



XAVIER COLLEGE
Senior Campus
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xavier.vic.edu.au

20 November 2015

Dear Parents and Guardians

For the past three years the College Council has undertaken an in-depth review of the College budget and its financial arrangements. This review identified a range of efficiencies that will be incorporated into budgets over subsequent years. In addition the reconstitution of the XC Foundation has provided Xavier with more flexibility in raising and distributing funds to the College for approved activities.

Our aim in future years is for the College operations and programs to be met solely from Tuition Fees and Government funds. The Foundation will provide increased funds over the next four years so that by 2020 scholarships and bursaries will be fully funded from the Ignatian Education Fund and the Endowment Fund. It is believed these changes will greatly assist in moderating the fees increase in future years.

I am pleased to advise that these efficiencies have been incorporated into the 2016 College Budget which has been approved by the Provincial of the Society of Jesus in Australia on the recommendation of the College Council.

The increase in fees for 2016 is maintained at 5.5%. This is in alignment with the educational CPI. The upfront payment discount on tuition has been maintained at 4% as it was in 2015.

A fee invoice showing annual charges and levies will be provided for the upcoming year. Upon receipt, parents will be required to nominate a payment option. Statements will still be forwarded quarterly showing extracurricular charges, elective subject charges and senior levies.

The aim of issuing the invoices at the beginning of December is to allow time for the implementation of a monthly direct debit facility as the preferred method of payment. Please find attached our 'Direct Debit Service Agreement'. This document outlines our service commitment to you in respect of the Direct Debit Service Agreement (DDSA) arrangements made between Xavier College and you. The Agreement is designed to explain what your obligations are as well as those of the College. Note that existing DDSAs held will be re-instated annually therefore there is no need to complete again, unless updated details are to be provided.

Payments options will be:

Option 1 - Upfront payment

A discount of 4% will be given on payment of the annual tuition fee if the payment is received by 31 December 2015. Note that the discount applies to tuition fees only, and does not include levies and additional charges which need to be addressed separately and in addition. Payment received after the due date will not be entitled to receive the discount.

Option 2 - Monthly payment via Direct Debit

Monthly payment via a Direct Debit facility will be the preferred method of payment. Please read and complete the Direct Debit Service Agreement (DDSA) and return it to the College prior to 31 December 2015. Ten (10) monthly payments are scheduled to be deducted from your nominated account on the 15th of each month from February to November 2016. The monthly amount is to be determined by the annual tuition fee and levies shown on the first invoice. All extracurricular charges, for example Music, will be invoiced quarterly and are payable separately, and in addition to the monthly direct debit.

We are again considering the introduction of an additional charge for fees that are not paid by the due date in fairness to all those who go to considerable efforts to pay in a timely manner.

Any variation to the options available should be discussed in confidence with Valentino Marinelli, the College Director of Finance.

The scheduled Scale of Fees for 2016 is attached for your reference.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Frank Peck', with a small horizontal line to the right of the signature.

**Frank Peck
Chairman
Xavier College Council**

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2016 SCALE OF FEES



A CATHOLIC
JESUIT SCHOOL
www.xavier.vic.edu.au

Year Level	Tuition Fees	Discount Tuition Fees Payable before 31 December 2015 [^]	Sports Levy	Computer Infrastructure Levy	City Cite Levy	Boarding Fees
3 and 4 year-old*	\$17,435	\$16,738				
Prep to Year 4	\$17,435	\$16,738				
Year 5	\$23,320	\$22,387	\$450	\$650		
Year 6	\$23,320	\$22,387	\$450	\$650		
Year 7	\$24,247	\$23,277	\$450	\$900		
Year 8	\$24,247	\$23,277	\$450	\$850	\$400	
Year 9	\$25,797	\$24,765	\$450	\$900		\$21,480
Year 10	\$25,797	\$24,765	\$450	\$650		\$21,480
Year 11	\$25,767	\$24,736	\$450	\$900		\$21,480
Year 12	\$25,767	\$24,736	\$450	\$250		\$21,480

* Part time rates apply for 3 and 4 year old Kindergarten.

[^] An early payment discount of 4% is applicable if the total annual tuition fees are paid in advance on or before 31 December 2015. For advanced payment of fees and lump sum payments, kindly email remittance details to the Accounts Department by email: accounts@xavier.vic.edu.au

Capital Levy

This compulsory levy is to service the loans associated with the capital works undertaken at the College.

