



2025 Schedule of Fees and Charges

Year Level	Tuition Fee*	Composite Fee	Total Annual Fee
Kindergarten	\$17,384	\$4,616	\$22,000
Preparatory	\$17,708	\$5,592	\$23,300
Year 1	\$18,696	\$5,904	\$24,600
Year 2	\$19,684	\$6,216	\$25,900
Year 3	\$20,672	\$6,528	\$27,200
Year 4	\$21,660	\$6,840	\$28,500
Year 5	\$22,648	\$7,152	\$29,800
Year 6	\$23,636	\$7,464	\$31,100
Year 7	\$24,624	\$7,776	\$32,400
Year 8	\$25,612	\$8,088	\$33,700
Year 9	\$26,600	\$8,400	\$35,000
Year 10	\$27,588	\$8,712	\$36,300
Year 11	\$28,576	\$9,024	\$37,600
Year 12	\$29,564	\$9,336	\$38,900

*Includes Victorian State Government payroll tax and staff related levies.

Business Terms and Conditions

The following Business Terms and Conditions apply to students enrolled after 1 January 2016.

The School's Schedule of Fees are published annually. The Responsible Person/s that signed the enrolment contract are required to pay all Tuition Fees and charges in accordance with the Business Terms and Conditions.

Fee Structure

The Fee has two components: Tuition Fees and Composite Fees.

Tuition Fee

Tuition Fees cover the staff salaries and staff related costs.

Composite Fee

The Composite Fee covers all other costs, including but not limited to:

- Information technology costs including internet access, printing/photocopying and maintenance of school owned devices.
- Utility services such as electricity and telecommunications.
- Educational costs including curriculum materials, camps, excursions and other compulsory programs.

Fees do not include the cost of textbooks, personal electronic devices, iPad Apps, computer software, stationery, school photographs, public transport, optional excursions or camps (except for Kindergarten to Year 1 students where books and stationery are included in the Composite Fee).

Kindergarten

A proportion of Fees collected may be applied to the running of the School's Kindergarten.

Private Lessons and Other Co-curricular Activities

Private lessons are available in speech, drama and music. Separate terms and conditions apply to these lessons and are available on request. Some optional co-curricular activities, such as rowing, overseas trips and overseas exchanges, incur additional charges and are billed separately. Materials associated with private music lessons, private speech and drama lessons, as well as some elective subjects, sport and co-curricular activities may attract a separate charge. Enrolment for private lessons and other co-curricular or optional activities will not be accepted or maintained for any student if the School account for that student's family is in arrears.

Discounts on Fees

- Discounts including scholarships apply only to the Tuition component of school Fees. The Composite Fee is not subject to discount.
- General information in relation to scholarships is set out in the scholarships tab on the website.
- A ten percent [10%] reduction on the Net Tuition Fees applies for second and subsequent sisters attending the School concurrently and is applied to the younger student's/s' Tuition Fees.
- Payment of a Full year's Tuition and Composite Fees prior to the commencement of Term 4 of the prior school year is subject to a 2.5% discount on the Net Tuition Fee component.

- In the event that a family wishes to withdraw a student for a term or multiple terms (for example, due to a parent's secondment overseas) the family can apply to the Principal in writing to hold the student's place. A Holding Fee of 50% of the Tuition Fee is the standard charge.
- Fees and charges will not be apportioned on a pro rata basis in any circumstances except for part time attendance at Kindergarten level or for a student who returns to complete Year 12 on a "Year 13" arrangement.

Application Fee

A non-refundable Application Fee of \$100 (includes GST) per student is payable on application for admission to the School.

Enrolment Fee

On acceptance by a Responsible Person (or the Responsible Persons) of an offer of enrolment for a place at the School, a non-refundable Enrolment Fee of \$2,000 per student is payable to secure enrolment (the Enrolment Fee).

School Building Fund

The School Building Fund funds the School's ongoing building improvement program. All students of the School benefit from voluntary contributions to the School Building Fund. The School Building Fund contribution is a voluntary amount of \$700 or more per family per year and is tax deductible.

Terms of Payment

Payment of Tuition and Composite Fees

Payment Options

The Tuition Fee and the Composite Fee are charged one full term in advance. Fees for Term 1 are due and payable at the beginning of Term 4 (October of the prior year).

The following payment options are available:

Annual

Where the full year's Tuition and Composite Fees are paid prior to the commencement of Term 4 of the prior school year, a 2.5% discount on the Net Tuition Fee component will be applied.

