

Fee Procedures

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Contents

PROCEDURES FOR IMPLEMENTATION OF THE SACCS FEE POLICY	4
1.1. Introduction.....	4
1.2. School Fee Processes	4
1.3. Setting the Level of School Fees	5
1.4. Fee Structures	5
1.4.1. Approaches to Fee Structures.....	5
1.5. Simple Fee Structures: Inclusive and Transparent.....	8
1.6. Discounts and Remissions.....	9
1.6.1. Family Discounts	9
1.6.2. Income Based Remissions (e.g. School Card Scheme)	10
1.6.3. Financial Difficulty Remissions.....	11
1.6.4. Early Payment	11
1.6.5. Scholarship and Bursaries	11
1.6.6. Exceptional Circumstances	11
1.7. Payment Methods and Terms of Payment.....	12
1.7.1. Key Concept	12
1.7.2. Methods.....	12
1.7.3. Frequency.....	13
1.7.4. Timelines	13
1.7.5. Invoice Due Dates	13
1.8. When to Invoice?.....	14
1.9. Schedule/Notice to Parents/Guardians of the Following Year's Fees	14
1.10. Enrolment for Less Than a Full Year	14
1.10.1. Enrolment Commencing after the Start of the School Year	14
1.10.2. Withdrawal of a Student from School	14
1.11. Split Family accounts	15
1.12. Provision for Doubtful Debts	16
1.12.1. About the Provision for Doubtful Debts	16
1.12.2. About the Australian Accounting Standards.....	16
1.12.3. Practical Application of the Accounting Standards: A Provision Matrix	17
1.13. Debt Write-off	19
1.14. Distinguishing Bad Debts from Remissions	19
FEE COLLECTION PROCESS	20
1.15. Guiding Principles	20
1.16. Setting up for Success	22
1.16.1. Success Factors	22
1.16.2. Appropriate fees	22

1.16.3. Communication.....	22
1.16.4. Remission and Discount process	22
1.16.5. Documentation and Paperwork	23
1.16.6. Payment Plans and Methods	23
1.17. Fee procedure	25
1.17.1. Enrolment process.....	25
1.17.2. Confirm Student Data	26
1.17.3. Billing and Statements.....	26
1.17.4. Manage Payment Plans	26
1.17.5. Monitor Payments.....	27
1.17.6. Manage Overdue Debtor Accounts.....	27
1.18. Escalation.....	27
1.18.1. Debt Recovery process	27
1.18.2. Court proceedings	28
1.18.3. Ongoing enrolment.....	29
1.19. Fee Procedure Summary	30
FEE COLLECTION PROCESS MAPS AND DETAILED STEPS	31
1.20. Workflows for initial set up	31
1.20.1. Workflow 1.0 – High-level Application Process.....	31
1.20.2. Workflow 1.1 - Create and maintain student records in the Student Database System	32
1.20.3. Workflow - 1.2. Create Payment Plans	35
1.21. Fee collection activities before and during the school year	40
1.21.1. Workflow 2.0 Timeline for fee Collection Activities.....	40
1.21.2. Workflow 2.1 - Manage next year's school fees.....	41
1.21.3. Workflow 2.2 - Reconcile student database and school finance system	43
1.21.4. Workflow 2.3 – Issue annual invoice and manage payment plan.	45
1.21.5. Workflow 2.4. – Monitor Payment Receipts	48
1.22. Overdue Debtor Accounts.....	50
1.22.1. Scenarios for overdue accounts during the school term.....	50
Workflow 3.1 Managing overdue Debtor Accounts.....	51
TEMPLATES	54
1.23. List of recommended templates available for schools	54
1.23.1. Template 1: College School Fee Schedule Template.....	55
1.23.2. Template 2: Primary School Fee Schedule Template.....	58
1.23.3. Template 3: Payment Plan Agreement Form Template.....	60
1.23.4. Template 4: Fee Collection Excel Workbook Template	61
1.23.5. Template 5: 1 st Notification – Reminder of Overdue Fee Account Template.....	62
1.23.6. Template 6: 2 nd Notification – Notice of Overdue Fee Account Template	63
1.23.7. Template 7: 3 rd Notification – Final Notice: Outstanding School Fees Template.....	64
1.23.8. Template 8: 4 th Notification – Account handed over to CEO Debt Collection Team.....	65
1.23.9. Template 9: Review of Payment Plan Agreement Template	66
1.23.10.:CEO Referral Checklist.....	68

PROCEDURES FOR IMPLEMENTATION OF THE SACCS FEE POLICY

1.1. Introduction

These procedures accompany the South Australian Commission for Catholic Schools (SACCS) Fee Policy and provide the framework for the development and implementation of school-based fee processes and procedures.

The Fee Policy is approved by SACCS, in accordance with its statutes and through liaison with the Trustees and Governors of separately governed schools. The Policy applies to Catholic Education South Australia as a system of diocesan and separately governed Catholic schools.

The SACCS Fee Policy exists to ensure that fair and equitable school fee setting and collection processes apply to all families enrolled in a Catholic school in South Australia.

The Fee Procedures operate under the authority of the Directors of Catholic Education and apply to diocesan Catholic schools.

SACCS respects that the governing authorities of separately governed schools may choose to adapt the Fee Procedures according to their respective arrangements, whilst still operating under the SACCS Fee Policy.

1.2. School Fee Processes

Schools shall develop fee processes and procedures that are consistent with the SACCS Fee Policy.

When developing fee processes and procedures schools should clearly establish the process relating to the nature and determination of school fees and how they are to be collected. Processes and procedures should cover, but not be limited to, the following matters:

- The nature of any fees and charges
- Any discounts that are made available; their nature, eligibility criteria and any application processes that may apply.
- The payment methods accepted by the school (for example direct debit, BPAY)
- Invoicing of school fees is to occur annually, and by end of the second week of term one. Other charges not included in the fees will be invoiced as applicable.
- The payment frequencies that are available (e.g. weekly, fortnightly, monthly or annually)
- The treatment of fees for enrolments for less than a full year
- The process for collecting fees and missed payments.
- Items excluded from the standard charges that parents/guardians may be charged for separately.

1.3. Setting the Level of School Fees

Schools are responsible for setting their own fees and charges. These are to be set with due consideration of the context of the school community and the financial sustainability of the school.

- Diocesan Schools should use the Annual Budget Requirements approved by SACCS as a guide in determining fees and charges. These require:
 - That fees and charges are to be reviewed annually
 - Fees and charges be set considering the school's financial and strategic plans.
 - Schools to be mindful of the capacity of their parents/guardians to meet increased fee commitments. Where any suggested increase to the fees or charges is not considered appropriate, schools may need to consider reductions in expenditure.
- Schools wishing to exceed the fee increments published in the Annual Budget Requirements must seek the approval of the Assistant Director, Finance (or delegate).
- In some circumstances, under the directive of the Catholic Education Office, Diocesan schools may be required to adjust fees to a prescribed level.

1.4. Fee Structures

Schools are responsible for selecting a fee structure that best suits their community and school.

1.4.1. Approaches to Fee Structures

Schools are responsible for establishing fair and reasonable fee structures and charges that meet the needs of their community and the school. The following approaches are considered suitable:

i. Preferred Approach: Full Fee & Lower Income Approach

It is customary for schools to establish a base school fee (a *full fee*) and then to offer fee reductions to qualifying lower income families.

Historically, such remissions have been offered as an adjunct to the full fee; their availability and the rate of remission have not been clearly communicated nor prominently displayed to school communities and prospective parents. The availability and affordability of a Catholic Education for lower income families has not always been clear.

Wherever possible, schools should introduce a **Lower Income Fee** into their adopted fee structure. The lower income fee:

- May act as substitute for the School Card scheme. It is recommended that the qualifying criteria and income thresholds of the School Card scheme be used to determine eligibility.
- The preferred rate of remission is at least **40%** off the total, full fee, amount. The full fee should incorporate all tuition, compulsory levies and charges. For the avoidance of doubt, it should be 40% off *everything*, not just the tuition charge, but exclude extra-curricular activities.

- The availability of this Lower Income fee should be clearly displayed on all relevant correspondence, particularly the school's website.

Example:

Income Band	Rate
Full Fee	\$ 3,000
Lower Income Fee	\$ 1,800

ii. Income-based approach

Tuition fees are determined according to family income of the parents/guardians. Bands of income are established with fees increasing as the income levels increase.

Evidence of income is required from both enrolling parents/guardians for bands other than the upper-income band.

Schools should consider setting a band to align with the Department for Education School Card scheme and using the School Card eligibility as a means of qualifying for the lowest income band. If a child is approved for School Card, the school's procedures for School Card will apply to the fees (Refer to Section 1.5.2 for further information)

Example:

Income Band	Rate
Greater than \$80,000 p.a.	Highest Rate
\$ 60,000 to \$80,000 p.a.	Lower Rate
Less than \$60,000 p.a.	Lowest Rate

iii. Year level-based approach

Fees are determined according to the student's year level, with fees progressively rising as the year levels increase. It is common for bands of year levels to be established and a fee set for each band.

Example:

	Year R - 3	Year 4 – 6	Year 7-12
Full Fee	\$ 3,000	\$ 4,000	\$ 5,000
Lower Income Fee	\$ 1,800	\$ 2,400	\$ 3,000

iv. Flat structure

One fee applies for all year levels. Remissions for families may be granted upon application and approval by the Principal or delegate.

v. Alternative structures

Schools may adopt alternative structures where considered appropriate, for example:

- Schools with multiple campuses or affiliated sites may elect to have fees that vary according to the campus or location.
- Schools that offer alternative learning programs, such as trade or technical programs, vocational education and training, or International Baccalaureate programs may structure fees along program lines.
- Full fee-paying overseas students or students on visas which do not attract federal or state funds.
- Short term exchange students.

vi. Combining Structures

It is an acceptable practice to combine fee structures. For example, a school choosing to adopt an income-based model may also introduce year level tiers.

Example:

Income Band	Year R - 3	Year 4 – 6
Greater than \$80,000 p.a.	Rate 1 \$ 3,000	Rate 2 \$ 4,000
\$ 60,000 to \$80,000 p.a.	Lower Rate 1	Lower Rate 2
Less than \$60,000 p.a.	Lowest Rate 1	Lowest Rate 2

1.5. Simple Fee Structures: Inclusive and Transparent

Wherever possible, fees should be published as inclusive totals that incorporate all compulsory fees, levies, and related charges; however, extra-curricular or discretionary items may be excluded or listed separately.

- Schools should publish fees as inclusive, total amounts, that are devoid of additional charges and levies. The practice of having a lower tuition fee then adding in resource charges, ICT levies, building fund levies, or other like charges should be avoided unless necessary.
- When publishing rates, it is recommended that schools adopt the philosophy that parents and fee payers should be able to readily discern the cost of a child's tuition without having to aggregate multiple items.
- It is acceptable to exclude, or separately list any non-compulsory charges (for example camps and excursions) where participation is not mandatory.
- The historic practice of charging a separate building levy on a per family basis should be phased out, instead incorporating the charge into the normal, per-student fee.
- The Catholic Education Office may request that school allocate a portion of their tuition income into a separate building levy account in the general ledger; however, this will be an accounting transaction not an itemised parent or fee-payer charge.

Voluntary building Funds

- **Voluntary** Building Fund suggested contributions (i.e. funds endorsed by the Australian Taxation Office as a Deductible Gift Recipient) should not be incorporated into the inclusive total. These must be listed or advertised separately.

1.6. Discounts and Remissions

Each school must determine the type of discounts and remissions offered to parents/guardians, together with a commensurate rate.

The discounts, remissions, and rates will be influenced by the prevailing fee structure, the rate of fees being charged, and the needs of the school's families.

The following types of discounts and remissions are considered suitable for adoption in schools:

1. Family Discounts (siblings)
2. Income Based Remissions (for example School Card)
3. Financial Difficulty Remissions
4. Early Payment Discount
5. Scholarship / Bursaries
6. Exceptional circumstances (e.g. Pandemic)

1.6.1. Family Discounts

Also known as 'sibling discounts', Family Discounts are a discount offered to families who have more than one child attending the same school, at the same time.

When determining whether a family will receive the discount, consideration will be given to circumstances such as whether the children are all enrolled under the same party's name or if the family member can demonstrate full financial responsibility for the children's school fees. For the purposes of discounting, weight is given to the current family structure, not necessarily the strict biological relationships or the family structure at the time of enrolment.

For complex family arrangements, schools are empowered to exercise their judgement and discretion.

Applicability

While schools are encouraged to offer Family Discounts; they are not compulsory.

External Siblings

Schools may offer discounts for siblings in other Catholic schools (External Siblings) or types of Catholic schools. For example, a Catholic secondary school may give a sibling discount if a family member is attending a Catholic primary school. This discount is typically offered at a lower rate than same school siblings. While recognition of external siblings is welcomed, adoption of this practice is discretionary.

The discount may be a fixed amount or a percentage of the fees.

Rates and Application

There are two methods by which the percentage discounts are applied:

▪ Method 1: Equal Percentage Rates per Child

Under this method of calculation, any entitlement is applied equally across all qualifying children. If for example, the school policy recognises a 10% discount for 2 children families, then

- Child 1 receives a 10% discount, and
- Child 2 receives a 10% discount.

▪ Method 2: Variable Percentage Rates per Child

Under this method of calculation, an increasing rate of discount is applied to each additional child, whereby the last child (the youngest) receives the highest discount.

For example, the school policy may offer the second child a 20% discount, and the third child a 30% discount. If the school has a tiered fee structure, then a family with three children may have arrangements such as:

- The eldest child, Child 1, receives no discount off the Year 6 tuition fee.
- Child 2 receives a 20% discount off their Year 4 tuition fee.
- The youngest child, Child 3, receives a 30% discount off their Year 2 tuition fee.

The rates of any discount and the method of calculation shall be determined by the school. In cases of complex custody or family situations, having an equal rate per child may avoid dispute.

Historically, many schools have chosen to apply discounts to select components of the fees only, for example, the discount may apply to the tuition fee, but the resource fee component is excluded. This practice is now discouraged, and the organisation encourages schools to adopt remissions based on the total fee.

1.6.2. **Income Based Remissions (e.g. School Card Scheme)**

Where schools do not have an income-based fee structure or do not use the Lower Income Fee Approach, it is customary and strongly encouraged that schools offer fee reductions to qualifying low income families.

School Card

Ordinarily, income-based remissions are implemented by linking the eligibility to the Department for Education's School Card scheme; hence they are commonly referred to as **School Card** remissions. Under this practice, if a family has been assessed as eligible for School Card by the Department for Education, they become eligible to receive the school remission.

Income Based

Schools may elect to offer remissions to lower income families independent of any government-based initiatives such as the School Card scheme. Schools will need to establish their own transparent income thresholds and eligibility criteria based upon evidence of income.

1.6.3. Financial Difficulty Remissions

Schools are to offer fee remissions for families experiencing financial difficulties or hardships.

Supporting evidence should be required. This evidence may include Australian Taxation Office documents (payment summaries are recommended), Centrelink documents, or proof of certain expenditure (for example, high medical costs).

Remissions typically last for a period of one year and are assessed on a case-by-case basis. Schools should review financial hardship-based remissions at least annually to ensure that eligibility still applies.

There are at times exceptional circumstances in which a shorter-term remission may need to be offered to parents/guardians, these may include illness within the family, displacements, loss of a spouse*.

These types of discounts are left to the principal or delegate. All arrangements should be noted and formally communicated by the principal.

** Please note that certain insurance policies (including Catholic Church Insurance) may provide financial assistance with tuition fees in the event of a loss.*

1.6.4. Early Payment

Early payment discounts may be offered by a school as an incentive for families to pay their fees upfront or by a school nominated date early in the year. Rates and timeframes may be varied, but a maximum discount of 5% is recommended as a guide. Schools should be mindful of not raising the rate to such an extent that families with access to funds at the start of the year are greatly advantaged over families without such access.

For students commencing part way through a year, a timeframe from enrolment for eligibility for the early payment discount can be established; for example, part year enrolments may be eligible for the discount if the account is settled in full within 30 days from the date of commencement of the student.

1.6.5. Scholarship and Bursaries

Schools may choose to offer merit-based scholarships or financial-need bursary programs. Such programs are not compulsory.

Where such programs are introduced, they should be governed. A guiding set of principles should be ratified by the School Board, and the proposed recipients of any such awards or bursaries should be approved by the Principal.

When a financial-need bursary is offered, it is recommended that supporting evidence of the financial need is provided before awarding the bursary, and that the tenure of the bursary be directly dependent upon ongoing proof of the financial need of the parents/guardians.

1.6.6. Exceptional Circumstances

In exceptional circumstances (e.g. a pandemic) the Catholic Education Office may direct Diocesan schools to offer specific discounts or remissions at a prescribed level.

1.7. Payment Methods and Terms of Payment

Each school is responsible for establishing the payment methods and terms of payment available to parents/guardians. Schools should offer a variety of payment methods and set reasonable payment deadlines.

