

FEE POLICY AND SCHEDULE

INTRODUCTION

Victory Christian College is dedicated to providing quality, caring and affordable Christian education to the Bendigo and surrounding district community. The College is an independent school that receives Federal and State Government funding, but requires payment of fees by parents to ensure the continued day-to-day operation of the College, and to contribute to the capital improvement of facilities.

In line with the College philosophy and objective to provide an affordable Christian education, fees are kept to an amount that is manageable for most family incomes. Substantial discounts on tuition fees are offered for the second and subsequent children enrolled in the College.

IMPLEMENTATION

Payment of Fees

College fees are invoiced in November for the following year. Upon commencement of the school year, families are required to be on a FACTS Tuition Management payment plan. The FACTS plan has weekly, fortnightly, monthly and termly options. Families may commence fee payments for the following school year from 1 December via the FACTS payment portal. All payment plans must be established by 1 February and will conclude by mid-November. An additional payment, if required, will be made at the end of November to clear any outstanding balance.

Victory Christian College requires that fees are:

- Paid upfront or on a FACTS Payment plan. When onboarding to a FACTS payment plan, the amounts will be advised for your payment plan schedule. Payment instalments can be made via direct debit or credit card, with the amount advised within the FACTS portal.
- Balances can be viewed in the FACTS portal at any time.
- The College does not discount fees because of student absence or family holidays.
- School camps and overseas experiences are charged out on a 'break-even' basis. As such, accounts should be up to date, to guarantee participation.
- Fees are expected to be paid in full by the 30th of November of each school year.
- Participation in camps is **compulsory**, however, an exemption from attendance may be accepted on medical grounds. A medical certificate is required before a refund can be issued. Families should bear in mind that some components of camp are pre-paid, and a full refund may not be possible.
- Families experiencing temporary difficulty in paying College fees are asked to please contact the Finance Office immediately.

FACTS Account Set-Up

Families will be sent an email invitation from FACTS with a link to register and set up a FACTS payment plan.

The parent/guardian nominated as Parent/Guardian One on the enrolment form will be established as the primary account holder within the College's FACTS Management System. A second parent/guardian may be established as an Authorised Party and may contribute to the payment of fees.

The College maintains a single fee account for each family and does not manage or determine the allocation of fee responsibilities between parents/guardians. Any arrangements regarding contributions towards school fees are the responsibility of the parents/guardians.

Fee Arrears and Financial Review

Families whose school fee accounts are in significant arrears by the end of Term Three will be required to attend a meeting with the Business Manager. This meeting must be held within the first three weeks of Term Four and is intended to:

- Review the family's financial circumstances,
- Assess their capacity to meet ongoing fee obligations, and
- Establish a realistic and sustainable plan for future payments.

We recognise that financial hardship can arise, and we are committed to working collaboratively with families to support continued enrolment wherever possible. However, continued enrolment is dependent on the ability to meet financial commitments.

Failure to pay annual fees, or to engage constructively in the financial review process, may result in cancellation of enrolment. In such cases, outstanding accounts may be referred to a debt recovery agency, and families will be responsible for all associated costs.

Where there is a history of significant arrears in fees, the College may place families on a 'Stop Credit' arrangement. When on 'Stop Credit', families must pay each term's fees and levies in advance, two weeks prior to each term commencing. This allows enrolment to be maintained without accumulating further arrears or enrolment cancellation.

Adequate Notice Period

- One term's notice is required when a child leaves the College.
- Two terms' notice is required for students exiting at the end of Year Ten (end of Term Two) This amount of notice is required to enable the College to plan for its VCE Program.

Enrolment Application Fee

A fee of \$100.00 is charged only once per family to cover administrative costs of enrolment. This fee is payable on submission of the Enrolment Application Form and is not refundable. Families enrolling second and subsequent children at the College do not need to pay this again.

Building Fund Donation

The Building Fund was established to develop and maintain the College's buildings and facilities. Generous donations from families and supporters in the past have enabled us to continually upgrade and develop our buildings and amenities. Ongoing development to accommodate anticipated growth is underway to provide our students with excellent facilities for their education. The College invites families to donate a minimum of \$100.00 per year to this fund. All donations paid to the building fund are fully tax deductible. Your donation by 30th June will enable you to claim the tax deduction for the current financial year. You can [make this donation online](#).

Discounts and Rebates

Note: Discounts and Rebates are not accumulative. Families receive one discount/rebate only.

Early Payment Discount

A 10% tuition fee discount is offered to families paying their total annual fees by 31st March. Families wishing to receive the Early Payment Discount will have the option to select a **pay in full** plan within FACTS during account set-up.