Monthly

Ten monthly instalments commencing 20 October 2024. This option is only available by direct debit to one nominated bank account or credit card. If you do not already have an existing direct debit from the previous year, please contact the Business Office to establish ten monthly automatic account deductions on (03) 9325 5000 or email payments@lowtherhall.vic.edu.au by 30 September 2024. Please note that unless advised to the contrary by the Responsible Parties, the direct debit will remain in place and will be amended in September each year to reflect any change to Fee levels set by the School Council. The Responsible Parties will be notified of any such change.

Four Instalments

The Net Tuition Fee and the Composite Fee are charged one full term in advance. Fees for Term 1 are due and payable at the beginning of Term 4 (October of the prior year), Fees for Term 2 are due and payable at the beginning of Term 1 (January) and so on.

Term One 2025 Instalment

Payable on or by **7 October 2024**

Term Two 2025 Instalment

Payable on or by **27 January 2025**

Term Three 2025 Instalment

Payable on or by **21 April 2025**

Term Four 2025 Instalment

Payable on or by **21 July 2025**

Non-Payment of Fees

The School relies upon the Responsible Person/s to pay on or by the due date for payment.

Any deviation from this compliance requires valuable resources to be allocated to debt collection rather than facilitating education services. If required, the School will take measures to recover Fees, charges and the costs of recovering such debt.

The following conditions apply in relation to the payment of any School account or default in payment by the due date:

- The Responsible Person/s who require financial assistance for the payment of School accounts should contact their own bank or credit provider.
- The amount outstanding on any School account after the due date for payment will accrue interest from the due date until it is paid at the rate for the time being fixed under Section 2 of the Penalty Interest Rates Act 1983 (Vic).
- Students will not be permitted to undertake any optional co-curricular school activities or be able to attend trips, study tours or student exchanges whilst the School account in relation to that student or any sister of that student is in arrears.
- The School reserves the right to suspend the enrolment of a student from the commencement of the following school term if the School account in relation to that student or any sister of that student is in arrears.
- A student may not commence a new school year while the School account in relation to that student or any sister of that student is in arrears.
- In cases where it is considered by the Principal that a Responsible Person/s has a history of substantial non-compliance with the School's terms of payment, the School may impose special conditions upon the continuing enrolment of the student/s of that/those Responsible Person/s for the payment of any outstanding accounts and future Fees and charges including, but not limited to, requiring payment of all school Fees and charges for the full year in advance before the commencement of the next school year.
- If a student is withdrawn at the insistence of the School due to non-payment of Fees, then the Responsible Person/s are responsible for the full payment of the School account and are liable for all Fees and charges up to and including the date of notice of the student's enrolment cancellation.
- No reductions in school Fees are available for absences unless previously agreed to by the Principal in writing.
- Any enforcement expenses (including legal Fees) incurred by the School in the collection process for outstanding accounts will be passed on to and be payable by the Responsible Person/s.

Notice of Withdrawal

Two terms' notice in writing must be given by the signatories to the Enrolment Contract when a student is removed from the School, or two terms' Fees are payable in lieu.

Payment Methods

The following payment methods are accepted by the School:

- BPAY facility.
- EFTPOS facility for all debit cards and including credit cards: MasterCard, Visa and American Express only. Diners Club is not accepted.
- Credit Card payments will incur a surcharge of 1% for payments processed from 1 January 2025.
- Cheques should be made payable to Lowther Hall AGS and are accepted at the School's Business Office or via mail addressed to: **Accounts Payable, Lowther Hall AGS, PO Box 2081, ESSENDON WEST VIC 3040.**
- Cash is no longer accepted at the School.

In the event of an unsuccessful direct debit from a nominated bank or credit card account, the Business Office will make contact to arrange an alternative payment.

An administration Fee of \$10 (including GST) will be applied to each failed direct debit attempt.



The School has partnered with 'Edstart'. Families wishing a more flexible payment option can apply for an 'Edstart' plan to spread payment of Fees over weekly, fortnightly or monthly instalments. Extending payments over a longer period is also a possibility. For further information please visit www.edstart.com.au/lowtherhall.

Insurance

The School carries insurance cover for school activities including camps, excursions, travel and accidents that may occur on school premises. However, we recommend that parents take out their own private medical insurance for their daughter, as well as ambulance cover, as not all circumstances may be covered (for example pre-existing illnesses).

Acceptance of Business Regulations

The person/s signing the Enrolment Contract [the Responsible Person/s] are liable (and jointly and severally liable if more than one) for all Fees and charges payable to the School. This agreement applies regardless of any changes in the relationship between co-signatories, any child support arrangements or any private agreement with a third party regarding payment of Fees.

In the absence of an agreement in writing with the School to the contrary and signed by all Responsible Persons, invoicing will remain to the Responsible Person/s.