1.7.1. Key Concept

The establishment of regular, automated payment methods is a critical component of fee management. Parents and families can synchronise payments with their income stream, and the regular pattern of payments may assist families with their budgeting and planning.

Schools benefit from the regular, reliable income flow. There is less opportunity for missed payments and the ensuing follow-up required, and there is more predictability and transparency over account balances.

1.7.2. Methods

Schools are required to implement payment solutions that deliver the best outcomes for the collection of fees. Offering an early-payment option **in conjunction** with a prescribed direct debit payment plan is regarded as the best practice to adopt:

Early Payments

Schools are encouraged to provide incentives for the early payment of fees by offering a discount. The following payment options may be considered for the early payment of fees.

- BPAY
- Cash
- Credit Card
- Qkr

Direct Debit Payment Plan

It is recommended that direct debits be set up by schools in order to maintain a level of control of the family fee account. Direct debit payment plans provide a regular cashflow and are an effective tool for families to manage the payment of their fees. The following options may be considered when setting up a direct debit arrangement:

- Catholic Development Fund
- Electronic Payment Gateways (for example, PaySmart)
- Credit Card (processed by the School)
- Centrelink

Other payment methods or service providers may be used, subject to the following conditions:

- Diocesan schools must seek approval from the Catholic Education Office, Assistant Director Finance or delegate before entering into new arrangements for technologies or service providers not stated above or previously endorsed. The Catholic Education Office will consider compatibility with its existing finance and ICT systems, and any risk or reputational issues posed by the vendor or technology.
- Separately governed schools should conduct a risk assessment before entering new arrangements.

1.7.3. Frequency

Schools are encouraged to offer a range of payment frequencies to assist families in paying fees and charges by the due dates. These may include:

- upfront annual payments (a discount may be offered)
- 3 termly payments
- regular frequent payments e.g. fortnightly, weekly or monthly

Schools are encouraged to be flexible. It may be appropriate for schools to exercise their discretion and negotiate alternate payment terms with families who require assistance.

1.7.4. Timelines

- Payment terms and arrangements should be so constructed such that all debts are paid by 30 November each year.
- Schools may adopt more aggressive deadlines than 30 November; however, if doing so, the earliest recommended timeframe to require full payment is by the end of Term 3. Earlier payment may be encouraged, usually by offering financial incentives such as an early payment discount.
- Schools may vary these arrangements for individual families or groups requiring financial assistance.

1.7.5. Invoice Due Dates

School Fees and Related Charges

- Schools must offer a reasonable period for invoices to be paid. For school fees and related charges, a period of no less than 30 days from the date of invoice is considered acceptable.
- Schools may choose to extend this timeframe where it is considered appropriate for the community and taking into consideration the relative size of the fees.
- Where schools invoice in smaller increments than per annum (for example, by term) the 30-day payment terms may be shortened.

Other Charges

- Schools may set their own payment terms for charges not related to school fees and these may be varied to suit the circumstances: payment in advance, 7, 14, 21 or 30 day terms are all commonly used and acceptable.
- It is not considered unreasonable for a school to expect parents/guardians to pay for their child's extra-curricular expenses in advance of the event, for example, camps or overseas trips.
- Enrolment in extra-curricular school activities which involve a significant cost may be restricted if a major amount of school fees is outstanding.

Example:

- *A school invoices on 29 January. The invoices have a due date of 30 days. Fee payers are advised that:*
- *Two payment options are available:*

- *Fees may be paid in full by cash, cheque, credit card, or direct deposit by the 28 of February (30 days). A 4% early payment discount applies to the tuition component.*
- *Alternatively, fees may be paid by BPAY, direct debit, or credit card in equal instalments: either weekly, fortnightly, or monthly over a 10-month period (February to November). All accounts are to be finalised by 30 November.*

1.8. When to Invoice?

Schools are required to invoice their families promptly.

It is required that invoicing of school fees occur annually and by the end of the second week of Term 1.

Where fees remain outstanding, statements should be issued to these parents/guardians regularly; at least one per term. Follow up statements should follow the fee collection procedures.

1.9. Schedule/Notice to Parents/Guardians of the Following Year's Fees

Fees and charges for a school year are to be announced to the school community in the preceding calendar year. They should be clearly advertised and accessible to parents/guardians, including being published on the school's website.

If late fee are charged to parents/guardians accounts this information must be included in the fee schedule for total transparency.

1.10. Enrolment for Less Than a Full Year

Each school is responsible for establishing a statement in the school's Fee Schedule addressing students who are not enrolled for a full year. The statement should act to pro-rate the annual tuition fee. The statement should also include the period of notice required if withdrawing a student.

1.10.1. Enrolment Commencing after the Start of the School Year

Each school must have a statement in the Fee Schedule governing the enrolment of a student after the start of the academic year. This is particularly relevant for mid-year intake of Reception students but is also applicable to any other enrolment commencing after the beginning of the school year.

The statement shall include:

- That the tuition fee is pro-rated.
- If there are other charges (e.g. resource fee, ICT fee, building fund levy), whether they are charged in full or pro-rated.

1.10.2. Withdrawal of a Student from School

Each school must have a statement in the Fee Schedule governing the withdrawal of a student before the completion of the academic year.

The statement shall include:

- The notice period required. The notice period must not exceed more than one term's notice: with one school term being the recommended period.
- How notice must be given. Written notice to the Principal is recommended.
- The consequence of any failure to comply (for example, being charged one term's tuition fee).

Other Considerations

- Where applicable, the policy should include any variations or exceptions that apply.
- Schools should consider waiving or reducing the notification period should there be circumstances that warrant this action e.g. if there are circumstances which prevent a family from giving adequate notification. Such requests should be investigated before the notice period is waived and granted at the Principal's discretion.

1.11. Split Family accounts

Accounts are not to be split, unless there are particular circumstances that make it necessary, such as a court order specifying this requirement.

It is the legal responsibility of each signatory on the enrolment contract to pay all fees and charges owing. Parents/guardians are required to make their own arrangements regarding payment of accounts.

Where a school is provided with a court order that provides for alternative fee payment arrangements the school must act in accordance with the court order as required by law.

Splitting an account may have legal implications for the original enrolment contract and should not, as a general rule, be undertaken.

Principals may agree to split accounts if reasonably satisfied that it best serves the interests of the school and the parents/guardians; however, this should only be for special cases. Where splits are undertaken it is recommended that a revised enrolment contract be entered into.

The Principal will delegate the task of making it happen to the finance team, however the approval should rest with the Principal.

1.12. Provision for Doubtful Debts

Schools must establish a provision for doubtful debts equal to the amount of accounts receivable expected to be non-collectible. The provision must be reviewed at least annually at the end of the calendar year (31 December) and the variation posted in the general ledger. The method of calculation shall conform to that prescribed by the Australian Accounting Standards Board in the applicable accounting standard.



For users of the Civica Finance System, the required data is available by running report ARL. It contains the year bands, together with the value of debtors.

1.12.1. About the Provision for Doubtful Debts

The provision for doubtful debts is the amount of accounts receivable considered unlikely to be collected. When raising a provision, an expense is incurred immediately, however; the debt remains outstanding and recovery will still be sought until collected or written off.

The accounting treatment and journals for adjusting the provision's balance, or collecting balances previously provided for, is well established in accounting literature and is beyond the scope of these procedures. This document addresses the key requirements of the accounting standards and how these are to be applied in schools.

1.12.2. About the Australian Accounting Standards

Australian Accounting Standard AASB 9 Financial Instruments governs how assets (such as trade receivables) and associated credit losses (bad debts) are to be recognised.

Under previous standards (pre 2018), doubtful debts were recognised if there was an indication that collection of specific amounts may be doubtful.

The current standards require a more proactive approach. Assets such trade receivables must be measured at their *fair value*. This fair value needs to take into consideration any expected credit losses over the life of the financial asset.

The standard requires that we do not wait until the receivable is past the due date, nor do we wait for a specific indicator of an individual debt being doubtful. We are required to make reasonable, forward looking estimates that reflect current and forecast credit conditions.

1.12.3. Practical Application of the Accounting Standards: A Provision Matrix

The accounting standards are not prescriptive on how to measure the fair value of trade receivables; however, the most practical method is to develop what is referred to as a provision matrix. The following steps describe how to use such a matrix to calculate the provision for doubtful debts:

Step 1: Categorise Debtors

Consider whether you should categorise your debtor’s balances into logical groups that share common debt characteristics.

Most commonly this decision will be whether to separate the tuition fee/family debtors from the other debtors; however other categories may exist for some schools, for example:

- Where boarding fee debts have different collection rates to normal tuition.
- Where trade-school or TAFE-related debts have different terms and default rates to regular tuition.
- Where different campuses or business centres have discernibly different default rates to another.

The need to establish categories is a judgement-based decision that considers the size of the debt in each category, and whether each category exhibits substantially different terms, risks, and default rates.

In most cases, a single category is will suffice; however, where more than one category does exist then each category should be analysed separately.

Step 2: Determine the Period of Measurement

Once the debtors are categorised (and possibly sub-grouped) then a measurement period needs to be determined. The accounting standard does not stipulate a period. In general, the period should be reasonable - not an unrealistically short or long period of time. In practice, the period should span three to five years.

The use of 4 annual bands is recommended, each representing a past-due category that will have its own expected loss rate (see Step 3).

Recommended Bands

Age of Debts	Example
Current Year	2020
One Year	2019
Two Years	2018
Three or More Years	2017 and before

Step 3 Determine the historical loss rates

Having established categories and past-due periods, estimate the expected loss rate for each of the year bands. AASB 9 does not provide specific guidance on how to calculate loss rates. Schools should measure or estimate their previous history and apply professional judgement and common sense (the CEO School Finance Team can assist if required).

In practice, the older a debt is, the less likely it is to be recovered and this should be reflected in the rates.

The following rates should be used as the default. These rates apply for use at the **end of year** (31 December) on the key assumption that all current year amounts are at that stage, overdue:

Age of Debts	Expected Default Rate
Current Year	25%
One Year	50%
Two Years	80%
Three or More Years	95%

Step 4 Calculate the Provision

The required provision (or estimated credit losses) can be calculated by applying the expected default rates to the value of debtors in each of the year/age bands.

Note: For users of the Civica Finance System, this data is available by running report ARL. It contains the necessary year bands, together with the value of debtors.

The following example illustrates how the calculations are performed

Recommended Bands

Age of debts	Debtors (31 Dec)	Expected Default Rate	Provision Required
TRADE DEBTORS			
2020 (Current Year)	\$200,000	25%	\$50,000
2019 (Previous year)	\$50,000	50%	\$25,000
2018 (Two Year Previous)	\$30,000	80%	\$24,000
> 2017 (Three or More Years)	\$10,000	95%	\$9,500
Total	\$290,000		\$108,500
OTHER DEBTORS	\$10,000	Individually Assessed	\$1,500
		Grand Total	\$110,000

Other Considerations

The accounting standard does not preclude other methods of calculation of the provision, nor does it mandate the use of a provision matrix.

Where the default provision matrix does not fit your school's circumstances, schools may adopt other methods provided they conform to the accounting standard and after discussing the proposed method with their CESA Finance Officer.

One such method would be to review each outstanding debts and form an individual assessment of each, taking into consideration the size of the debt, the payment history, any payment arrangements put in place, the family circumstances, and whether the student or siblings remain at the school.

1.13. Debt Write-off

A bad debt is one where all avenues of collection have failed, and the school has effectively discontinued collection endeavours.

School must develop a process for writing off bad debts. This process shall establish limits and delegations of authority. All write-offs must be reported via the school's finance committee. For example:

- All write-offs require approval of the Principal and Business Manager/Bursar. At least twice per year the school finance committee shall be supplied with a summary of all write-offs. The names of any parents/guardians who have a write-off must not be disclosed to the school finance committee or school Board.

1.14. Distinguishing Bad Debts from Remissions

Schools must not post bad debt expense through the fee remission or discount accounts

It is important to accurately distinguish between a fee remission and a bad debt expense.

Fee remissions are amounts that the school has knowingly reduced or waived for approved grounds, following the approved process (see herein). These reductions are to be allocated to the school's remission account.

Bad debts are amounts where payment is/was expected but have not been received. These amounts (once approved) are to be written off to the school's bad debt expense account.

Nothing should be written off to either bad debt or remission accounts without the correct approval process being followed. Bad debts should never be allocated to a discount or fee remission account.

FEE COLLECTION PROCESS

1.15. Guiding Principles

The following practices and principles are to be adopted by schools for the collection of fees.

Responsibility

The School Principal is ultimately accountable for the implementation and adherence to the fee collection procedure in their respective schools. The administration/finance team are responsible for executing the fee collection process and following the guidelines for Fee Collection in their respective school.

Inform

It is important that schools clearly communicate their school fee policy with parents/guardians at the time of enrolment or beforehand. Parent/guardians need to understand that by signing the enrolment form they are each accepting responsibility and liability, both individually and jointly for the payment of all fees and charges.

Payment Plan

Parents/guardians are required to set up payment plans prior to the student commencing school. It is recommended that finance staff meet with every family of a newly enrolling student where possible before the student starts at the school to discuss school fees and payment plans.

Timeliness

Schools should invoice promptly and make statements available in a regular and timely manner. The recommended frequency is for statements to be made available at least once per school term.

Payment options

Schools should offer flexible payment options and methods to allow regular payments that work for both the school and the debtor.

Regular Monitoring

The school must regularly monitor debtor payments (i.e. school receipts) to ensure that the expected payment has been received by the due date.

Reminders

When a payment has been missed by a debtor this should be brought to their attention promptly and a response sought.

- **Initial reminders:**

A missed payment should be the subject of a reminder statement or similar notice being sent. Additionally, in-person reminders (at an appropriate time) or phone calls may also be appropriate in some circumstances.

- **Meeting options:**

When ongoing payment issues arise efforts by the school to organise a meeting with the debtor and a member of the school's leadership team need to be made.

- **Formal Reminders:**

Should the initial reminders not result in payment or communication from the debtor, then a more formal approach will be required. More formal letters seeking payment and outlining possible outcomes are to be issued if payment or communication is not received within specified timeframes.

Documentation

Comprehensive written documentation of each attempt to resolve the issue of outstanding fees needs to be kept by the school.

Escalation

Where all reasonable attempts to collect outstanding charges have failed the schools should consider escalation. This may take the form of:

- CESA Debt Collection team
- Debt Collection
- Court Proceedings



1.16. Setting up for Success

Debt management is most successful when the necessary systems and processes are in place.

1.16.1. Success Factors

The following factors are considered critical to successful debt management,

- Appropriate fees
- Communication
- Remission and discounts
- Documentation and Paperwork
- Payment Plans and methods

1.16.2. Appropriate fees

Setting appropriate fees for your school is the first step towards successful fee collection.

Consider the context of your school community as well as the financial sustainability of the school. The fees set also need to be consistent with the SACCS fee policy and the annual budget guidelines released by the Catholic Education Office.

1.16.3. Communication

Fees for the subsequent year need to be approved by the School Board by November at the latest. Approved fees are required to be promptly communicated to existing, new, and prospective families. Publication on the school's website in a clear manner is recommended and fee schedules should also be updated and readily available to send home to families. Communication of fees must include both the full fee and lower income fee amounts for total fee transparency.

1.16.4. Remission and Discount process

Schools are responsible for determining the type of discount and remissions they offer together with the commensurate rate. Fee reductions to qualifying lower-income parents/guardians is encouraged as it is also to those debtors experiencing financial difficulties or hardships.

Ensure that the school has a clear process in place for parents/guardians to access if they need assistance. This may include:

- Contact details on the payment plan forms and fee schedules advising who to contact if assistance is needed.
- Establishing an application for remission form, this could be made available on the school's website for easy access.
- Having a list of supporting documentation required from parents/guardians when applying for fee remissions.
- Have School Card application forms readily available to access, this may include, having copies available on your website, in the front office and finance office.

- Be clear on the timeline needed to approve any remissions and who has the authority to approve these applications.
- Ensure that all approved remissions are documented in writing and a copy is given to the parents/guardians. This document should outline how long the remission is approved for. Typically, they are approved for a period of one year and then reviewed annually to ensure eligibility still applies.

1.16.5. Documentation and Paperwork

Having a standard set of forms and documents available from the start of the student's enrolment process will help streamline the fee collection process. The following documents are examples of documents you should have readily available for use,

- Signed student enrolment form.
- Payment schedules highlighting current fees, charges, discounts and remissions.
- Payment plan forms for parents/guardians to communicate preferred payment methods and frequency.
- Remission application forms which can be used by parents/guardians needing extra support or assistance.
- Direct debit forms for parents/guardians to fill out and advise the amounts to be deducted from their account to pay their fees.

1.16.6. Payment Plans and Methods

Payment plans are required to be set up by the enrolling parents/guardians prior to the student commencing school.

Payment plans give finance staff visibility on expected fee collections from parents/guardians and can assist schools in managing their cash flow throughout the year.

Schools should request fees to be paid in full by 30th November where possible, otherwise there is limited time to recover these fees before the school year ends.

