



SOPHIA  
MUNDI

Steiner Education and IB World School

# 2019 Fee Policy

This policy applies to Australian citizens and permanent residents only  
It is important that all parents read this 2019 Fee Policy carefully

*Date of Issue: Friday 14 September 2018*



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**Sophia Mundi Limited** is a not-for-profit company operating as “**Sophia Mundi Steiner School**”. Enrolling your child is a commitment to fee-paying education. This is vital not only to the wellbeing of the School, but of your children and our school community as a whole. Our fee structure is designed to facilitate your children completing their Prep – Year 12 schooling at Sophia Mundi simultaneously achieving an IB World recognized international qualification.

**I. Sophia Mundi Tuition Fee Schedule 2019 (2019 = 2018 + 0% increase)**

<b>Primary Year Level</b>	<b>Tuition Fee Per Year</b>	<b>Tuition Fee Per Term</b>	<b>Secondary Year Level</b>	<b>Tuition Fee Per Year</b>	<b>Tuition Fee Per Term</b>
<b>Prep</b>	\$11,016	\$2,754			
<b>Class 1</b>	\$12,648	\$3,162	<b>Class 7</b>	\$13,056	\$3,264
<b>Class 2</b>	\$12,648	\$3,162	<b>Class 8</b>	\$13,056	\$3,264
<b>Class 3</b>	\$12,648	\$3,162	<b>Class 9</b>	\$13,464	\$3,366
<b>Class 4</b>	\$12,648	\$3,162	<b>Class 10</b>	\$14,280	\$3,570
<b>Class 5</b>	\$12,648	\$3,162	<b>Class 11</b>	\$16,320	\$4,080
<b>Class 6</b>	\$12,648	\$3,162	<b>Class 12</b>	\$16,320	\$4,080

In Class 12, all International Baccalaureate (IB) students are liable for subject and examination fees, which are levied separately by the International Baccalaureate Organisation and are collected by the school on their behalf in May. Please refer to the “Senior School Curriculum International Baccalaureate Diploma Supplement and Curriculum Guide”.

**2. Application Fee**

An Application Fee of \$180 is payable per student. Additional applications for the family are charged \$90 per child. This fee is neither refundable nor transferable.

**3. Enrolment Confirmation Fee**

An Enrolment Confirmation Fee of \$1,400 is payable upon the acceptance of a place and to confirm the enrolment. If this fee is not paid in full upon receipt of the invoice, the offer will be withdrawn. The School cannot then guarantee your child’s position, which becomes available to other students on the waiting list. This fee is neither refundable nor transferable. Sibling discounts apply (see Point 10.1 below).

**4. Composite School Fee**

The Composite School Fee per term consists of the following five items: (4.1) Tuition Fee, (4.2) Camp Fee, (4.3) Ensemble Music Fee, (4.4) Individual Music Fee, and (4.5) Sundries Levy.

**4.1 Tuition Fee per Term**

Tuition Fees are outlined in Point I above. These are the only fees within the Composite School Fee that can be subject to sibling discounts, bursaries (see Points 10.1 and 10.2 below) and scholarships.

## 4.2 Camp Fee per Term

Class 3	Class 4	Class 5	Class 6	Class 7	Class 8	Class 9	Class 10
\$92	\$322	\$373	\$373	\$418	\$474	\$510	\$373

Camp Fees are specifically for the Outdoor Education programme costs and are compulsory for classes 3 through to 10. Please refer to the “Outdoor Education Primary School Student Handbook” and the “Outdoor Education High School Student Handbook” for further information.

## 4.3 Ensemble Music Fee per Term

Music fees are compulsory for classes 3 through to 10. The ensemble music fee of \$148 per term covers the cost per term for class orchestra, ensembles and other school music events. Note that if music is chosen in Class 11 and 12, then it will be itemized and invoiced separately.

## 4.4 Individual (Private) Music Fee per Term

The individual music fee of \$260 per term covers the cost per term for individual music lessons. Note that longer and/or extra music lessons will be itemized and invoiced separately. Again, if music is chosen in Class 11 and 12, then it will be itemized and invoiced separately. When an additional Instrument is chosen, i.e. 2nd or 3rd, they are invoiced additionally at \$360 per instrument.

