St Philip's Christian College
FOR THE WHOLE OF LIFE

Fees and Charges 2026

ANNUAL FEES AND CHARGES

Grade	Annual Tuition Fee	Annual Resource Levy	Annual Technology Levy	Compulsory Camp & Other Events	Total
K	5,838	683	0	0	6,521
1–2	5,838	683	146	0	6,667
3–4	5,838	683	146	305	6,972
5–6	7,658	1,264	627	362	9,911
7–8	8,453	1,416	627	362	10,858
9–10	9,066	1,416	627	362	11,471
11	10,423	1,597	627	362	13,009
12	10,469	1,207	627	261	12,564

SIBLING DISCOUNT (Discounts apply to the tuition portion only)

1st Child	2nd Child	3rd Child	4th and Subsequent
0%	14%	45%	77.5%

ADVANCE PAYMENT DISCOUNT (Discounts apply to the tuition portion only)

Fee Type	Discount	Payable By
Annual Fees and Charges in Advance	3.50%	5/12/2025

VET LEVY

Fee Type	Amount
Administration Fees	$200
VET Course Fee (As set by External Provider)	Variable depending on course selected

Background - Why do I need to pay fees?
In Australia, there are two major groupings of schools - Government Schools and Non-Government Schools. Government Schools are supported by a combination of funding predominantly from the State/Territory Government and the Federal Government whilst Non-Government Schools are predominantly funded through their own resources, fees charged for students and funding from the Government. (Source: Aussie Educator 2012) Independent schools receive funding from both the Federal and State governments on a student per capita basis. State governments have primary responsibility for funding government (or public) schools, while the Federal Government directs most of its schools funding to non-government (Catholic and independent) schools.

On average, independent schools receive the majority of their income (approximately 60%) from fees, donations and fundraising within the school community. The remainder of their income comes from Federal Government recurrent (annual) grants and through targeted programs,
such as those that assist students with special needs including disabilities, those from non-English speaking backgrounds or indigenous students (approximately 30%) and State funding (approximately 10%). (Source: Association of Independent Schools, NSW).

School Fees
College Fees are charged once at the start of the school year. Statements are issued to parents/care givers.

Voluntary Building Fund
College fees are used to meet the College's operational expenses. In order to build new buildings and maintain older buildings, the College is assisted by donations to the Building Fund. Families are invited to donate towards the betterment of our College. Donations can be made through our Foundation Office and are tax deductible. For more information please refer to our website.

Subsidies and Fee Assistance ***(Conditions apply)***
It is acknowledged that some families may experience short term financial hardship over the period of enrolment at the College. We do not want this to be the primary reason for students being unable to attend or remain at St Philip's Christian College. For this reason, the College has a limited budget to provide assistance with fees to those in need. This assistance is reviewed annually. Financial Assistance forms are available on request and are treated as strictly confidential and reviewed by the Finance Committee. *All subsidised arrangements must maintain a regular payment plan*.

St Philip's Christian College Port Stephens has partnered with specialist provider Edstart to make managing your school fee payments easier. Through Edstart Plus, the school is able to provide flexible payment options to all families for the payment of school fees:

- **Pay weekly, fortnightly, monthly, termly or annually by selecting the schedule that works best for you**
- **Ability to choose your preferred day for when payments are made**
- **Spread your school fee payments over the full school year**
- **Option to pay via direct debit, debit/credit card or BPay**
- **Adjust your repayments at any time**
- **No credit checks or additional costs to families**

To pay your school fees, please set up your account by visiting edstart.com.au/spcc and select St Philip's Christian College Port Stephens.

1. Notice of Withdrawal - School Fees and Enrolment Deposit Refund

1.1. If a new enrolment is cancelled prior to commencement at the College, the cancellation must be notified in writing as soon as possible before commencement of the term of entry. In these circumstances, the Enrolment Deposit will be refunded if the position is filled. If a replacement student cannot be found the enrolment deposit will be forfeited.

1.2. If a student has commenced attendance at the College, one full term's notice of withdrawal must be given in writing or one additional term's fees be paid.

1.3. The College recognises that in special circumstances, a full term's notice is not always possible and therefore consideration may be given to waiving. This is the exception, not the rule.