Offering a variety of payment methods enhances the ability of a school to collect fees; however, some payment methods are preferable to others. Preferred methods are those that are regular, automatic, and controlled by the school. These methods typically include the ability to notify the school when payments have been missed - allowing easy and prompt follow up.

- CDF Direct Debit
- POS
- Online payment platform e.g., PaySmart or Facts
- Centrelink

The following payment methods are also offered but must be monitored and managed carefully to ensure payments are made on time and in full as per the agreed payment plan. These include,

- Family Controlled BPAY
- EFTPOS
- Cash/Cheque



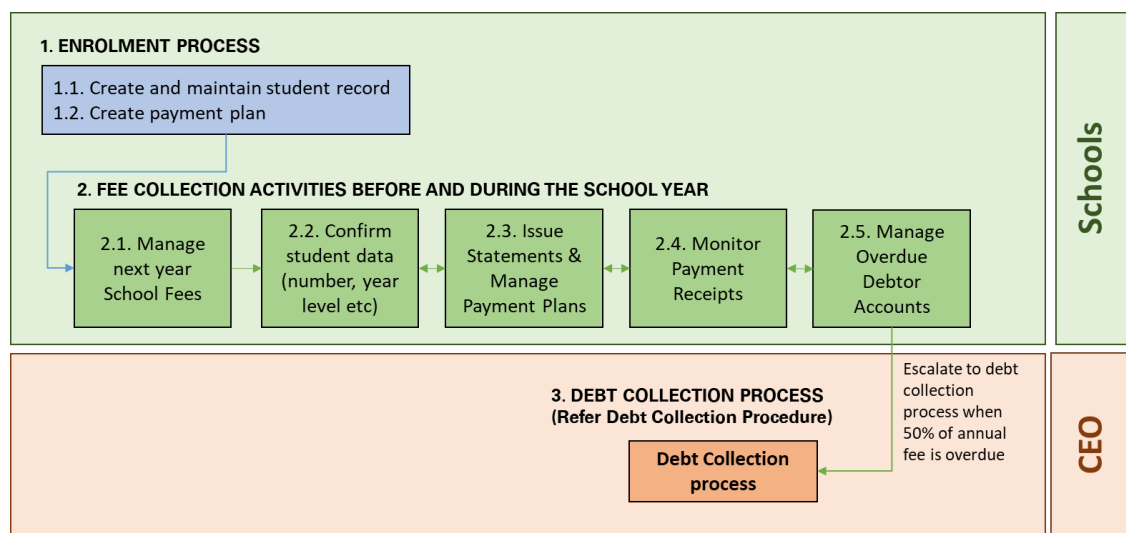
*WORKFLOW 2.3 – ISSUE
ANNUAL INVOICE AND MANAGE
PAYMENT PLAN.*

	Payment Method	Comment
Preferred	<p>➤ CDF Direct Debit</p> <p>Instalment is deducted from nominated bank account and paid to Catholic Development Fund on due date/payment cycle</p>	<ul style="list-style-type: none"> • Direct payments are scheduled, and family has committed to pay. • Fee amount is paid directly into CESA bank account at agreed frequency and date • The Australian Payments Network coordinates direct debit payments this making it safer and reduces the risk of fraud • No direct debit fees apply
	<p>➤ POS</p> <p>School controlled deduction from family credit card</p>	<ul style="list-style-type: none"> • School has control over payments and deducts the amount as per agreed frequency
	<p>➤ Online Payment platforms (PaySmart, Facts, PayPal, VISA, MasterCard etc.)</p> <p>Platforms to receive and manage payments</p>	<ul style="list-style-type: none"> • Family completes form, payment is deducted automatically. • Families can easily link to these platforms and setup payment to draw funds from their preferred bank account, debit card, credit card • Amount paid directly into school bank account • Transaction fees apply
Acceptable	<p>➤ Family Controlled BPay</p> <p>Family makes electronic funds transfer on or before due date/payment cycle</p>	<ul style="list-style-type: none"> • Family controls timing and amount that is paid regardless of the payment plan agreed. • Usually takes 1-2 business days for money to arrive in CESA bank account • Amount is paid directly into CESA bank account • \$0.65 to \$0.70 fee per transaction applies, depending on bank
	<p>➤ EFTPOS (Debit/Credit card)</p> <p>Family pays via debit card / credit card at school reception on or before due date/payment cycle</p>	<ul style="list-style-type: none"> • Family controls timing and amount that is paid regardless of the payment plan agreed • Family must come into school to make regular payments • EFTPOS machines are enabled with Tap & Pay™ for fast and secure payments • Service fees of 1.25% - 2.00% apply
	<p>➤ Cash</p>	<ul style="list-style-type: none"> • Family controls timing and amount that is paid regardless of the payment plan agreed • Need to regularly bank cash (time consuming) • Cash deposit fees of between 60 cents and \$2.50 when you take it to the bank • Avoid storing cash to reduce the risk of theft and increase safety
	<p>➤ Cheque</p>	<ul style="list-style-type: none"> • Family controls timing and amount that is paid regardless of the payment plan agreed • More handling to process and can attract fees • Cheques take about 3 business days to clear before payment is guaranteed. • \$1.50 - \$2.50 fee per cheque deposited apply
Important	<p>➤ Centrelink</p> <p>Payment come as direct deposit to the school bank account</p>	<ul style="list-style-type: none"> • Guaranteed payment as the amount for school fee is taken out of the family's Centrelink payment before they receive it. • Amount is nominated by the Family, without School involvement

1.17. Fee procedure

Schools are required to have processes and procedures in place that will assist with the fee collection processes.

The diagram below highlights the steps to be followed during the fee collection procedure.



1.17.1. Enrolment process

A School's relationship with their parents/guardians starts the moment the parent/guardian accepts the offer for their child to attend the school.

In each school's enrolment process, the first priority, and the initial point of connection between the family and the school, must be on understanding the educational, health and wellbeing needs of the student. This is especially the case for students with additional needs. Finance and fee payment arrangements are a second order matter.

This priority has a direct bearing on which school leaders/staff meet with parents/guardians, especially in the first stages of the enrolment process. The first point of connection between the school and family in the enrolment process should not be the Business Manager or Finance Officer.

The following actions need to occur by the administration/finance team before the fee collection activities can begin:

- Notification from the Principal if any scholarship, bursary, or other fee discount is applicable to the students offer of enrolment.
- Schools are required to update student data in their student record system as soon as the acceptance letter and deposit (if applicable) have been received. This will allow the student and parents/guardians information to be included into the finance system ready for invoicing and allow the correct allocation of any early payment.
- If the enrolment form is ticked to highlight that they have an existing debt at another school the finance staff are to contact the school for more information.

- Once the parent/guardians accept their offer, finance staff are required (if they have not already done so) to advise the parent/guardians of their financial obligations. This can be completed by sending a copy of the fee schedule and payment plan forms to them, or organising a time to meet with them in person. There are some instances when a request for a payment arrangement be set up in advance of the student starting at the school, this is to be supported.
- Before a new student commences an email should be sent to all staff within the school introducing the new student. This process alerts the finance staff of any new students that may need invoicing.

1.17.2. Confirm Student Data

Finance staff need to cross check the student database system with the finance system to ensure that the student records are showing correctly in both systems.


1.17.3. Billing and Statements

Invoice promptly, include payment forms, send statements regularly.

Schools are required to invoice their parents/guardians promptly; this needs to occur by the end of the students second week of attendance. For example, for students starting at the beginning of the year fees should be invoiced by the end of week 2 term 1. Schools are encouraged to invoice fees annually with only extracurricular invoices to be raised if and when required. Finance staff are also required to apply any known discounts and/or remissions during this process for eligible parents/guardians.

A copy of the payment plan form and fee schedule should accompany the statements sent home once the invoicing has been completed. This allows parents/guardians to review their current payment plan (if they have one) and adjust or nominate a payment schedule to suit their current circumstances while still meeting their fee responsibilities.

Statements need to be sent home regularly, at least once a term, by the end of week 2.


[WORKFLOW 2.3 – ISSUE ANNUAL INVOICE AND MANAGE PAYMENT PLAN.](#)

1.17.4. Manage Payment Plans


Receive

Once schools receive completed payment plans from the parents/guardians, they need to update their records. We encourage schools to use the workbook attached ([Template 4](#)) as a way of recording and monitoring payments going forward.

Note: for users of the Civica Finance System, we are currently looking at ways to assist schools with this process via reports.

Follow Up

It is the role of the finance team to follow up with parents/guardians that have not yet returned their payment plan or any concerns they have with returned payment plan forms. Making early contact with the parents/guardians to discuss their options will assist in building relationships with the debtor and encourage conversations regarding any unknown discount or remissions that may need to be considered.


[WORKFLOW 2.3 – ISSUE ANNUAL INVOICE AND MANAGE PAYMENT PLAN.](#)

Update

For parents/guardians nominating a direct debit plan it is the school's responsibility to ensure that this is correctly recorded with the nominated direct debit function to ensure that the payments are being made as requested.

1.17.5. Monitor Payments

Regular monitoring of payments received and nominated plans needs to occur, a minimum of once per month is required. This allows schools to stay on top of any infrequent payers early. All evidence suggests that the earlier contact is made with non-paying parents/guardians the higher the chance is of collecting fees outstanding. Finance staff need to ensure that they are updating the schools bank reconciliations at least once per week to ensure receipts are recorded against the parents/guardians account in a timely manner.

Workflow 2.3 – Issue annual invoice and manage payment plan.

Any inconsistencies between the agreed payment plan and the payments received need to be noted and followed up quickly as a matter of priority.

1.17.6. Manage Overdue Debtor Accounts

There are occasions when parents/guardians fail to make payments in line with their approved payment plans or agreed arrangements.

Some of these missed payments are oversights and easily rectified by a phone call or reminder letter. There are also occasions when parents/guardians do not follow up with their required payment. School finance staff are responsible for following up overdue accounts appropriately and effectively.

Workflow 3.1 – Managing overdue Debtor accounts

1.18. Escalation

Once schools have exhausted all communication avenues, they may refer the debtor to the CEO debt collection service for further assistance.

1.18.1. Debt Recovery process

Schools may need to escalate to a debt recovery process.

CEO Debt Collection Service

Schools have the option of referring outstanding debtors to the CEO debt collection service. This service has been designed to assist schools struggling to obtain payment from their debtors. This service can be accessed once the criteria is met and may incur a service fee.

Referral Process

- Schools will be required to demonstrate that they have satisfied the criteria for referral. The CEO Referral Form attached ([Template 10](#)) will highlight all documentation required including evidence that a concerted effort has been made to contact the debtor.

- All referrals will be received and reviewed by the debt collection service before they proceed further.
- The debt collection service will provide recommendations to the school in relation to the debt management and the next course of action.

Responsibility

Signing the referral form grants permission for the debt collection service to manage this debt in its entirety. This may include negotiating new payment plans or offering additional remission to the debtor if they pay by a given date

Communication

Communication between the CEO service and the school during this period is critical in keeping both parties up to date. Both parties share a mutual responsibility to promptly inform each other of any change in circumstances. For example,

- Contact from the CEO team may prompt the debtor to make a payment direct to the school in which case the school needs to advise the CEO debt collection service.
- The debtor may choose to make contact directly with the CEO debt collection service to negotiate payments rather than the school. The team need to advise the school on payments they will be expecting to receive and discounts to apply.
- A debtor may want to give credit card details over the phone to the debt collection service. Schools need to be advised of these details promptly.

Debt

Once the debtor is referred to the CEO for collection the debt shall remain within the school accounts until such time that it is either paid off or agreed to be written off.

Debt Collection Agency

The CEO debt collection service has the authority to escalate the debt to a contracted debt collection agency. All communication with the collection agency is via the CEO Debt collection service not the school.

New and Existing

- **Existing** - Debts currently managed by a debt collection agency may continue only for the debtors already being pursued by this agency until such time as the matter is settled.
- **New** - Any new debtor shall be forwarded on the CEO debt collection service for review.

Cost

Schools may be charged on a fee for service basis. These fees will be published in a separate schedule.

1.18.2. Court proceedings

Court Options

In the event that a debt is not recovered the CEO debt recovery service in consultation with the school may apply to the Director or Assistant Director, Finance and Infrastructure for approval to take the debtor to civil court. Consideration needs to be given by the

schools to the amount of debt the debtor owes the schools, their current financial situation (if known) and the current enrolment of the child/ren.

The assistant director will request a full review of the collection process to date to establish if there is a risk to the school and CESA's reputation by taking the debtor to court. The following information will be requested,

- Amount of the debt.
- How old is the debt?
- When was the last payment made?
- What process has occurred to recover the debt, letters, emails, call records etc.
- Has there been a change in the debtors circumstance which may have impacted/changed their ability to meet their financial obligations?
- Knowledge of debtor's ability to pay the debt.
- Is there likely to be an ongoing relationship with the debtor e.g. are the student still attending the school, are there younger siblings enrolled, student either attending or starting in a Catholic high school?
- Has there been issues with the student/s that maybe influencing the debtors decision to withhold payment?

*It is important to note that for Diocesan schools **only** the Director or Assistant Director, Finance and Infrastructure has the delegated authority from Church Office to approve this escalation.*

If the decision is made to proceed to court the CEO debt recovery service will be responsible for lodging all required forms on behalf of the school and register with the court. If the decision is made not to proceed the debt will be required to written off to the school's bad debts account.

1.18.3. Ongoing enrolment

Schools may seek a review by the Director regarding the ongoing enrolment of a student/s at a school that if the fees are still owing and no explanation or agreed payment terms are reached or adhered to.

1.19. Fee Procedure Summary

Stage 1		Set up
Key Activities	Details	Section
Set appropriate fees	<ul style="list-style-type: none"> Ensure fees and remissions are set at an appropriate level. 	1.3 1.6
Communication	<ul style="list-style-type: none"> Schools need to publish their fees. Set payment plan expectations. Make known discounts/remissions available. 	1.9 1.6
When to Invoice	<ul style="list-style-type: none"> Schools are required to invoice families within 2 weeks of school/student starting. 	1.8
Discounts/remissions	<ul style="list-style-type: none"> Schools need to ensure that discounts/remissions are applied on a timely basis. Keep all documentation for income-based remissions. 	1.16.4

Stage 2		Manage & Monitor
Key Activities	Details	Section
Payment Plans	<ul style="list-style-type: none"> Payment plans are required to be set up. Plans should be recorded for monitoring. 	1.17.4
Monitor	<ul style="list-style-type: none"> Distribute statements to families/guardians at least once per term. Complete bank recs at least once per week. Monitor debtor accounts, minimum once per month, compare payments against the plans. 	1.17.5
Manage Overdue Accounts	<ul style="list-style-type: none"> If there is no payment or insufficient payment received 30 days after invoice was issued, then initial 1st friendly reminder letter is to be sent. 	1.17.6
	<ul style="list-style-type: none"> If no response within 14 days 2nd Overdue Reminder letter is to be sent. If no contact or insufficient payment is received organise a meeting with parent/guardian and a member of the school leadership team to follow up. 	1.17.6
	<ul style="list-style-type: none"> No payment or response to 2nd letter has been made, 3rd Final notice letter is to be sent. 	1.17.6
	<ul style="list-style-type: none"> After 7 days of the 3rd letter being sent still no payment or contact from the debtor the 4th Notification letter can be sent advising that the account will be handed onto the CEO DEBT COLLECTION TEAM for follow up. 	1.17.6

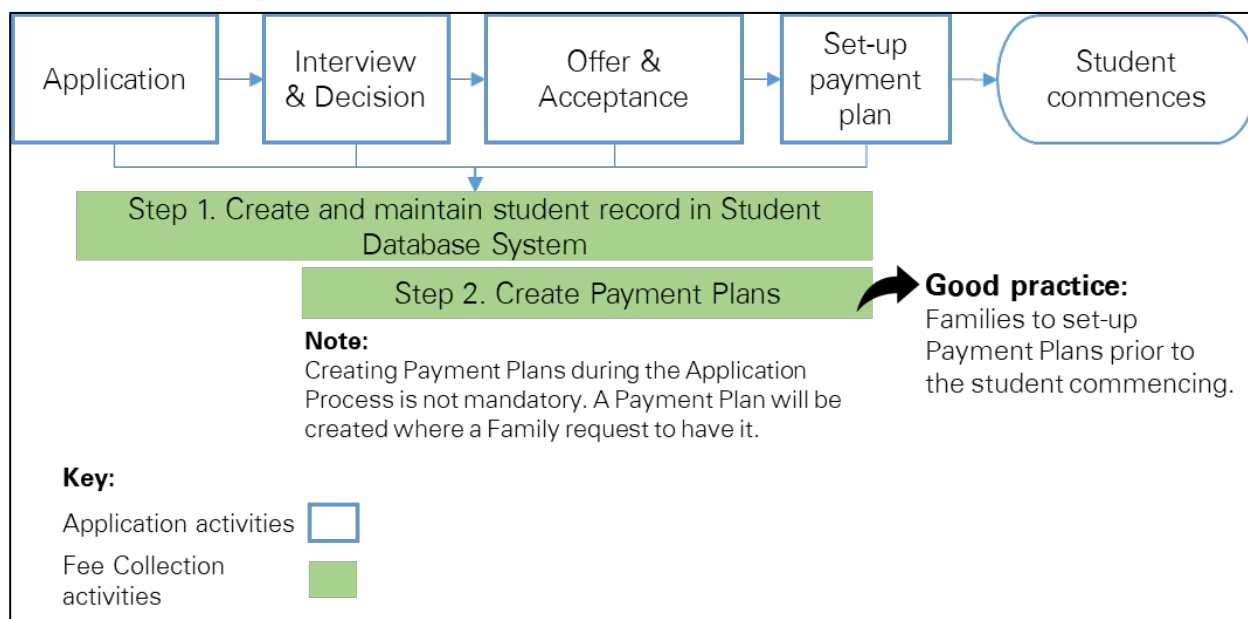
Stage 3		Escalate
Key Activities	Details	Section
Administration	<ul style="list-style-type: none"> Schools are required to record all forms of communication with their debtors. Schools to report overdue accounts to the school board via the finance committee. Schools have the delegated authority to escalate to the Assistant Director Finance. School required to fill out referral check list before sending to CEO debt collection 	1.18
CEO Debt Collection team	<ul style="list-style-type: none"> For schools included in the CEO debt collection service you can refer debtor accounts to the CEO team for review and follow up. Matters may be pursued in the Civil Court only with the Director or Assistant Director authority. 	1.18 1.18.2