## 4.5 Sundries Levy Per Term

Prep	Class 1	Class 2	Class 3	Class 4	Class 5	Class 6	Class 7	Class 8	Class 9	Class 10	Class 11	Class 12
\$510	\$102	\$102	\$118	\$118	\$118	\$118	\$133	\$133	\$133	\$133	\$430	\$430

The Sundries Levy covers items such as class materials, hard arts consumables, science laboratory consumables, student accident insurance provision and class sundries and is not to be confused with Point 8 Student Reimbursements below.

## 5. Contributed Services Levy

A Contributed Services Levy of \$133 is charged per family each term to help towards covering the costs of hiring school cleaning contractors. All schools rely on contributed services to help keep school fees down while meeting community expectations. Participating in Working bees, organizing the Open Day / Spring Fair, running the school canteen, slow food market, baking cakes etc., are all considered part-contribution to Contributed Services. According to each family’s level of contributed services this levy may be credited back to their account in the following term upon written request, emailed to the Business Manager. We ask families to be proactive in this, if they consider their level of participation to warrant such a credit.

## 6. Building Fund Contribution (voluntary)

The Building Fund Contribution is a voluntary **tax-deductible** donation of \$250 per family per term. The Building Fund is vital to the provision of building maintenance, modifications and new resources. While tuition fees cover a major portion of our students’ education at Sophia Mundi, they do not provide all the funds we need to undertake building projects and other capital works.

## **7. Invoice Amount Each Term**

The invoice amount each term consists of Composite School Fee (Point 4 above), Contributed Services Levy (Point 5 above), and Building Fund Contribution (Point 6 above). **Should a parent/guardian choose to withdraw their contribution to the Building Fund, Accounts must be notified immediately (accounts@sophiamundi.vic.edu.au).**

## **8. Student Reimbursements**

### **8.1 Excursions**

Excursion expenses will be billed directly by the School, unless students make a reimbursement payment on the day.

### **8.2 Sports Uniforms**

Students in classes 6 - 12 are required to have sports uniforms. The expense will depend on which items are ordered and will be billed directly by the School, unless students make a reimbursement payment on the day of their uniform collection.

## **9. After School Care Fees (Invoiced Each Term in Arrears)**

Parents are welcome to utilize Sophia Mundi's After School Care Programme, which operates each week of term (school holidays and pupil free days are subject to demand), and is primarily for children aged 5-12 years. The invoiced fee amount is \$30 per child per afternoon session, with the proviso that any child collected after 6.00pm will be invoiced an additional cost at the rate of \$1 per minute collected late (after 6.00pm sharp) no exceptions.

## **10. Discounts & Bursaries**

### **10.1 Sibling Discounts**

A sibling discount of 10% for the second child, 25% for the third child, and 75% for the fourth child and any subsequent children concurrently enrolled at Sophia Mundi is only applied to Tuition Fees and Enrolment Confirmation Fees. The eldest child in the family who is enrolled at school is considered the first child in every case.

### **10.2 Bursaries**

In exceptional circumstances, a bursary may be granted to an existing Sophia Mundi student whose parents/legal guardians are temporarily unable, for financial reasons, to cover the full cost of the student's attendance at Sophia Mundi. Bursaries are only applied to tuition fees and are valued at 10% up to 50% of the full cost of the Tuition Fees. Applications will be assessed according to need and will also be subject to the student's contribution to the Class and their family's contribution to the School. Bursaries may be granted for one (1) term up to a maximum of four (4) terms of any one school year and are only valid whilst a family is in genuine need of financial assistance. Bursaries expire at the end of the year. Existing parents, who are still unable to pay the full amount of the tuition fees for financial reasons, need to make a new application for the following year. Applications are to be submitted no later than the fifteenth day (15th) of August in any year. Application forms are available from the School Office and should be directed to the attention of the Business Manager, marked "Private & Confidential". Sophia Mundi Limited requires that proof of income and other evidentiary documents, which substantiate an application for a Bursary, be attached to the application prior to its submission.

