ST JOSEPH'S COLLEGE MILDURA

VIRTUE CONQUERS

ST JOSEPH'S COLLEGE 2027 FEES AND CHARGES INFORMATION

St Joseph's College Mildura fee accounts are sent to parents and guardians at the beginning of the year. The following information provides details regarding the 2027 College Fees.

2027 Global Fees

Year 7 Global Fee — $5,558

Years 8 – 12 Global Fee — $6,998

The global school fee is inclusive of year level camps, subject based excursions, school owned laptop computer, VET and VCE VM subject costs. The global fee however does not cover the cost of uniforms, books, Debutante/College ball, stationery or any camps or excursions that require airline flights.

College fees are raised in full at the commencement of the year.

Fee Payments

New families will be sent a payment plan form prior to the end of 2026, outlining payment options.

The College's preferred method of payment is Direct Debit Instalments, with a choice of weekly, fortnightly, monthly or termly instalments, commencing January 2027 through to October/November 2027. A fee payment plan arrangement must be in place prior to the commencement of the school year.

Please note: Families who are already on a direct debit payment plan from the previous year are not required to resubmit the direct debit request form. Your previous direct debit amount will be adjusted to cover the annual changes in fees and other charges in accordance with your previously nominated payment frequency. The fee schedules below per payment frequency are calculated on the basis of fee accounts being nil at the commencement of the school year. If a balance has been carried forward from the previous year, the instalment amounts will be adjusted to include the carried forward balance.

Family Discount

A Family Discount is applied when two or more children from the same family, residing at the same address, attend the College concurrently.

Second child – 5% discount • **Third child – 10% discount** • **Fourth child – 15% discount**

2027 Fee Instalment Schedules

The schedules below show the yearly, weekly, fortnightly, monthly and termly direct debit amounts for the 2027 school year.

Single Child

	Yearly	Weekly (40)	Fortnightly (20)	Monthly (10)	Termly (4)
Year 7	$5,558.00	$138.95	$277.90	$555.80	$1,389.50
Years 8 – 12	$6,998.00	$174.95	$349.90	$699.80	$1,749.50

Second Child (with Family Discount)

	Yearly	Weekly (40)	Fortnightly (20)	Monthly (10)	Termly (4)
Both Year 7 (2)	$10,560.20	$264.01	$528.01	$1,056.02	$2,640.05
Year 7 (1) + Years 8–12 (1)	$11,928.20	$298.21	$596.41	$1,192.82	$2,982.05
Years 8 – 12 (2)	$13,296.20	$332.41	$664.81	$1,329.62	$3,324.05

Third Child (with Family Discount)

	Yearly	Weekly (40)	Fortnightly (20)	Monthly (10)	Termly (4)
Year 7 (3)	$15,006.60	$375.17	$750.33	$1,500.66	$3,751.65
Year 7 (2) + Years 8–12 (1)	$16,302.60	$407.57	$815.13	$1,630.26	$4,075.65
Year 7 (1) + Years 8–12 (2)	$17,598.60	$439.97	$879.93	$1,759.86	$4,399.65
Years 8 – 12 (3)	$18,894.60	$472.37	$944.73	$1,889.46	$4,723.65

Fourth Child (with Family Discount)

	Yearly	Weekly (40)	Fortnightly (20)	Monthly (10)	Termly (4)
Year 7 (1) + Years 8–12 (3)	$22,569.20	$564.23	$1,128.46	$2,256.92	$5,642.30
Year 7 (2) + Years 8–12 (2)	$21,345.20	$533.63	$1,067.26	$2,134.52	$5,336.30
Year 7 (3) + Years 8–12 (1)	$20,121.20	$503.03	$1,006.06	$2,012.12	$5,030.30
Years 8 – 12 (4)	$23,793.20	$594.83	$1,189.66	$2,379.32	$5,948.30

ST JOSEPH'S COLLEGE MILDURA

Direct Debit Service Agreement – St Joseph's College Mildura

The following is your Direct Debit Service Agreement with St Joseph's College Mildura – ABN 69 154 531 870.

The agreement is designed to explain what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit Provider.

We recommend you keep this agreement in a safe place for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR form.

Definitions

- ***account*** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
- ***agreement*** means this Direct Debit Request Service Agreement between you and us.
- ***banking day*** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- ***debit day*** means the day that payment by you to us is due.
- ***debit payment*** means a particular transaction where a debit is made.
- ***direct debit request*** means the Direct Debit Request between us and you.
- ***us or we*** means St Joseph's College Mildura (the Debit User) you have authorised by signing a direct debit request.
- ***you*** means the customer who signed the Direct Debit Request.
- ***your financial institution*** means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day.

If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.

3. Amendments by you

You may change, stop or defer a debit payment, or terminate this agreement by providing us with at least fourteen (14) days' notification by writing to fees@sjcmda.vic.edu.au or by telephoning us on 5018 8000 during business hours or arranging it through your own financial institution.

4. Your obligations

It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient clear funds in your account to meet a debit payment:

- *(a)* you may be charged a fee and/or interest by your financial institution;
- *(b)* you may also incur fees or charges imposed or incurred by us; and
- *(c)* you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

You should check your account statement to verify that the amounts debited from your account are correct.

5. Dispute

If you believe that there has been an error in debiting your account, you should notify us directly on 5018 8000 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

Alternatively you can take it up with your financial institution direct.

If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

6. Accounts

You should check:

- *(a)* with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- *(b)* your account details which you have provided to us are correct by checking them against a recent account statement; and
- *(c)* with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- *(a)* to the extent specifically required by law; or
- *(b)* for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to fees@sjcmda.vic.edu.au

We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

Any notice will be deemed to have been received on the third banking day after posting.