FEE COLLECTION PROCESS MAPS AND DETAILED STEPS

1.20. Workflows for initial set up

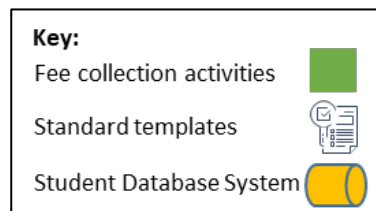
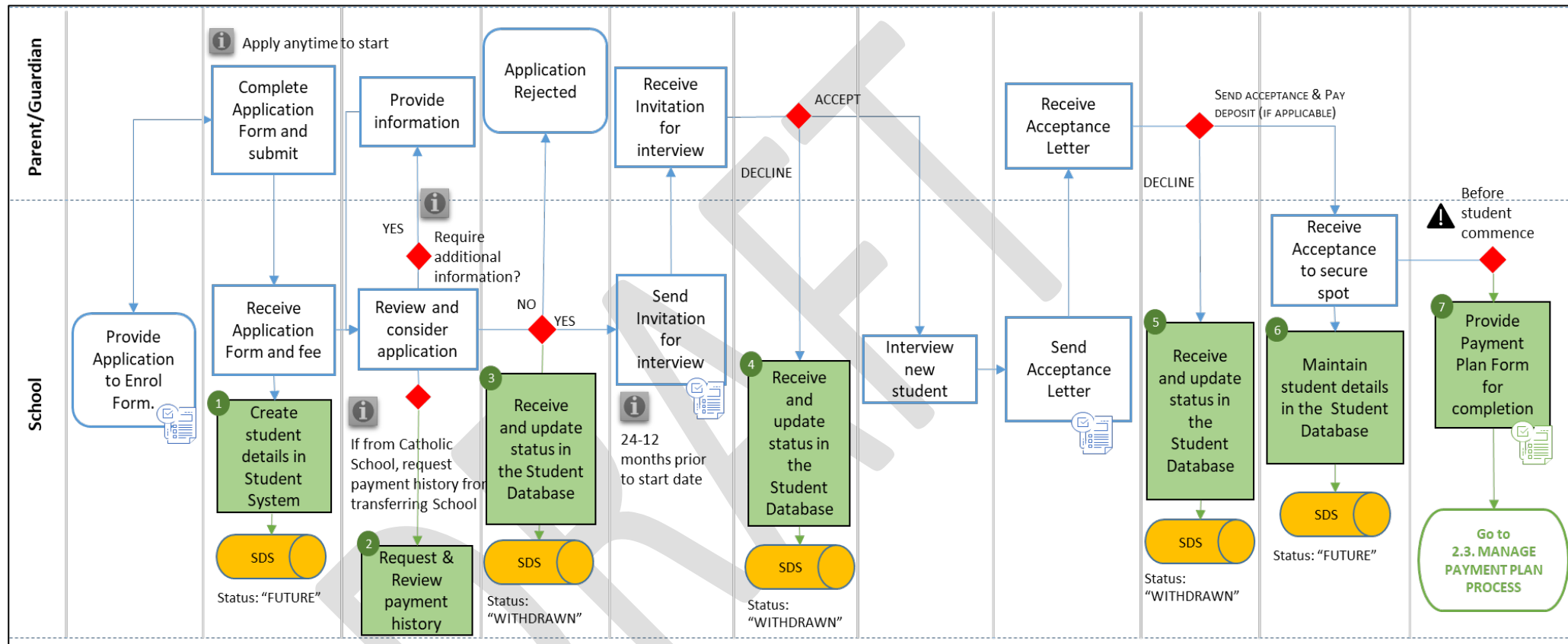
The following workflows highlight the steps to be followed by schools in the Fee Collection process.

1.20.1. Workflow 1.0 – High-level Application Process

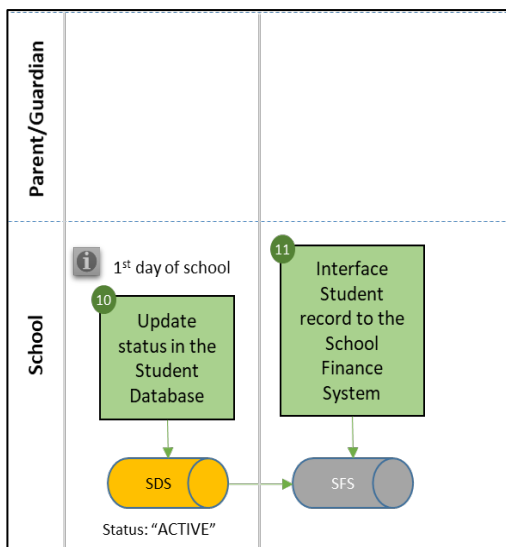
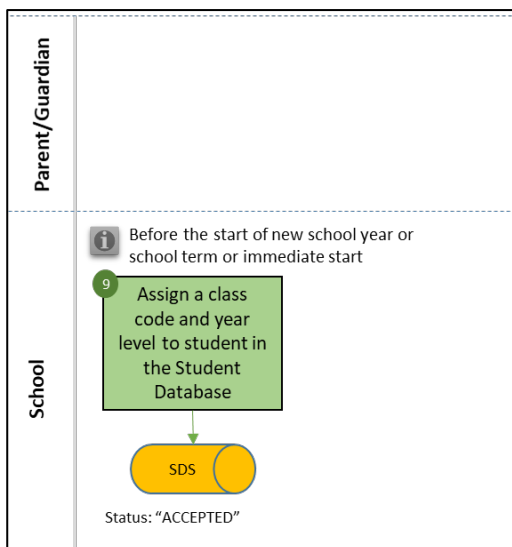


Process steps for workflow 1.1: Create & Maintain Student Records	Template
<p>Step 1: Create and maintain student record in the student Database System (SDS)</p> <p>Creating and maintaining accurate and complete Student and Parent/Guardian information in the Student Database System will benefit the Fee Collection process.</p>	
<p>Step 2: Create Payment Plans</p> <p>Creating Payment Plans during the Application process is not mandatory; however, some Parent/Guardian do request payment arrangements to be set-up, and it is therefore necessary to ensure these are done correctly and captured in the School Finance System as soon as possible.</p> <p>Parent/Guardian are required to set-up payment plans as the student commences with school and shall be captured in the School Finance System.</p>	

1.20.2. Workflow 1.1 - Create and maintain student records in the Student Database System



Process steps for workflow 1.1: Create & Maintain Student Records	Template
<p>Step 1: Create student details in Student Database System</p> <p>After the Application form and application fee (where applicable) are received, the School Admin Officer shall capture the student and Parent/Guardian details directly in the Student Database System and update the status of the student record to reflect “FUTURE”.</p>	
<p>Step 2: Request & review payment history</p> <p>Where an outstanding fee is indicated on the application form, bring to attention of the Principal or Business Manager.</p>	
<p>Step 3: Update status in Student Database System for Review and consider Application</p> <p><i>School decision: Reject application</i></p> <p>Where the application is rejected, the School Admin Officer shall update the status of the student record in the Student Database System to reflect “WITHDRAWN”.</p>	
<p>Step 4: Update status in Student Database System for Send invitation for an interview</p> <p><i>Parent/Guardian decision: Declines invitation</i></p> <p>If the Parent/Guardian declines the invitation for an interview, the School Admin Officer shall update the status of the student record in the Student Database System to reflect “WITHDRAWN”.</p>	
<p>Step 5: Update status in Student Database System for Send Acceptance Letter</p> <p><i>Parent/Guardian decision: Declines Enrolment Acceptance</i></p> <p>If the Parent/Guardian declines the Enrolment Acceptance, the School Admin Officer shall update the status of the student record in the Student Database to reflect “WITHDRAWN”.</p>	
<p>Step 6: Maintain Student Database System</p> <p>After the Parent/Guardian has acceptance the offer of a place, the School Admin Officer/Finance team shall receive the deposit (where applicable) and post the deposit against the general ledger in the School Finance System and use the Parent/Guardian name as reference.</p> <p>The School Admin Officer shall update the status of the student record in the Student Database to reflect “FUTURE”.</p>	
<p>Step 7: Provide Payment Plan Form where student is commencing soon</p> <p>Before the Student commences, the School Admin Officer shall provide the Parent/Guardian with the Payment Plan Form and/or the CDF Direct Debit Form and inform the School Finance team.</p> <p>The School Finance team shall also provide the required information on the payment options available, in accordance with the Guidelines for Payment plans as set out in the Fee Collection Procedure. The School Admin Officer shall assist the Parent/Guardian with completing the Payment Plan form if requested.</p>	<p>T3:Payment Plan Form</p> <p>CDF Direct Debit Form</p>



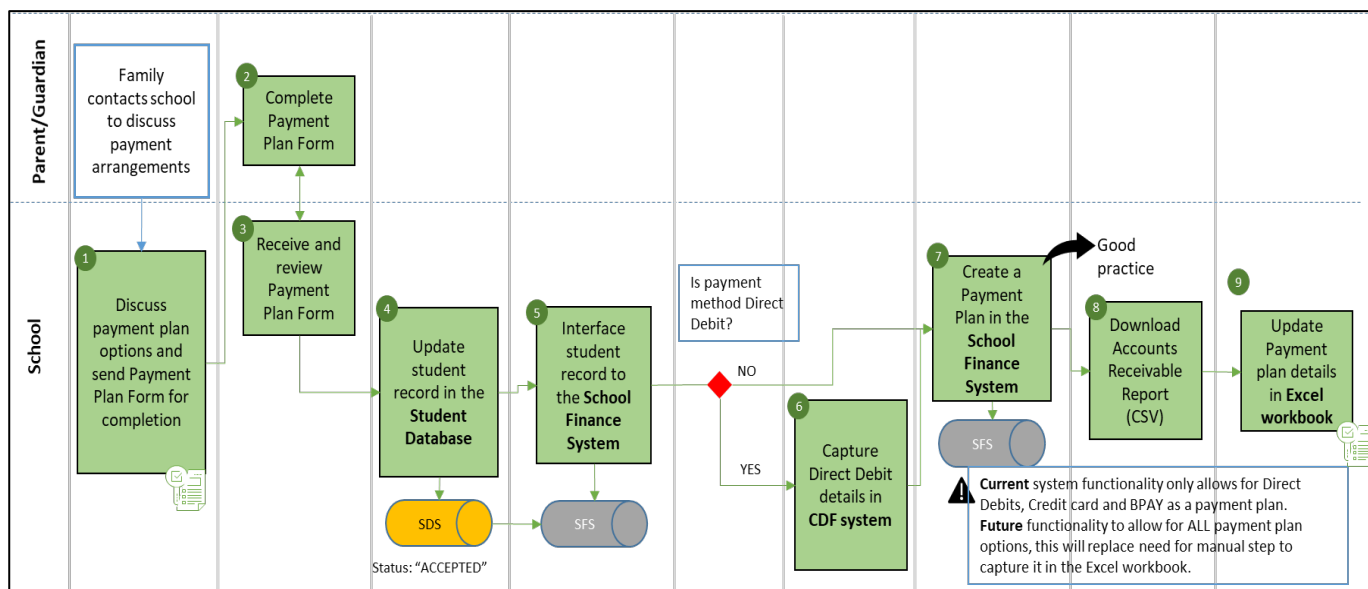
Process steps for workflow 1.1: Create & Maintain Student Records	Template
<p>Step 8: Assign class code and year level to student</p> <p>Before the start of the new school year or start of net term, the school Admin Officer shall assign a class code and a year level to the student record in the student Database System and update the status of the student record to reflect “ACCEPTED”.</p>	
<p>Step 9: Interface date to financial system</p> <p>The student database System will automatically interface the student record to the Finance System as soon as the status of the student record is updated to “ACCEPTED”</p> <p>This is important status update for CIVICA schools as it will ensure the student record is created in the finance system, where a Debtor account number and BPAY number will be generated which is required for managing fees and payment receipts</p>	
<p>Step 10: Update status in Student Database System for 1st day of school</p> <p>Before or on the 1st day of school attendance , the school admin officer shall update the status of the student record in the Student Database System to reflect “Active”</p>	

1.20.3. Workflow - 1.2. Create Payment Plans

There are 3 Scenarios that can occur for creating Payment Plans during the application process.

Scenario 1: The Parent/Guardian is pro-active in setting up their Payment Plan

A Parent/Guardian may contact the school before the student commences in order to discuss and setup payment arrangements.

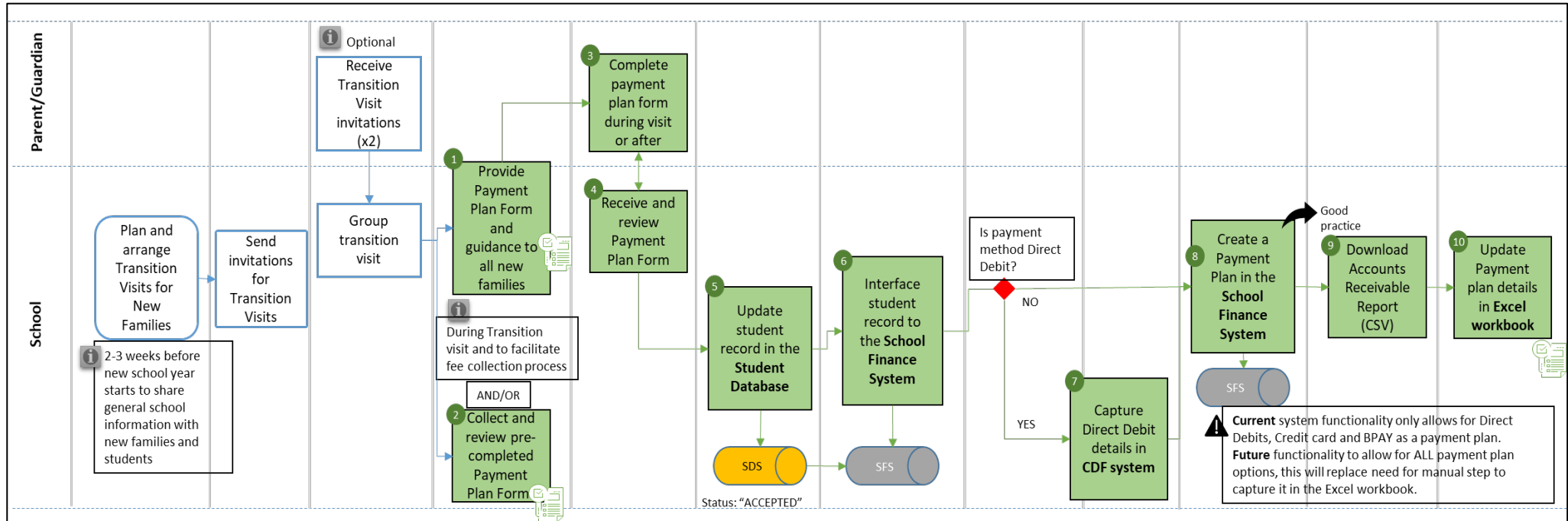


Process step for workflow 1.2: SCENARIO 1: The Parent/Guardian is pro-active in setting up their Payment Plan	Template
<p>Step 1: Discuss Payment Plan options and send Payment Plan Form</p> <p>The School Administration/finance team shall provide the Parent/Guardian with the Payment Plan Form or CDF Direct Debit Form.</p> <p>The School Finance team shall also provide the Parent/Guardian with the required information on the payment options available, in accordance with the Guidelines for Payment plans as set out in the Fee Collection Procedure. The school finance team shall assist the Parent/Guardian with completing the Payment Plan form if requested.</p>	<p>T3: Payment Plan Form</p> <p>CDF Direct Debit Form</p>
<p>Step 2: Parent/Guardian completes Payment Plan Form</p> <p>The School Finance team shall monitor and contact the Parent/Guardian within seven (7) days from sending the form as a friendly reminder to return the Payment Plan form to the school, and also to determine if they need further assistance with completing the Payment Plan form.</p>	
<p>Step 3: Receives completed Payment Plan Form</p> <p>3.1. The School Administration/Finance team receives the completed Payment Plan Form from the Parent/Guardian via email or at school.</p> <p>3.2. The School Finance team shall review the form to confirm that all the required information has been captured. If some information is missing or unclear, the</p>	

Process step for workflow 1.2: SCENARIO 1: The Parent/Guardian is pro-active in setting up their Payment Plan	Template
<p>School Finance team shall contact the Parent/Guardian and request more information or clarify the information has been captured correctly.</p>	
<p>Step 4: Update status of the student record in the Student Database System</p> <p>The school administration team shall update the status of the student in the Student Database to reflect “ACCEPTED”</p>	
<p>Step 5: Interface the student record to the School Finance System</p> <p>For CIVICA schools the Student Database System will automatically interface the student record to the Finance System as soon as the status of the student record is updated to “ACCEPTED”. This is an important status update that will ensure the student record is created in the finance system, where a Debtor account number and BPAY number will be generated which is required for managing fees and payments.</p>	
<p>Step 6: If payment method is Direct Debit, capture details in CDF system</p> <p>Where the payment method selected is Direct debit, School Finance team shall capture the details for the direct debit, within one (1) week from receipt of the completed Payment Plan Form, directly in the Catholic Development Fund’s system</p>	
<p>Step 7: Create a Payment Plan in the School Finance System</p> <p>The School Finance team shall create a Payment Plan in the School Finance System.</p>	
<p>Step 8: Download the Accounts Receivable Report</p> <p>The School Finance team shall download the Accounts Receivable report in CSV format and save as the latest version.</p>	
<p>Step 9: Update Payment Plan details in the Fee Collection Excel Workbook</p> <p>The School Finance shall capture the Payment Plan details, within one (1) week from receipt of the completed Payment Plan Form, in the Excel Workbook against the debtor account number to monitor future payment receipts vs. agreed payment frequencies and payment amounts.</p> <p>Functionality currently being developed by CIVICA</p>	<p>T4: Fee Collection Excel Workbook</p>

Scenario 2: Parent/Guardian complete Payment Plan Form during or after the Transition Visits

A Parent/Guardian may complete the Payment plan form before coming to the Transition visit, during the Transition visit when Payment Plan options are discussed, or after the Transition Visit.