## **11. Withdrawal of a Student**

**11.1 Parents who wish to withdraw their child from Sophia Mundi are required to give one full term's notice in writing to the Registrar Note: For any child in class 6, two full terms' notice is required.**

Failure to give the required notice will result in either a full, or two full (in the case of class 6), terms' Composite School Fee being charged per child. "One full term" means a complete school calendar term. Notice must be in writing to the Registrar ( registrar@sophiamundi.vic.edu.au ), and will be acknowledged by the Registrar, also in writing.

## II.2 Temporary Absence of a Student

For temporary absences of a student of up to 5 weeks of any term, the full Total Invoice Amount per term will be charged. For temporary student absences of more than 5 weeks but less than one term, half of the Total Invoice Amount per term will be charged.

Parents wishing to withdraw their child for a term or more, are required to give a full, or two full (in the case of class 6), terms' notice in writing to the Registrar. Parents, who wish to reserve their child's place in the School, are required to pay a **Position Holding Fee** of \$1,400 per child. This fee is neither refundable nor transferable, however the amount paid will be credited to your account on your child's return to Sophia Mundi. Failure to pay the Position Holding Fee will mean the School cannot guarantee a position for your child and the place will therefore be offered to other students on the waiting list.

## 12. School Fee Payment Schedule

Quarterly Invoice	Invoice Date	Invoice Due Date
Term 1, 2019	1 November 2018	28 November 2018
Term 2, 2019	1 February 2019	28 February 2019
Term 3, 2019	1 May 2019	28 May 2019
Term 4, 2019	1 August 2019	28 August 2019
Term 1, 2020	1 November 2019	28 November 2019

The school fees for each of terms 1, 2, 3 and 4 are invoiced in advance on the 1st day of November, February, May and August respectively. Payment is strictly within 27 days from the invoice date as indicated above.

## 13. Methods of Payment

**Cash** payments can be made at the School Office. Please do not send cash to the school with your children, as the school will not take responsibility for cash that does not arrive at the Office.

**Cheques** should be made payable to "Sophia Mundi Limited" or "Sophia Mundi Steiner School" and mailed to: Sophia Mundi Steiner School, PO Box 184, Abbotsford, VIC 3067

**Direct Deposit or Electronic Funds Transfer (EFT)** can be made into Sophia Mundi's NAB account. Details are as follows:

Account name: Sophia Mundi Limited

BSB: 083-419

Account number: 57-773-4025

NOTE: \* Please include the student's Surname followed by First/Given Name as the Payment "RECEIVER REFERENCE" \*

If depositing from an overseas account, our SWIFT Code is: NATAAU3303M

**Credit Cards** can be used by utilizing the school's EFTPOS facility at the school office, or alternatively by calling the School Office and paying over the telephone by Visa or MasterCard. Note that credit card payments will attract a finance surcharge of 1% of the amount payable (2% if an overseas Credit card) and by choosing to pay by credit card you are also agreeing to Sophia Mundi including this finance surcharge in the amount processed.

#### **14. Regular Instalment Payment Plan**

##### **Please refer to 17: Sophia Mundi Fee Payment Timetable Structure - page 8**

Parents/guardians are able to pay in regular monthly, fortnightly or weekly instalments using a Regular Instalment Payment Plan.

Families wishing to make use of the Regular Instalment Payment Plan for 2019 **must inform the Business Manager in writing as soon as possible prior to 28 November 2018, which is the due date for the Term 1, 2019 invoice, via email to the Accounts Department (accounts@sophiamundi.vic.edu.au), thereby avoiding an Initial Late Payment Fee, (see point 15 below)** stating their choice of either monthly (12 payments), fortnightly (26 payments) or weekly (52 payments). This will enable Sophia Mundi to calculate your instalment amount and confirm your plan in writing via return email.

Failure to do so will result in the incurring of an initial default charge of \$100 per invoice known as an Initial Late Payment Fee (see Point 15 below), as a result of not having paid the full invoice amount by the Invoice Due date of 28 November 2018 as shown on the invoice, all as a result of the lack of communication.

