All Camp Food is included in the Fee and is GST inclusive*):

~ Students in **Years 3 & 4:** an **extended day camp** (approx. 9am – 9pm)
~ Students in **Years 5 & 6:** a **two (2) night camp** (3 days/2 nights)

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

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 2027* *(as this falls on a Sun, payment will be accepted 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, 2027**.

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.*

We know that family budgets are under real pressure, and we never make fee decisions lightly. While our fees will naturally need to reflect normal cost-of-living movements over time, taking these measures ensures a stable, dependable operational foundation for our school. Most importantly, it ensures our classrooms remain focused on delivering the personal care, quality teaching, and attention your child deserves.

Pastoral care and financial support
In keeping with our Catholic ethos, financial hardship should never be a barrier to an education at St Mary's School, Geelong. We continue to offer confidential fee relief and support for families holding a Health Care Card, as well as for any family whose financial circumstances have changed.

If you have questions about the new fee structure or wish to discuss support options in complete confidence, please contact me directly.

Please find attached an FAQ for your reference, to help answer some of the most common questions that may arise from the introduction of Tiered Family Fees in 2027.

Thank you for your ongoing partnership, trust, and shared commitment to our school community. We are committed to providing the best education to your child(ren).

Yours sincerely,

Annice Lappin
Principal