Process steps for workflow 1.2: SCENARIO 2: Parent/Guardian complete Payment Plan Form before, during or after the Transition Visits	Template
<p>Step 1: Collection and review pre-completed Payment Plan Form</p> <p>1.1. The School Admin Officer collects the pre-completed Payment Plan Form or CDF Direct Debit Form from Parent/Guardian during the Transition visit (where a Parent/Guardian has requested to receive the form before the Transition visit).</p> <p>1.2. The School Finance team shall review the form, with the Parent/Guardian, to confirm that all the required information has been captured. If some information is missing or unclear, the finance team shall clarify this with the Parent/Guardian and provide more information and assistance if required.</p>	
<p>Step 2: Provide Payment Plan Form and guidance on Payment Plan options</p> <p>The School Finance team or Enrolment Officer shall provide the Parent/Guardian with the Payment Plan Form and/or CDF Direct Debit Form</p> <p>The School Finance team shall also provide the Parent/Guardian with the required information on the payment options available, in accordance with the Guidelines for Payment plans as set out in the Fee Collection Procedure.</p> <p>The School Finance team or School Admin Officer shall provide the Payment Plan Form and encourage the Parent/Guardian to complete the Payment Plan Form while attending the Transition visit.</p>	<p><u>T3: Payment Plan Form</u></p> <p>CDF Direct Debit Form</p>
<p>Step 3: Parent/Guardian complete the Payment Plan Form during the Transition visit or after</p> <p>During the Transition visit, the School Finance team shall assist the Parent/Guardian with completing the Payment Plan form, if requested. If the Parent/Guardian opted not to complete the Payment Plan Form during the Transition visit, the School Finance team shall monitor and contact the Parent/Guardian within seven (7) days from sending the form as a friendly to reminder to return the Payment Plan form to the school, and also to determine if they need further assistance with completing the Payment Plan form.</p>	
<p>Step 4: Receives completed Payment Plan Form</p> <p>4.1. The School Admin Officer receives the completed Payment Plan Form from the Parent/Guardian via email or at school and forward it to the School Finance team for further handling.</p> <p>4.2. The School Finance team shall review the form to confirm that all the required information has been captured. If some information is missing or unclear, the School Finance team shall contact the Parent/Guardian and request more information or clarify the information has been captured correctly.</p>	
<p>Step 5: Update status of the student record in the Student Database System</p> <p>The school administration team shall update the status of the student in the Student Database to reflect "ACCEPTED"</p>	
<p>Step 6: Interface the student record to the School Finance System</p> <p>For CIVICA schools the Student Database System will automatically interface the student record to the Finance System as soon as the status of the student record is updated to "ACCEPTED". This is an important status update that will ensure the</p>	

Process steps for workflow 1.2: SCENARIO 2: Parent/Guardian complete Payment Plan Form before, during or after the Transition Visits	Template
<p>student record is created in the finance system, where an account number and BPAY number will be generated which is required for managing fees and payments.</p>	
<p>Step 7: If payment method is Direct Debit, capture details in CDF system</p> <p>Where the payment method selected is Direct debit, School Finance shall capture the details for the direct debit, within one (1) business day from receipt of the completed Payment Plan Form, directly in the Catholic Development Fund’s system</p>	
<p>Step 8: Create a Payment Plan in the School Finance System</p> <p>The School Finance team shall create a Payment Plan in the School Finance System’s Billing and Finance module.</p>	
<p>Step 9: Download the Accounts Receivable Report</p> <p>The School Finance team shall download the Accounts Receivable report in CSV format and save as the latest version.</p>	
<p>Step 9: Update Payment Plan details in the Fee Collection Excel Workbook</p> <p>The School Finance shall capture the Payment Plan details, within one (1) business day from receipt of the completed Payment Plan Form, in the Excel Workbook against the debtor account number to monitor future payment receipts vs. agreed payment frequencies and payment amounts.</p>	

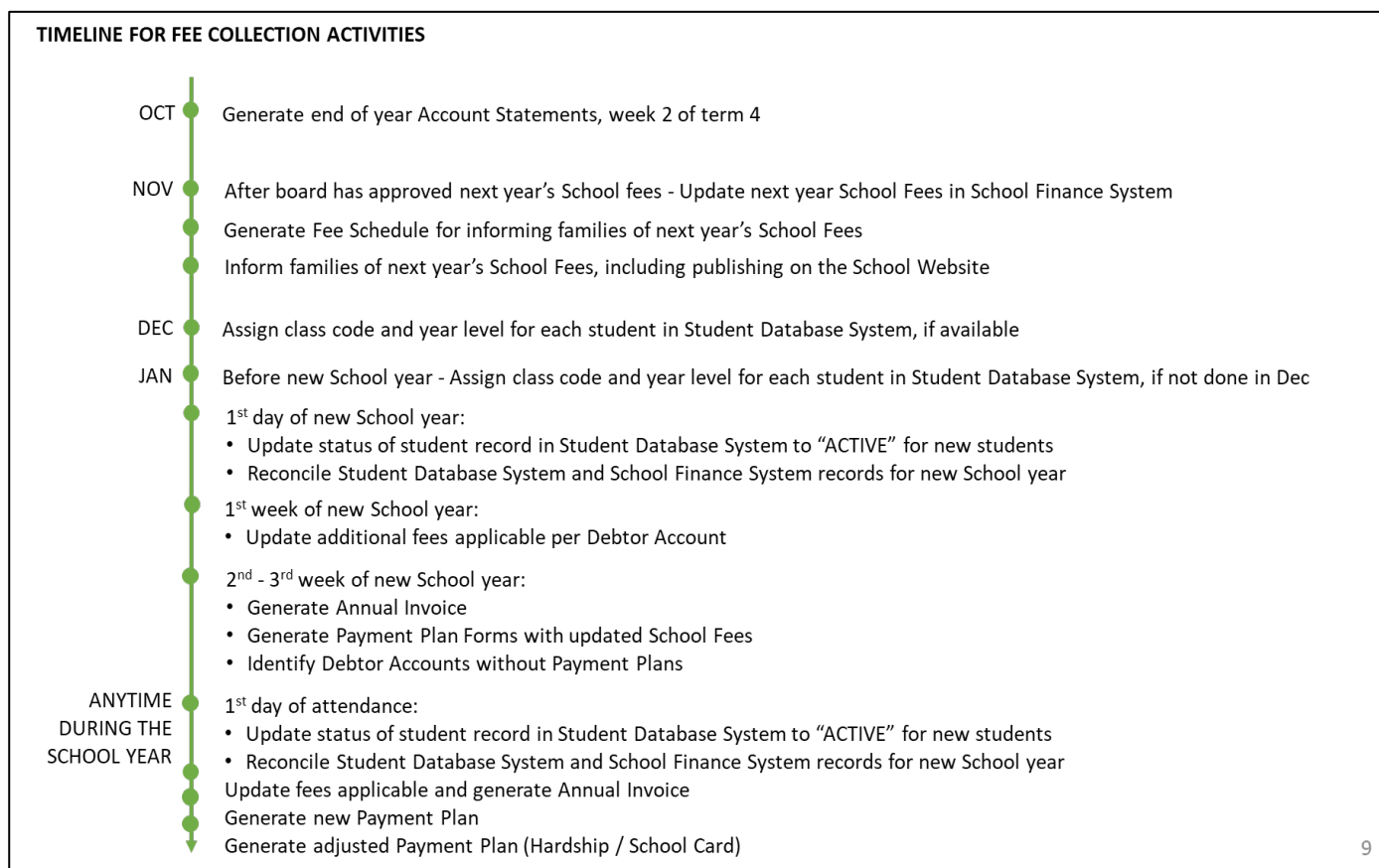
Scenario 3: The Parent/Guardian of the new student does not make any enquiries or arrangements to set-up a Payment Plan.

This scenario will be dealt with in section 2.3 Manage Payment Plans.

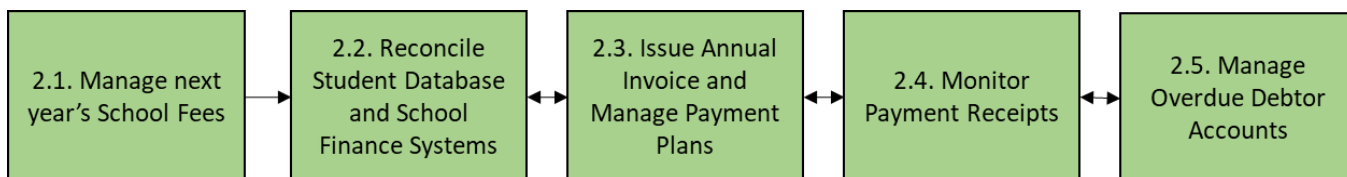
1.21. Fee collection activities before and during the school year

1.21.1. Workflow 2.0 Timeline for fee Collection Activities

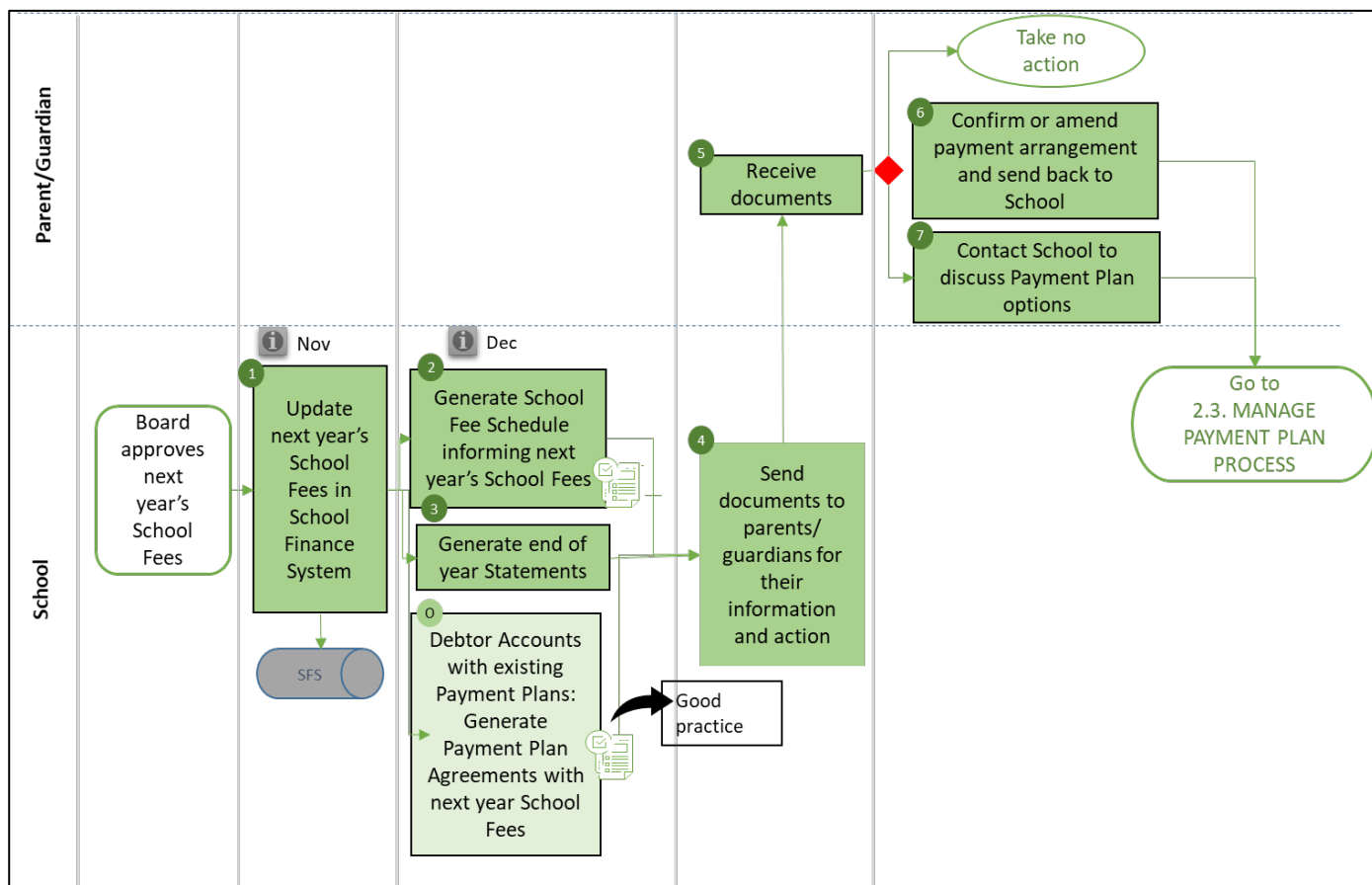
There are key times throughout the year that schools need to work towards to ensure timely fee collection.



The key processes for Fee Collection before and during the School Year are summarised in the diagram below.