Making use of the Regular Instalment Payment Plan enables parents/guardians to utilize online banking to set-up and make their regular instalment payments over a full year period, namely 1 November 2018 through to end of October 2019. This means each full Term's fees will be paid over every three month period, namely: 1 November 2018 to 28 January 2019, 1 February to 28 April, 1 May to 28 July, and 1 August to 28 October.

#### **15. Overdue Invoice or Account**

- Invoices not paid in full by the Invoice Due Date are classified as Overdue. An overdue account will incur an initial default charge of \$100 per invoice, known as an Initial Late Payment Fee.
- In the event of any invoices or accounts reaching the 28 Day overdue stage, they will automatically start incurring a monthly Late Payment Fee. This is pre-estimated at 1.25% per month on all overdue invoices, which will be added to the account each month.
- This is a genuine pre-estimate of loss to be suffered as a result of non-observance of this fee policy, based upon the resultant Bank charges/fees as well as the additional administrative work required in recovering the debt.
- Families experiencing difficulty in meeting invoice payment deadlines should contact the Business Manager as soon as possible to make a special arrangement, such as a Regular Instalment Payment Plan (see Point 14 above). Sophia Mundi would rather keep clear communication going and enter into a written (documented) special payment arrangement than to begin debt collection proceedings. Any legal or collection costs incurred for overdue accounts will be added to the account.

#### **16. Debt Collection Procedures**

Unless a special arrangement, such as a Regular Instalment Payment Plan (see Point 14 above) is in place, all invoices not paid in full by the Invoice Due Date are classified as overdue and incur charges as noted in Point 15 above. Where an arrangement cannot be agreed upon and accounts have reached the 56 Day overdue stage, your child/ren will be excluded from music programmes, camps, and any class excursions.

In the event of your account reaching the 84 Day overdue stage, your child/ren will no longer be allowed to attend classes. If all else fails, the Business Manager is authorized by the Board of Directors to take whatever steps deemed necessary to recover outstanding debts. Accounts that are handed over to a solicitor, or debt collection agency, or are pursued through the Victorian Civil and Administrative Tribunal (VCAT), will have all commissions and legal costs added to the outstanding debt's balance.

## 17. Sophia Mundi Fee Payment Timetable Structure

Explanation of how Sophia Mundi's fee invoicing and payment timetable is structured.

Any parent of guardian not meeting this structured timetable will be classified as having an overdue invoice and will incur a Late Payment Fee.

Months:	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.
<b>TERM 1 FEES</b>	Inv Date 01 Nov Due Date 28 Nov											
PAID IN FULL SOME-TIME DURING NOVEMBER	Some-time during Nov.											
VIA REGULAR INSTALMENT PAYMENT PLAN	1/3 paid during Nov.	1/3 paid during Dec.	1/3 paid during Jan.									
<b>TERM 2 FEES</b>				Inv Date 01 Feb Due Date 28 Feb								
PAID IN FULL SOME-TIME DURING FEBRUARY				Some-time during Feb.								
VIA REGULAR INSTALMENT PAYMENT PLAN				1/3 paid during Feb.	1/3 paid during Mar.	1/3 paid during Apr.						
<b>TERM 3 FEES</b>							Inv Date 01 May Due Date 28 May					
PAID IN FULL SOME-TIME DURING MAY							Some-time during May.					
VIA REGULAR INSTALMENT PAYMENT PLAN							1/3 paid during May.	1/3 paid during June.	1/3 paid during July.			
<b>TERM 4 FEES</b>										Inv Date 01 Aug Due Date 28 Aug		
PAID IN FULL SOME-TIME DURING AUGUST										Some-time during Aug.		
VIA REGULAR INSTALMENT PAYMENT PLAN										1/3 paid during Aug.	1/3 paid during Sep.	1/3 paid during Oct.

**Parents and Guardians making use of the Regular Instalment Payment Plan have the following three options:**

1. Monthly	Divide invoice amount by 3 months = monthly instalment amount.
2. Fortnightly	Divide invoice amount by 6.5 fortnights = fortnightly instalment amount.
3. Weekly	Divide invoice amount by 13 weeks = weekly instalment amount.

All instalments should start within 7 days of the beginning of the first month, in order to keep up with the plan over every 3 month period and avoid any Late Payment Fees.











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