First Child: \$1,100



Second Child: \$500

Third or more children: \$nil

Additional Fees and Charges

Additional levies including co-curricular, music school, sports and VCE subject levies are invoiced in April, July, September and November. All fees are payable in advance under terms directed by the College Council and **are due as specified on your fees statement.**

Payment Options and Methods

DIRECT DEBIT	ONLINE	TELEPHONE
<p>You can switch to paying your fees by monthly instalments by Direct Debit at any time by completing and returning the Direct Debit Service Agreement by post or scan and email to accounts@xavier.vic.edu.au</p> <p>To register for Direct Debit visit xavier.vic.edu.au, select online payments and download the Direct Debit Service Agreement form or call the Accounts Department on 9854 5419 or 9854 5415 to obtain a copy of the form.</p>	<p></p> <p>Secure online payment with credit card* at https://payments.xavier.vic.edu.au</p> <p></p> <p>Make payment via your bank, credit union or building society account via internet banking.</p> <p>Enter our BPAY Billers Code: 384065 and your Xavier College reference number, which appears on the front of your fees statement/tax invoice.</p>	<p>To pay by phone from your credit card* or debit card call 1300 659 724 (24 hours, payment limits may apply).</p> <p>You will require your Account ID located on the front of your fees statement/tax invoice.</p>
		MAIL
		<p>Detach payment slip at the bottom of your fees statement/tax invoice and send with cheque payable to:</p> <p>Xavier College 135 Barkers Road, Kew, VIC 3101</p>

*Please note that payments by credit cards incur a processing fee: Visa and MasterCard - 1% (incl. GST) and American Express - 2% (incl. GST).

Xavier College Direct Debit Service Agreement (DDSA)



Customer's Authority

Name of customer/s giving the DDSA

I/We

Name of Debit User

authorise and request you

to arrange for funds to be debited from my/our account at the financial institution identified below and as prescribed below through the Bulk Electronic Clearing System or to debit my/our account by any other means.

This authorisation is to remain in force in accordance with the terms described in the Direct Debit Service Agreement.

Customer's Address

Residential Address

Details of the Account to be debited

Name and address of the financial institution at which your account is held

Account Name (please insert your name in full)

BSB number

Account number

Branch name

OR Details of Credit Card to be debited

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Name Expiry

I accept that a surcharge of 1% will apply to VISA/ Mastercard and 2% for American Express.

Declaration
(if in joint name/s both signatures may be required)

I/We also authorise the following:

1. The Debit User to verify the details of the accounts above with my/our financial institution.
2. The financial institution to release information allowing the Debit user to verify the above-mentioned account details.
3. Current statement balance outstanding (amount must cover annual tuition fees & levies and any other charges)
4. **TEN** monthly instalments on the 15th of each month commencing from February to November inclusive.
5. Agreement to remain in force for the period that student/s is/are at Xavier College.

Signature

Date

Date

Account ID
(included on Tax Invoice/Statement)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Xavier College Direct Debit Service Agreement (DDSA)



Please ensure that you have read the following before sending in the DDSA. Please retain this page for your records.

- We may vary this agreement at any time by giving you at least 14 days' notice.
- By signing a DDSA, you request and authorise us to arrange for funds to be debited from your account or to your credit card as provided in this Service Agreement. The amounts drawn will be in accordance with your statement or any greater amount which you, or either of you, instruct us to draw.

We will arrange for funds to be debited from your account or to your credit card:

- a) as requested and authorised in the DDSA; or
- b) according to any notice sent to you specifying the amount payable and the date the payment is due; or
- c) in accordance with this Service Agreement.

The payment will be deducted from your nominated account on the payment due date or monthly, as requested. If the due date for payment falls on a non-working day or a national public holiday, the payment will be processed on the next working day.

- It is your responsibility to ensure that you have sufficient funds in the nominated account when payments are to be drawn. If you do not have sufficient funds, then:
 - a) the payment will be regarded as not having been made;
 - b) an administration fee will be charged to your account;
 - c) if the nominated account is conducted with the Commonwealth Bank then we may, on a day subsequent to the payment due date, debit funds from your account, either in full or partial payment of any amount overdue.
- You should be aware that:
 - a) Direct Debiting through Bulk Electronic Clearing System is not available on all accounts;
 - b) Account details should be checked against a recent statement from your financial institution. If you are in any doubt, you should check with your ledger financial institution before completing the Direct Debit Request; and
 - c) It is your responsibility to advise us if your nominated account is altered, transferred or closed.
- If you believe there has been an error in debiting your account you should contact us on 9854 5419 from 8:30am to 4pm, Monday to Thursday as soon as possible so that we can resolve the issue promptly.
- Your records and account details will be kept private and confidential and will only be disclosed at your request or at the request of the financial institution in connection with a claim made to an alleged incorrect or wrongful debit, or otherwise as required by law.
- For all matters relating to the DDSA arrangement on your account, including requests for deferment of debits, alteration of debit arrangements or stopping or cancelling your DDSA, please call us on 9854 5419 or 9854 5415 from 8:30am to 4pm, Monday to Thursday.