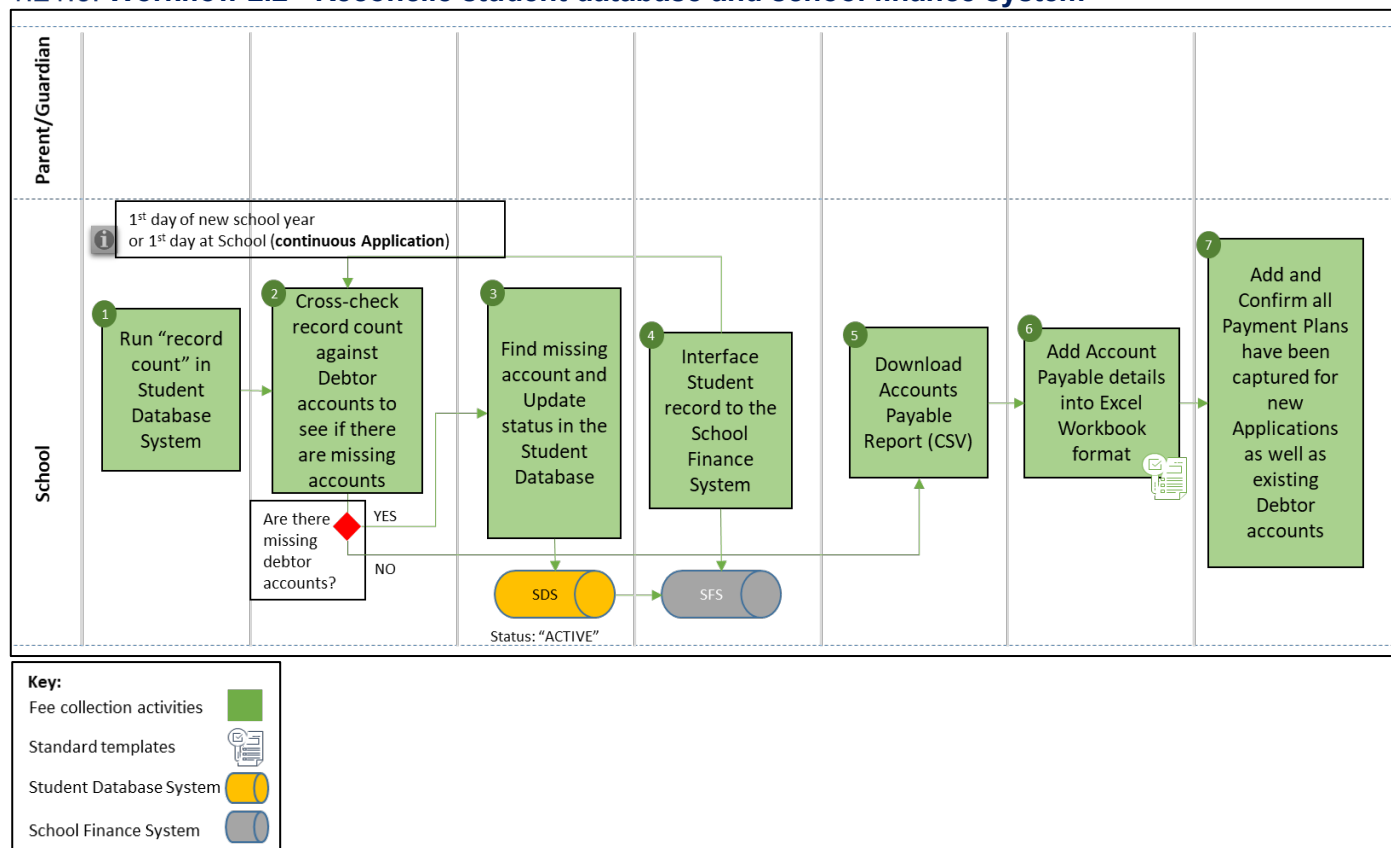
1.21.2. Workflow 2.1 - Manage next year's school fees.



Process steps for workflow 2.1: Manage Next Year School Fees	Template
<p>Step 1: Update next year school fees in School Finance System</p> <p>After the Board has approved next year's School Fees, the School Finance team shall capture the approved new school fees, within one (1) week from approval, in the School Finance system.</p>	
<p>Step 2: Generate School Fee Schedule</p> <p>The School Finance team shall generate the School Fee Schedule, within one (1) week from approval.</p>	<p>T1/T2: School Fee Schedule Form</p>
<p>Step 3: Generate end of year Statements</p> <p>The school finance team shall generate end of year Statements for all parents/guardians, by end of week 2 of 4th School term.</p>	
<p>Optional Step: Generate Payment Plan Agreements for Debtor Accounts with existing Payment Plans</p> <p>The School Finance team may select to generate Payment Plan Agreements for Debtor Accounts with existing Payment Plans to reflect the changes for next year School Fees for the Parent/Guardian to review and take the necessary action.</p> <p>Where the Parent/Guardian does take action refer to section 2.3. Manage Payment Plans.</p>	<p>T3: Payment Plan Agreements</p>

Process steps for workflow 2.1: Manage Next Year School Fees	Template
<p>Step 4: Send School Fee Schedule and end of year Statement to all Parent/Guardian</p> <p>The School Finance team shall send the documents to all new and existing Parent/Guardians.</p> <ul style="list-style-type: none"> • next year’s School Fee Schedule Form (add to school website) • end of year Statement (to active enrolled parents/guardian) • <i>Optional: Payment Plan Agreements generated in step 4 above</i> • <i>Optional: Payment Plan Form and CDF Direct Debit Form to all new Parent/Guardian without Payment Plans</i> 	
<p>Step 5: Parent/Guardian receives the documents from the school</p> <p>The Parent/Guardian may possibly contact the School Finance team to clarify or discuss payment options before they sign and return the Forms back to the School Finance team. They may want to discuss Hardship or School Card arrangements at this point and may request a new Payment Plan.</p> <p>Or, the Parent/Guardian may be satisfied with the information provided and simply sign and return the Forms back to the School team.</p> <p>Or, the Parent/Guardian may not take any action.</p>	
<p>Step 6: Parent/Guardian confirm Payment Plan for next year.</p> <p>The School Finance team receives the signed Payment Plan Form where the Parent/Guardian has accepted the new school fees. To update the Payment plan details for the Debtor Account go to Section 2.3. Manage Payment Plans</p>	
<p>Step 7: The Parent/Guardian and/or Debtor contacts the school to discuss Payment Options</p> <p>The School Finance team shall provide the parent/guardian with the required information on the payment options available, in accordance with the Guidelines for Payment plans as set out in the Fee Collection Procedure. The School Finance team shall assist the Parent/Guardian with completing the Payment Plan form if requested.</p>	<p><u>T3: Payment Plan Form</u></p>

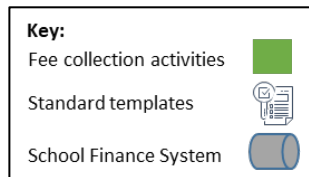
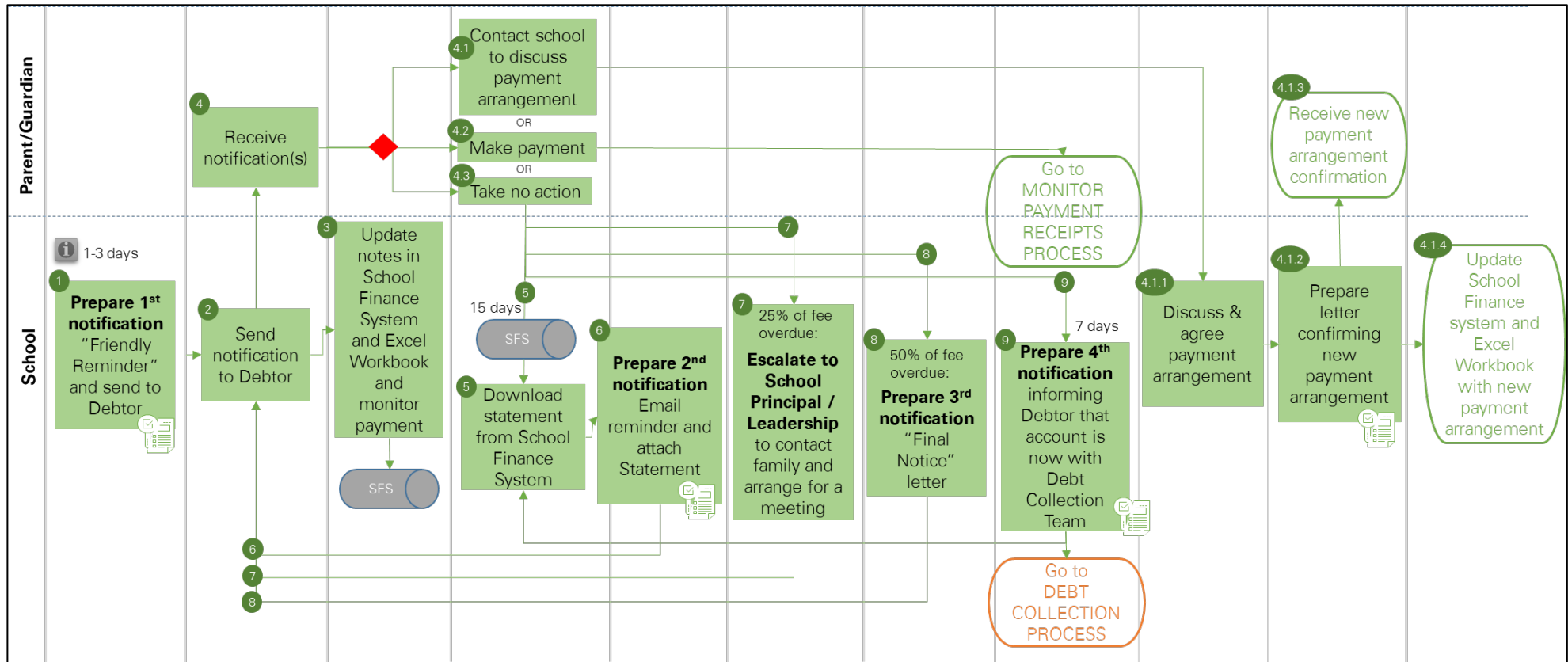
1.21.3. Workflow 2.2 - Reconcile student database and school finance system



Process steps for workflow 2.2: Reconcile Student Database and School Finance Systems	Template
<p>Step 1: Run 'record count' in Student Database System</p> <p>1st Day of new School Year: After the School Admin Officer has updated all new students' statuses to ACTIVE, The School Finance team shall access the Student Database System and run 'record count'.</p>	
<p>Step 2: Check record count against Debtor accounts in School Finance System</p> <p>The School finance team shall cross check the Debtor Accounts in the School Finance System against the 'record count' from step 1 above to determine if there are any missing Debtor Accounts for enrolled students.</p> <p>2a. If there are missing Debtor Accounts for active students, follow steps 3 – 4 below.</p> <p>2b. If all active students have a Debtor Account, follow steps 5 – 7 below.</p>	
<p>Step 3: From 2a. missing Debtor Accounts, update status of student record in Student Database System</p> <p>If there are missing Debtor Accounts, the School Finance team shall access the Student Database System and update the relevant student records' status to "ACTIVE" to trigger the interface from the Student Database System to the School Finance System.</p>	
<p>Step 4: From 2a. missing Debtor Accounts, interface the student record to the School Finance System</p>	

<p>For CIVICA schools the Student Database System will automatically interface the student record to the Finance System as soon as the status of the student record is updated to "ACCEPTED". This is an important status update that will ensure the student record is created in the finance system, where an account number and BPAY number will be generated which is required for managing fees and payments.</p>	
<p>Step 5: Confirm reconciliation is complete and download the Accounts Receivable Report from the School Finance System</p> <p>After information is reconciled, the School Finance team shall download the Accounts Receivable Report from the School Finance System in CSV format</p>	
<p>Step 6: Add Accounts Receivable details in the Fee Collection Excel Workbook format</p> <p>The School Finance team shall merge the Accounts Receivable details into the Fee Collection Excel Workbook.</p>	<p><u>T4: Fee Collection Excel Workbook</u></p>
<p>Step 7: Add and Confirm all Payment Plans have been captured</p> <p>The School Finance team shall ensure that Payment Plan details (Payment frequency, payment method & payment amount) are reflected for its associated Debtor Account</p>	

1.21.4. Workflow 2.3 – Issue annual invoice and manage payment plan.

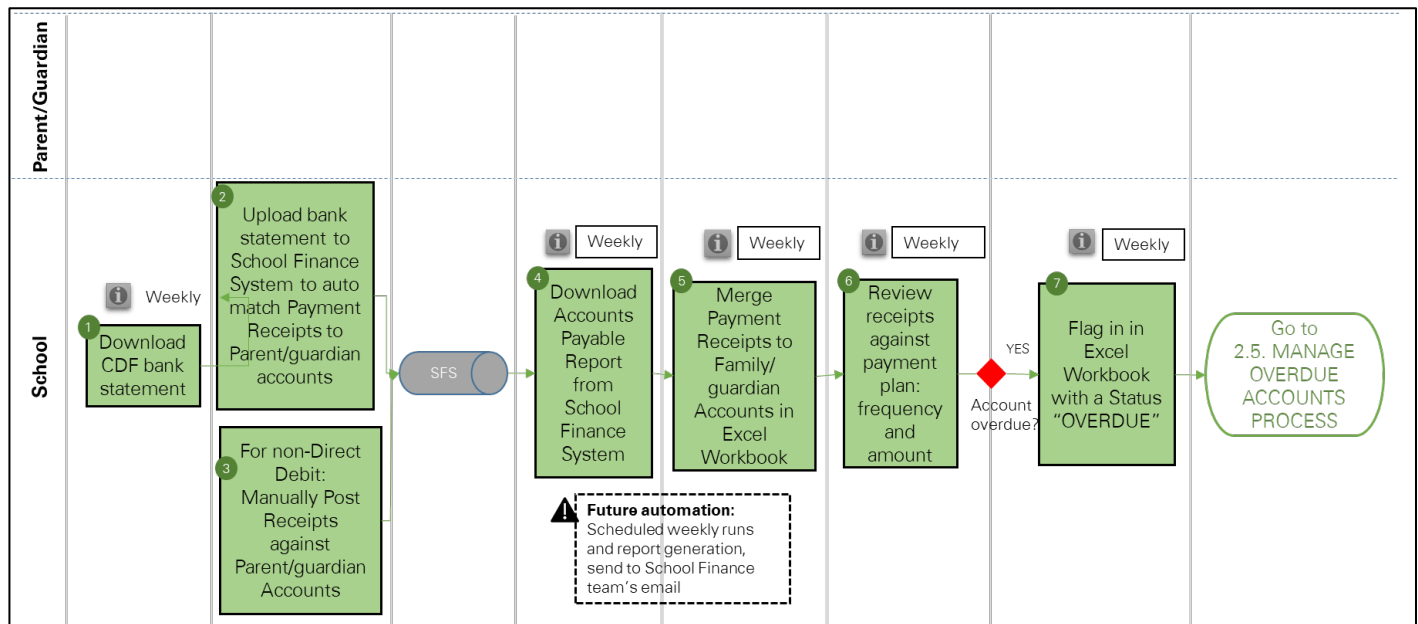


Process steps for workflow 2.3: Issue Annual Invoice and Manage Payment Plans	Template
<p>Step 1: Download Annual Invoice from School Finance System</p> <p>Within two weeks of the students starting at the school: the School Finance team shall access the School Finance System and generate the annual invoice per Debtor Account.</p>	
<p>Step 2: Identify Debtor Accounts without Payment Plans</p> <p>The School Finance team shall identify, from the Fee Collection Excel Workbook, the Debtor Accounts without Payment Plans.</p>	<p><u>T4: Fee Collection Excel Workbook</u></p>
<p>Step 3: Generate existing Payment Plan information sheets</p> <ol style="list-style-type: none"> a) The School finance team shall generate Payment Plan Agreements for all Debtor Accounts with existing Payment Plans. b) The School Finance team shall update the Payment Plan Agreements to display the new school fee and amounts that needs to be paid during the school year. 	<p><u>T9: Payment Plan Agreements</u></p>
<p>Step 4: Send Annual Invoice and Payment Plan Agreements or Payment Plan Form to all Parent/Guardian</p> <ol style="list-style-type: none"> a) The School Finance team shall send the Annual Invoice and Payment Plan Agreements to all parents/guardians with existing Payment Plans, via email or post. Parents/guardians with existing Payment Plans are requested to review the new amount and sign the form and return it back to the School Finance team. b) The School Finance team shall send the Annual Invoice and Payment Form to all parents/guardians without Payment Plans, via email or post. Those without Payment Plans are requested to complete a Payment Plan Form and submit it back to the School Finance team. <p>The School Finance team shall provide parents/guardians with the required information on the payment options available, in accordance with the Guidelines for Payment plans as set out in the Fee Collection Procedure. The School Finance team shall assist the Parent/Guardian with completing the Payment Plan form if requested.</p>	
<p>Step 5: Parent/Guardian receives Annual Invoice and Payment Plan Agreements or Payment Plan Form</p> <p>Parents/guardians will receive the Annual Invoice and request to review, sign and return the Payment Plan Agreements and/or complete a Payment Plan Form if they have not done so before, within seven (7) business days from receiving the information, back to the School Finance team.</p> <p>The School Finance team shall monitor and contact the parent/guardians within seven (7) days from sending the Annual Invoice and Payment Plan Agreements and Payment Plan Form as a friendly to reminder to return the Payment Plan Agreements and/or Payment Plan Form to the School, and also to determine if they need further assistance with completing the Payment Plan form.</p>	
<p>Step 6: Parent/Guardian signs and sends back Payment Plan to School, or take no action</p> <p>The parent/guardians may possibly contact the School Finance team to clarify or discuss payment options before they sign and return the Forms back to the</p>	