1.4. If a student has outstanding fees on the day of withdrawal then normal business practices will apply in procuring fees.

2. Refunds - Tuition Fees

2.1. Where tuition fees have been paid in advance and the enrolment is withdrawn part-way through a school year, the remaining terms will be refunded less the discount.

2.2. If a student dies and the term's fees have been paid in full, all monies for the remainder of the term will be refunded.

2.3. Where a student has prolonged absence from school due to illness, the following shall apply:

- Absence less than 4 weeks - normal term fees apply.
- Absence greater than 4 weeks - pro-rata based on time spent at school plus 10% of fees due during absence.

Wherever possible, every endeavour will be made to support the student with school work whilst absent due to illness.

2.4. Where a student has a prolonged absence for reasons other than illness e.g. overseas travel etc. the following shall apply:

- Absence less than one term - normal fees.
- Absence greater than one term - whilst the student remains enrolled he/she is charged 50% of normal term fees.

3. Refunds - Other

Refunds are not automatic. Refunds will be considered for sickness or injury on a case by case basis.

4. Refunds - Enrolment Deposits

4.1. When the last student of a family is withdrawn from the College and all outstanding fees paid, and Text and Library books returned, parents, on application in writing, are eligible for the original Enrolment Deposit to be refunded.

4.2. If no written request is forthcoming after 12 months of the last family member ceasing enrolment, the original Enrolment Deposit will be transferred to the Building Fund.

4.3. Enrolment Deposits are not used to offset fees during the term but may be applied against outstanding fees after withdrawal of the last child.

5. Fee Payment Plans

5.1. All families are required to establish a payment plan through Edstart.com.au/spcc

6. Receipting of Payments

6.1. When payments are made by any method other than person to person (over the counter or via telephone), the amount paid will be automatically receipted against the oldest bill outstanding on the account.

6.2. For payment of Sundry items such as Lockers, Mission Trips, Musical fees, etc. we discourage the use of BPAY and Direct Deposits unless arranged in advance with the Finance Office.

6.3. Printed receipts will only be issued for payments made over the counter, or by phone as requested.

7. Other Expenses

7.1. *Application Fee* - A non-refundable fee is charged upon application for enrolment. $50.00 per student.

7.2. *Enrolment Deposit* - On confirmation of a family's acceptance of enrolment, an Enrolment deposit is paid to the College. This deposit is $1500.00 per family. This fee is available for refund when the last child in a family leaves the college. (See Point 4)

7.3. *Administration Fee for Dishonours* - Where a Direct Debit is processed by the College on the fee payer's behalf and the bank dishonours the payment, grace will be shown in the first instance. However, any subsequent dishonours will attract a $30 administration fee each time.

7.4. *Student Accident Insurance Plan* - This is included in the Resource Levy. A separate policy brochure is available on request.

7.5. *HSC Major Works* - All costs for the completion of any HSC Major Works are incurred at the student's own expense.

7.6. *External Vocational Education and Training Courses (VET)* – A fee will be charged for each VET unit undertaken. The cost of each VET courses varies. The College will cover these charges where possible. However, a gap may passed on to families where this is not possible.

7.7. *Musical Instrument Fees/Lessons* - The Music Department can arrange private tuition for a wide range of instruments. This is on a user-pays system. An instrument hire fee will apply. The Music Department also offers a Beginner Music Program for junior school students. This program costs $150 per term (billed on a term basis).

7.8. *Lockers* – Lockers are available for middle and senior school students. These are limited in size and quantity. Price varies according to the size of the locker which is selected. If locks are damaged or lost, a replacement fee of $25 will be charged to the school fee account. More information on lockers is available from the middle and senior school secretaries.

7.9. *Graduations* – Years 4, 8 and 12 are invited to celebrate a graduation milestone at the end of the years schooling. A small gap may be charged to help cover the cost of providing this event.

8. Given that all charges are kept to a minimum, the Board reserves the right to change the tuition fees, levies and conditions whenever appropriate.

9. For questions related to school fee payments, contact Edstart at contact@edstart.com.au 1300 139 445. For financial assistance please feel free to contact the College Business Manager, Anne Anderton at anne.anderton@spcc.nsw.edu.au should you wish to discuss any matter.

Written: A. Anderton
Reviewed and updated by M. Telfer October 2025