Process steps for workflow 2.3: Issue Annual Invoice and Manage Payment Plans	Template
<p>School Finance team. They may want to discuss Hardship or School Card arrangements at this point and may request a new Payment Plan.</p> <p>Or they may be satisfied with the information provided and simply sign and return the Forms back to the school team.</p> <p>Or they may not take any action. These parents/guardians need to be monitored and follow-up communication will be required by the School Finance team (refer to steps 11 – 13 below)</p>	
<p>Step 7: Receives signed Payment Plan Agreements and/or Payment Plan Form</p> <ul style="list-style-type: none"> a) The School Finance team receives the completed Payment Plan Form from the parent/guardian via email or at school. b) The School Finance team shall review the form to confirm that all the required information has been captured. If some information is missing or unclear, the School Finance team shall contact the parent/guardian and request more information or clarify the information has been captured correctly. 	
<p>Step 8: If payment method is Direct Debit, capture or amend details in CDF system</p> <p>Where the payment method selected is Direct debit, the School Finance team shall capture the details for the direct debit, within one (1) week from receipt of the signed Payment Plan Agreements and/or newly completed CDF Direct Debit Form, directly in the Catholic Development Fund’s system</p>	
<p>Step 9: Create a Payment Plan in the School Finance System</p> <p>The School Finance team shall create a Payment Plan in the School Finance System.</p>	
<p>Step 10: Update Payment Plan details in the Fee Collection Excel Workbook</p> <p>The School Finance team shall capture the Parent/Guardian’s Payment Plan details, within one (1) week from receipt of the signed Payment Plan Agreements and/or newly completed Payment Plan Form, in the Fee Collection Excel Workbook to monitor future payment receipts vs. agreed payment frequencies and payment amounts.</p>	<p style="text-align: center;"><u>T4: Fee Collection Excel Workbook</u></p>
<p>Step 11: Identify Parent/Guardian Accounts without Payment Plans</p> <p>The School Finance team shall identify, from the Fee Collection Excel Workbook, the family/guardian Accounts without Payment Plans.</p>	
<p>Step 12: Contact Debtors without Payment Plans</p> <p>The School Finance team shall contact the parent/guardian, via phone or email, and request they complete the Payment Plan Form</p> <p>The School Finance team shall provide the parent/guardian with the Payment Plan Form and/or CDF Direct Debit Form and all required information on the payment options available, in accordance with the Guidelines for Payment plans as set out in the Fee Collection Procedure. The School Finance team shall assist the Parent/Guardian with completing the Payment Plan form if requested.</p>	<p style="text-align: center;"><u>T3: Payment Plan Form</u></p> <p style="text-align: center;">CDF Direct Debit Form</p>

Process steps for workflow 2.3: Issue Annual Invoice and Manage Payment Plans	Template
(Refer to section 6 above detailing the Guidelines for Payment Plans)	
<p>Step 13: Parent/guardian discuss Payment Plan options with School, or take no action</p> <p>Parent/guardians may want to discuss Hardship or School Card arrangements at this point and may request a reduced fee. The School Finance team and parent/guardian shall negotiate a “workable” Payment Plan and request they complete the Payment Plan Form within 48 hours from agreement.</p> <p>Or, the parent/guardian may be satisfied with the information provided and complete and return the Payment Plan Form back to the School Finance team. <i>(follow steps 7 – 10 above for reviewing and creating the Payment Plan)</i></p> <p>Or, the parent/guardian may still not take any action. These need to be monitored and follow-up communication will be required by the School Finance team as there may be a high probability for overdue school fees. <i>(refer to section 2.4. Monitor payment receipts)</i></p>	

1.21.5. Workflow 2.4. – Monitor Payment Receipts



Key:

- Fee collection activities
- Standard templates
- School Finance System

Process steps: for workflow 2.4: Monitor Payment Receipts	Template
<p>Step 1: Download Catholic Development Fund (CDF) Bank Statement</p> <p>At least once per week: the School Finance team shall download the Bank Statement from the CDF system</p>	
<p>Step 2: Upload CDF Bank Statement to School Finance System</p> <p>The School Finance team shall upload the CDF Bank Statement to the School Finance System, to automatically match payment receipts to each Debtor Account.</p>	
<p>Step 3: Post non-Direct Debit receipts against Debtor Accounts</p> <p>For all non-Direct Debit payments, The School Finance team shall process the payment and post the receipt directly in the finance system against the Debtor Account.</p>	
<p>Step 4: Download Debtor Report from School Finance System</p> <p>Every week: School Finance team shall download the Accounts Receivable Report from the School Finance System.</p>	
<p>Step 5: Merge Debtor Report into Fee Collection Excel Workbook</p> <p>Every fortnight: School Finance team shall merge the Payment Receipts, from the Accounts Receivable Report, against the Debtor Accounts in the Fee Collection Workbook.</p> <p>This will create the visibility in terms of receipts vs the agreed payment frequency and amount per debtor.</p>	<p style="text-align: center;"><u>T4: Fee Collection Excel Workbook</u></p>
<p>Step 6: Review receipts against Debtor Accounts' Payment Plan</p> <p>Every week: School Finance team shall review the Payment Receipts against the Payment Plans in terms of frequency and amount. Any deviation from the agreed Payment Plan should be flagged for follow-up</p>	
<p>Step 7: Flag Overdue Debtor Accounts in Fee Collection Excel Workbook</p> <p>The School Finance team shall mark all deviations from the agreed Payment Plan and indicate a status of "OVERDUE" next to the Debtor Account, in the Fee Collection Excel Workbook.</p> <p>For all Overdue Debtor Accounts refer to section 2.5. Manage Overdue Debtor Accounts.</p>	

1.22. Overdue Debtor Accounts

1.22.1. Scenarios for overdue accounts during the school term

Scenario 1: Missed 1-3 payments

E.g. Parent/Guardian has a payment plan with weekly payment frequency at \$150 per week. Parent/Guardian missed payment for week 2, however makes payment for week 3 but week 2 payment is still overdue. Payments are usually recovered after a phone call or email is sent as a friendly reminder.

In this scenario there was genuine oversight from Parent/Guardian, and all overdue payments are made before end of school term, or Parent/Guardian commits to pay overdue school fees during next school term.

Scenario 2: Irregular payment frequency

The Parent/Guardian is not paying as per their agreed payment frequency and only make payments at irregular intervals, e.g. week 4, week 9. In some cases, these irregular payments may cover all overdue fees, in other cases payments are not enough to cover the outstanding fees.

In this scenario the Parent/Guardian has a habit of not paying on time. This may be due to the Parent/Guardian having financial difficulty to meet the agreed payment frequencies, or they simply do not see it as important and have a low willingness to pay.

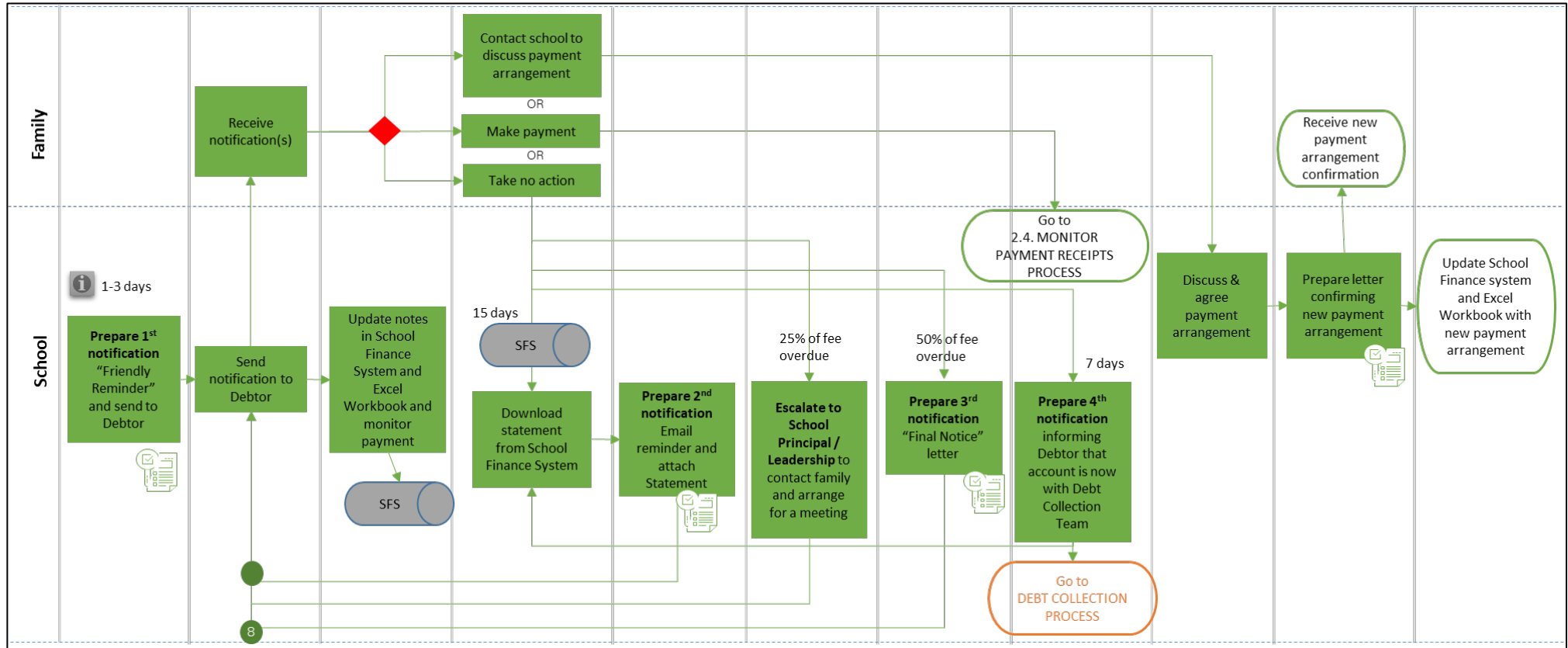
Scenario 3: Irregular payment amounts

The Parent/Guardian is paying as per the agreed payment frequency, however, makes payments less than the agreed amount. This may be due to the Parent/Guardian having financial difficulty to meet the agreed payment amounts.

Scenario 4: Non-payment

The Parent/Guardian is not paying any fees during the school term and does not respond to any reminders. These accounts have a very high probability of becoming a debt and if this behaviour continuous for the remaining school terms, the outstanding fees will be substantial.

Workflow 3.1 Managing overdue Debtor Accounts



Key:

- Fee collection activities
- Standard templates
- School Finance System

Process steps for workflow 3.1: Manage Overdue Debtor Accounts	Template
<p>Step 1: 1st Notification - Friendly Reminder (1-3 days after fee due date)</p> <p>When the debt becomes overdue, the school finance representative shall give the parent/guardian a courtesy reminder by phoning, emailing, or sending a text message. Contacting them may be enough to get the fee paid, as they may have forgotten about it, or there could be another minor issue that is easily and quickly resolved.</p> <p>The School Finance team shall prepare the notification and shall include banking details and contact information in the reminder to make it easy for the debtor to make payment quickly.</p>	<p>T5: Reminder Letter</p>
<p>Step 2: Send Notification(s) to Parent/Guardian (repeat step for all future Notifications)</p> <p>The School Finance team shall call or send the notification in a timely manner to the parent/guardian.</p>	
<p>Step 3: Update notes in School Finance System</p> <p>The School Finance team shall Record the <i>date and time, method of communication and comments</i> from the discussion with the Parent/Guardian if contact was made, in the School Finance System on the Debtor’s Account.</p>	
<p>Step 4: Parent/Guardian receives Notification(s) (repeat for all future Notifications)</p> <p>The parent/guardian may respond as follows:</p> <p>4.1. The parent/guardian contacts the school to discuss payment arrangements</p> <p>The details for the amended Payment Plan should be captured in the Student Payment Plan Workbook.</p> <ol style="list-style-type: none"> a) The parent/guardian contacts the School Finance team to discuss the overdue payment. During the discussion they may request that the current Payment Plan be reviewed and adjusted due to a change in their circumstances. b) If a new Payment Plan is agreed, the School Finance team shall prepare a Letter confirming the new Payment Plan. c) The School Finance team shall send the Letter to the parent/guardian within 48 hours from the discussion and agreement. d) The School Finance team shall update the Payment Plan in the School Finance System and amend the Payment Plan details in the Fee Collection Excel Workbook <p>4.2. The parent/guardian makes payment</p> <p>4.3. The parent/guardian does not take any action</p>	
<p>Step 5: Download Account Statement from School Finance System</p> <p>If the payment remains outstanding or there has been no contact at all from the Parent/Guardian in response to the friendly reminder, the School Finance team shall download the Account Statement from the School Finance System.</p>	

Process steps for workflow 3.1: Manage Overdue Debtor Accounts	Template
<p>Step 6: 2nd Notification - Overdue reminder (15 days after fee due date)</p> <p>The School Finance team shall prepare and send a 2nd Notification – Notice of Overdue Fee Account and include the account statement as a reference. (refer to step 2 and 3 above)</p> <p>The School Finance team shall monitor these accounts and send monthly Account Statements.</p>	<p><u>T6: Notice of Overdue Fee Account</u></p>
<p>Step 7: Escalate to School Principal / Leadership for intervention – 25% of the fee is overdue.</p> <p>When outstanding fee reaches 25% of annual fee invoiced, and there has been no response from the Parent/Guardian to all previous communications, the School Finance team shall escalate the account to the School Principal / Leadership to arrange a meeting with the Parent/Guardian.</p> <p>The School Finance team shall provide all the required Account information as reference.</p> <p>The School Finance team shall monitor these accounts and send monthly Account Statements.</p>	
<p>Step 8: Prepare 3rd Notification – Final Notice – 50% of fee is overdue.</p> <p>If there is still no payment or response from the Parent/Guardian to all previous communications and overdue fee reaches 50% of annual fee invoiced, the School Finance team shall prepare a Final Notice Letter, requesting the Parent/Guardian to make payment within 7 days failing which the account will be handed over to the CEO Debt Collection team.</p> <p>The School Finance team shall monitor these accounts and send monthly Account Statements.</p>	<p><u>T7: Final Notice</u></p>
<p>Step 9: Prepare 4th Notification – Account now with CEO Debt Collection Team</p> <p>If there is still no payment or response from the Parent/Guardian seven (7) days after the Final Notice Letter was issued, The School Finance team shall inform the School Principal / Leadership team and prepare a Letter informing the Parent/Guardian that their account has now been handed over to the CEO Debt Collection Team for debt recovery.</p> <p>The School Finance team shall provide all the required Account information including the referral checklist to the CEO Debt Collection team for their further handling.</p>	<p><u>T8: Debt Collection Letter</u></p> <p><u>T10 CEO Referral checklist</u></p>

TEMPLATES

1.23. List of recommended templates available for schools

- Template 1: Secondary/Combined School Fee Schedule 20XX
- Template 2: Primary School Fee Schedule 20XX
- Template 3: Payment Plan Form
- Template 4: Fee Collection Excel Workbook
- Template 5: Reminder for Overdue Fee Account
- Template 6: Notice of Outstanding Fee Account
- Template 7: Final Notice of Outstanding School Fees
- Template 8: Account handed over to CEO Debt Collection Team
- Template 9: Review or Payment Plan Agreement
- Template 10: CESA Referral Checklist

1.23.1. Template 1: College School Fee Schedule Template

Secondary/Combined School Fee Schedule 20XX

Please find enclosed the school fees for 20XX as approved by the school board in consultation with the finance committee. The payment of fees is a responsibility and commitment by Parent/Guardian and ensures the School maintains quality education and resources for the benefit of all students.

Application Fee:

A non- refundable fee of <\$ Insert> is payable by Parent/Guardian of each new student enrolment. This is payable when lodging the application of enrolment.

Acceptance Fee

When enrolments are accepted a non-refundable deposit of <\$ Insert> per student is payable (\$xx of **this fee is credited towards your child's fees in the year they start**).

Billing information

School fees will be invoiced annually (at the beginning of the year) with statements being issued at least once per term. Payments plans are to be established to ensure you meet your financial obligations to the school.

Fee schedule for 20XX:

	Full Fee	Total	Lower Income Fee	Total
Reception - Yr 5	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
Year 6	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
Year 7	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
Year 8-9	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
Year 10-12	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>

Additional charges

<\$ Insert> any additional charges not invoiced with school fees e.g. Buses, Extracurricular activities, camps, uniforms or stationery**

Sibling Discounts

Offered to Parent/Guardian with more than one student attending the college:

2 students - <\$ Insert>

3 students - <\$ Insert>

4 students - <\$ Insert>

5 students - <\$ Insert>

Example

1 Parent/Guardian with 3 siblings at the school, offered 20% off each fee

Year 1 \$1500 – 20% = \$1200

Year 7 \$5000 – 20% = \$4000
 Year 10 \$7500 – 20% = \$6000
 Total fee for the year \$11,200

Additional discounts

<\$ Insert> any addition discounts offered e.g. siblings attend other Catholic schools, early payment discount and when should payment be made by.**

Payment Methods

The school offers various payment methods and frequencies to allow Parent/Guardian to pay their fees by the methods most convenient to their budget. The following invoice payment methods are available <\$ Insert>

- Direct Debit
- Bpay
- Eftpos
- Cash/cheque

Payment Frequency

- **Annual** - 5% Discount applies if paid by <\$ Insert>
- **Weekly payments** - 42 weekly payments (Feb -Nov) final payment by <\$ Insert>
- **Fortnightly payments** - 22 fortnight payments (Feb – Nov) final payment by <\$ Insert>
- **Monthly payments** - 10 monthly payments (Feb – Nov) final payment by <\$ Insert>
- **3 term payments** - Due 3rd Friday each term –final payment by <\$ Insert>

Full Fee	Weekly (42 weeks)	Fortnightly (22 Fortnights)	Monthly (10 Months)	Term (terms 1-3)
1 Child - Year 12	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>

Lower income Fee	Weekly (42 weeks)	Fortnightly (22 Fortnights)	Monthly (10 Months)	Term (terms 1-3)
1 Child - Year 12	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>

Financial support/hardship

Parent/Guardian who are experiencing financial difficulties are encouraged to contact the Principal or Finance Officer as early as possible to discuss your circumstances. All discussions and arrangements are in the strictest confidence.

Withdraw of a student:

<\$ Insert> the school's notice period required (not more than a term) and consequence of not complying**

Payment Plan Agreement Form:

Attached is the agreement form. all Parent/Guardian need to complete and return this to the office by <\$ Insert>

1.23.2. **Template 2:** Primary School Fee Schedule Template

Primary School Fee Schedule 20XX

Please find enclosed the school fees for 20XX as approved by the school board in consultation with the finance committee. The payment of fees is a responsibility and commitment by Parent/Guardian and ensures the School maintains quality education and resources for the benefit of all students.

Application Fee:

A non- refundable fee of <\$ Insert> is payable by Parent/Guardian of each new student enrolment. This is payable when lodging the application of enrolment.

Acceptance Fee

When enrolments are accepted a non-refundable deposit of <\$ Insert> per student is payable. This is credited towards your child’s fees in the year they start.

Billing information

School fees will be invoiced annually (at the beginning of the year) with statements being issued at least once per term. Payments plans are to be established and organised to ensure you meet your financial obligations to the school.

Fee schedule for 20XX:

	Full Fee	Total	Lower Income Fee	Total
1 Child	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
2 Children	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
3 Child	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
4 or more	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>

Additional charges:

<\$ Insert> any additional charges not invoiced with school fees e.g. Extracurricular activities, camps, uniforms or stationery**

Additional discounts:

<\$ Insert> any addition discounts offered e.g. siblings attend other Catholic schools, early payment discount and when should payment be made by.**

Payment Methods:

The school offers various payment methods and frequencies to allow Parent/Guardian to pay their fees by the methods most convenient to their budget. the following invoice payment methods are available <\$ Insert>

- Direct Debit
- Bpay
- Eftpos
- Cash/cheque

Payment Frequency:

- **Annual** - 5% Discount applies if paid by <\$ Insert>
- **Weekly payments** - 42 weekly payments (Feb -Nov) final payment by <\$ Insert>
- **Fortnightly payments** - 22 fortnight payments (Feb – Nov) final payment by<\$ Insert>
- **Monthly payments** - 10 monthly payments (Feb – Nov) final payment by <\$ Insert>
- **3 term payments** - Due 3rd Friday each term – **Must finalised by <\$ Insert>**

Full Fee	Weekly (42 weeks)	Fortnightly (22 Fortnights)	Monthly (10 Months)	Term (terms 1-3)
1 Child	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
2 Children	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
3 Children	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
4 or more	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>

Lower income Fee	Weekly (42 weeks)	Fortnightly (22 Fortnights)	Monthly (10 Months)	Term (terms 1-3)
1 Child	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
2 Children	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
3 Children	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>
4 or more	<\$ Insert>	<\$ Insert>	<\$ Insert>	<\$ Insert>

Financial support/hardship:

Parent/Guardian who are experiencing financial difficulties are encouraged to contact the Principal or Finance Officer as early as possible to discuss your circumstances. All discussions and arrangements are in the strictest confidence.

Withdraw of a student:

<\$ Insert> the school's notice period required (not more than a term) and consequence of not complying**

Payment Plan Agreement Form:

Attached is the agreement form. all Parent/Guardian need to complete and return this to the office by <\$ Insert>

1.23.3. Template 3: Payment Plan Agreement Form Template

Payment Plan Agreement Form

School Fees 20XX

School fees will be invoiced annually (at the beginning of the year) with statements being issued at least once per term. Payments plans are established and organised to ensure you meet your financial obligations to the school.

All Parent/Guardian must complete this form and return to the finance office by <insert>

Parent/Guardian Name: _____
 Eldest Child's Name: _____ Year level: _____

Payment Frequency:

- Annual** - 5% Discount applies if paid by <insert>
- Weekly payments** - 42 weekly payments (Feb -Nov) final payment by <\$ Insert>
- Fortnightly payments** – 22 fortnight payments (Feb – Nov) final payment by <\$ Insert>
- Monthly payments** - 10 monthly payments (Feb – Nov) final payment by <\$ Insert>
- 3 term payments** - Due 3rd Friday each term – final payment by <\$ Insert>

Please indicate your preferred option in table below.

Please indicate an option	Direct debit	BPAY	EFTPOS	Cash/cheque
Annual				
Weekly				
Fortnightly				
Monthly				
3 term payments				
Continue with my current plan.				

To be negotiated – Request to meet with the Business Manager/Finance Officer to discuss. best contact number Ph _____

I/We acknowledge by the signature/s below that I/we am/are the enrolling parents/guardians and are jointly and individually responsible for payment of all fees and charges.

Signature _____
 Parent/Guardian 1

Signature _____
 Parent/Guardian 2

1.23.4. Template 4: Fee Collection Excel Workbook Template

Fee Collection Excel Workbook

Below is a snapshot of the Fee Collection Workbook in Excel.

Download this workbook using CIVICA ARL report and save it to your workspace or shared drive. This Workbook shall be used for monitoring Payment Receipt and shall be updated weekly. CIVICA project team can assist schools with the set-up of this if required.

Debtor Code	Debtor Name	Invoice Total	Unpaid Amt	Current	2021	2020	2019 <= 2018	Last Payment	Payment Date	Payment Method	Frequency	Comments
1	Debtor 1	7124.5	0	0	0	0	0	-25	19/02/2019	Cash	Weekly	will pay at office
2	Debtor 2	19409	-115	0	0	-115	0	-1396	8/09/2020	Direct Debit	Monthly	
3	Debtor 3	10105	0	0	0	0	0	-2545	13/02/2020	Direct Debit	Fortnightly	
4	Debtor 4	11747	0	0	0	0	0	-980.75	24/07/2020	Eftpos	Term	
5	Debtor 5	11755	0	0	0	0	0	-75	24/07/2020	Payment Method	Payment Frequency	
6	Debtor 6	636.25	0	0	0	0	0		31/12/2020	Eftpos	Fortnightly	
7	Debtor 7	3792.5	0	0	0	0	0	-55.5	14/09/2020	Cash	Term	Called 1/4/20 remind term fee late.
8	Debtor 8	20705	1875	0	0	155	1720	-200	23/03/2020	Paysmart	Weekly	
9	Debtor 9	10245	0	0	0	0	0	-400	19/06/2020	Paysmart	Weekly	
10	Debtor 10	9920	0	0	0	0	0		31/12/2020	Paysmart	Fortnightly	
11	Debtor 11	3926	0	0	0	0	0	-1346	13/12/2017	Direct Debit	Term	
12	Debtor 12	18091	0	0	0	0	0	-200	2/09/2020	Payment Method	Payment Frequency	
13	Debtor 13	7487.5	0	0	0	0	0	-1000	15/06/2020	Payment Method	Payment Frequency	
14	Debtor 14	65	0	0	0	0	0		31/12/2018	Payment Method	Payment Frequency	
15	Debtor 15	12082	0	0	0	0	0	-60	20/08/2020	Payment Method	Payment Frequency	
16	Debtor 16	27.1	0	0	0	0	0	-27.1	21/06/2018	Payment Method	Payment Frequency	
17	Debtor 17	21.57	0	0	0	0	0	-21.57	7/03/2019	Payment Method	Payment Frequency	
18	Debtor 18	11171	0	0	0	0	0	-50	13/08/2020	Payment Method	Payment Frequency	
19	Debtor 19	12115	-1122.5	0	-249.5	-873	0	-124.75	22/01/2021	Payment Method	Payment Frequency	
20	Debtor 20	12380	-1410	0	0	-1410	0	-100	3/12/2020	Payment Method	Payment Frequency	
21	Debtor 21	4250	0	0	0	0	0	-600	23/06/2020	Payment Method	Payment Frequency	
22	Debtor 22	12247.75	0	0	0	0	0	-120	24/08/2020	Payment Method	Payment Frequency	
23	Debtor 23	599.58	0	0	0	0	0	-599.58	14/12/2018	Quickstream	Monthly	

1.23.5. **Template 5: 1st Notification – Reminder of Overdue Fee Account Template**

Reminder of Overdue Fee Account

Date: <insert>

Parent/Guardian Name <insert>

Address <insert>

Dear <insert Parent/Guardian name>

RE: OUTSTANDING FEE ACCOUNT <insert account number>

Our records indicate that your account is currently overdue and that the amount of <\$0.00> is outstanding.

We request that you please make payment within seven (7) days from the date of this letter. If payment is not made within the time frame a **late fee may be applicable as per the terms in our Fee Schedule.**

If you have any queries relating to your account, please contact us on <insert telephone number>.

If you have paid this account within the last few days, please disregard this letter.

Thanking you in advance

Finance Officer

<insert School Name>

1.23.6. **Template 6: 2nd Notification – Notice of Overdue Fee Account Template**

Notice of Overdue Fee Account

Date: <insert>

Parent/Guardian Name <insert>

Address <insert>

Dear <insert Parent/Guardian name>

RE: OUTSTANDING FEE ACCOUNT <insert account number>

We refer to our earlier correspondence dated <insert date of last correspondence> regarding your account from our Finance team. To date we have not received payment or contact from you. A current copy of your account statement is attached for your reference.

As per our Fee Schedule a <\$0.00> late payment fee has now been applied to your account.

We request that you please make payment within seven (7) days from the date of this letter to avoid any further late fee charges.

If you have any queries relating to your account, please contact us on <insert telephone number>.

If you have paid this account within the last few days, please disregard this letter.

Thanking you in advance

Finance Officer
<insert School Name>

1.23.7. Template 7: 3rd Notification – Final Notice: Outstanding School Fees Template

Final Notice: Outstanding School Fees

Date: <insert>

Parent/Guardian Name <insert>

Address <insert>

Dear <insert Parent/Guardian name>

RE: OUTSTANDING SCHOOL FEES <insert account number>

We refer to our letter dated <insert date of last correspondence> regarding your outstanding account, currently totalling <\$0.00>.

<insert school name> has very clear requirements that all Parents/Guardians adhere to the Fee Policy. We wish to resolve this matter as efficiently as possible and without the involvement of our Debt Collection team. We would like to reinforce that it is your responsibility to respond and advise how you intend to address the account.

If you are genuinely in financial difficulties and committed to try to repay the outstanding fees, we are open to discuss alternative payment options that may be available to you. Any discussion regarding your account will be kept in the strictest confidence.

To avoid the School pursuing the use of our Debt Collection team, we request that you either make payment in full or contact us on <insert telephone number> to make alternative payment arrangement within seven (7) days from the date of this letter.

Failing to receive your payment in full or contact from you within the required timeframe, will result in your account being handed over to our Debt Collection team, and cost incurred as a result of this will be recoverable from you.

Your sincerely,

Finance Manager
<insert School Name>

1.23.8. **Template 8: 4th Notification – Account handed over to CEO Debt Collection Team**

Account with CEO Debt Collection Team

Date: <insert>

Parent/Guardian Name <insert>

Address <insert>

Dear <insert Parent/Guardian name>

RE: OUTSTANDING SCHOOL FEES <insert account number>

We refer to our Final Notice letter dated <insert date of last correspondence> regarding your outstanding account, currently totalling <\$0.00>.

We now inform you that your account has now been handed over to the Catholic Education Office Debt Collection Team.

If you are genuinely in financial difficulties and committed to try to repay the outstanding fees, kindly contact the Debt Collection team at <insert contact details> who will discuss payment options available to you.

Any discussion regarding your account will be kept in the strictest confidence.

Your sincerely,

Finance Manager / **School Principal**

<insert School Name>

1.23.9. **Template 9: Review of Payment Plan Agreement Template**

Review of Payment Plan Agreement

Date: <insert>

Parent/Guardian Name <insert>

Address <insert>

Dear <insert Parent/Guardian name>

We are writing regarding your current Payment Plan Agreement with the School.

It is now necessary to conduct a review of this Agreement, based on the new School Fees as informed in the School Fee Schedule.

We request that you completed the section enclosed and return it to the School within fourteen (14) days from the date of this letter.

Should you have any queries regarding this process please contact our Finance team for a confidential discussion on <insert telephone number>.

Failure to return the completed Payment Plan Agreement may see any current Payment Arrangement withdrawn and the full amount payable.

Yours sincerely,

Finance Manager
<insert School Name>

Review of Payment Plan Agreement

Kindly complete the below section and return it to the School.

Completed forms can be handed in at the School Office or emailed to: <insert email address>

Please indicate an option	Direct debit	BPAY	EFTPOS	Cash/cheque
Annual				
Weekly				
Fortnightly				
Monthly				
3 term payments				
Continue with my current plan.				

To be negotiated – Request to meet with the Business Manager/Finance Officer to discuss.
 best contact number Ph _____

I/We acknowledge by the signature/s below that I/we am/are the parents/guardians and are jointly and individually responsible for payment of all fees and charges.

Signature _____
 Parent/Guardian 1

Signature _____
 Parent/Guardian 2

1.23.10. **Template 10: CEO Referral Checklist**

CEO Referral Checklist

School Name:

Amount being sought: \$

As at Date: / /


Debtor (e.g. parent/guardian 1)

Debtor Name:	
Debtor ID # (in finance)	Debtor Account Name
Address:	Postcode:
Contact (Phone)	Email:
Debtor Relationship to Student(s):	School Card/Lower income family <input type="checkbox"/> Yes <input type="checkbox"/> No



Debtor (e.g. parent/guardian 2)

Debtor Name:	
Debtor ID # (in finance)	Debtor Account Name
Address:	Postcode:
Contact (Phone)	Email:
Debtor Relationship to Student(s):	School Card/Lower income family <input type="checkbox"/> Yes <input type="checkbox"/> No

Enrolment and Family Details

Who incurred this debt (enrolment details)?	Two parents or guardians <input type="checkbox"/> Single parent or guardian <input type="checkbox"/> Other (describe) <input type="checkbox"/>
Is this a separated family?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> If "Yes", have statements of account and notification letters been sent to both parent/guardians? 	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> If "Yes", are there different payment plans in place for each parent guardian? 	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the account been split?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> If "Yes", is the recovery being sought for full amount, or the split amount? 	<input type="checkbox"/> Full <input type="checkbox"/> Split
a) Attached copies of the enrolment forms for each child where debt recovery is being sought?	<input type="checkbox"/> Yes <input type="checkbox"/> No 





History

How has this debtor normally paid?	Never Paid <input type="checkbox"/> Irregularly <input type="checkbox"/> Paid as a lump sum <input type="checkbox"/> On payment plan that stopped <input type="checkbox"/> (attach) Other <input type="checkbox"/> (describe)
Are you aware of any reason why they have failed to pay?	Loss of job or income <input type="checkbox"/> Parents/guardians separated <input type="checkbox"/> Disputing debt or amount <input type="checkbox"/> Lifestyle choices <input type="checkbox"/> Unsure <input type="checkbox"/> Other <input type="checkbox"/> (describe)
Has the school already remitted or written off some of the outstanding debt? • If "Yes", describe how much and when	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the debtor previously agreed to payment plans or other terms?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• If "Yes", have you attached a copy?	<input type="checkbox"/> Yes <input type="checkbox"/> No 
Have you attached a copy of the debtor statement?	<input type="checkbox"/> Yes <input type="checkbox"/> No 


Relationships

Does this debtor have students still at the school? • If "Yes", describe how many students, and what year level.	<input type="checkbox"/> Yes <input type="checkbox"/> No Number: Year: Year: Year: Year:
Are you aware if there are siblings attending other Catholic schools?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you aware if there are younger siblings yet to commence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is the relationship with the debtor?	No real communication / relationship <input type="checkbox"/> Cordial <input type="checkbox"/> Strained or hostile <input type="checkbox"/> Staff member <input type="checkbox"/> Volunteer <input type="checkbox"/> Other <input type="checkbox"/> (describe)

Notifications and Correspondence

<p>Letter 1 Reminder of Overdue Fee Account sent & attached? <u>Response:</u></p>	<p><input type="checkbox"/> Yes Date Sent: / /  <input type="checkbox"/> No</p>
<p>Notice of Overdue Fee Account sent & attached? <u>Response:</u></p>	<p><input type="checkbox"/> Yes Date Sent: / /  <input type="checkbox"/> No</p>
<p>Final Notice outstanding fees sent & attached? <u>Response:</u></p>	<p><input type="checkbox"/> Yes Date Sent: / /  <input type="checkbox"/> No</p>
<p>Notice of Escalation / Referral to CESA sent & attached? <u>Response:</u></p>	<p><input type="checkbox"/> Yes Date Sent: / /  <input type="checkbox"/> No</p>

Other Correspondence

<p>Have you included a copy of any Debtor notes or correspondence attached?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No </p>
<p>Is there any other information we may need to know? </p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Approval for follow up by CEO Debt collection team.</p> <p>Principal Name: _____</p> <p>Principal Signature: _____</p> <p>Date: _____</p>	