Fee Rebate for Health Care Card Holders

The College offers a rebate on tuition fees for families with Health Care Cards or Veteran Cards. The rebate only applies while families are valid recipients of this card. The rebate is 10% of tuition fees. Families can [apply online](#).

Please note: Health Care Card must be in the parent/guardian's name (not the child's name.)

CSEF - The Camps, Sports and Excursion Fund (Government Subsidy)

CSEF is a Government Program that provides payments for eligible students to attend activities like school camps, swimming and school organised sports programs, excursions and incursions. Health Care Card Holders are eligible.

Application Forms are available from the Administration Office and applications close end of June each year.

Families will receive a \$400 subsidy for each eligible child.

The CSEF will automatically be applied to those families who have completed the Health Care Card Discount form- see above.

Special Needs Fee Rebate (Financial Hardship)

The College recognises that, in response to exceptional financial circumstances or family situations, some families may experience temporary difficulty in paying their tuition fees. Where this situation arises, families can apply for 'Special Needs Fee Rebate' assistance. In these circumstances the College requires the completion of a detailed financial questionnaire available from the Finance Office, along with attendance at a financial interview involving the Business Manager.

Once pertinent financial information and family circumstances are ascertained, the application is submitted to the College Board for assessment. The Board's decision is final. Following the Board's approval, the Special Needs Fee Rebate will be applied to the family's account with the College. This rebate is regarded as a temporary measure and will be adjusted as changes in circumstances permit. This rebate is for the year of application only. Applications for 'Special Needs Fee Rebate' will be considered by the Board as the need arises, but no more than once per term.

When considering rebate applications, the Board must follow guidelines set to ensure a fair and equitable distribution of rebate allocation. The Board can give up to a maximum rebate of 30% on tuition fees.

Families receiving fee rebates are expected to meet their payment schedule, which will be set in consultation between the family and the College's Finance Office.

Volunteer Hours Discount

It has long been recognised that the assistance of parents, helps to enhance our College Programs. Assistance includes listening to children reading, Library work, canteen roster, committee & sub-committee membership, supervision on sports days, camps, excursions, and participation in Parent and Friends activities.

This policy, which is reviewed annually, defines the number of volunteer hours each family can contribute to their fee reduction, and provides a range of approved activities (above) through which families can be engaged in. The limit is set at 10 hours per annum from each family, at a set rate of \$25.00 per hour and a maximum of \$250.00. This amount is credited off accounts, as parents/carers participate in approved activities.

Volunteer hours are collected by the Administration Office and tallied each term. The Finance Office then credits off the appropriate amounts for each family.

In this way, the College can provide flexibility for families to contribute their time, acknowledge valuable involvement in a wide range of activities, and provide an avenue for parents to reduce their fees.

All volunteers must be approved after completing the Volunteer Induction process which includes Child Safety training. To complete this process, please email volunteer@vcc.vic.edu.au

Conveyance Allowance (Government Subsidy)

Students attending VCC may be eligible for financial support through the Conveyance Allowance Program to assist with the cost of transport. The Conveyance form is required to be completed on an annual basis.

To be eligible for the Conveyance Allowance:

- A student must reside 4.8km or more by the shortest practicable route from the College, and for private car and public transport travel, families must [complete an online application](#) to the College.
- VCC Bus Service travellers must submit an annual Conveyance Allowance application to be considered for a seat. They can do so by [completing the online form](#).
- The Department of Education and Training (DET) pays the Conveyance Allowance to the College for distribution to families.
- For students using VCC Bus Services, the College will use Conveyance Allowance funds received from DET to reduce the cost for the College and for families. All eligible VCC bus travellers must apply for the Conveyance Allowance and authorise the College to retain the allowance.
- If a family does not meet the DET's eligibility requirements for the Conveyance Allowance, a seat on the VCC Bus Service may be offered for a fee of \$100 per child, per term. This fee is charged to family accounts at the end of each term.
- For private car and public transport travel, the College will allocate the full amount received from DET against the family School Fee Account.

RELEVANT RESOURCES AND LEGISLATION

- Building Fund Donation Form, <https://tinyurl.com/VCC-BuildingFundDonation>
- Conveyance Allowance Form, <https://tinyurl.com/VCCConveyanceAllowance>
- Health Care Card Holder Discount Form, <https://tinyurl.com/VCChealthcard>

RELATED POLICIES, PROCEDURES AND OTHER DOCUMENTS

- College Handbook
- Discipline Policy
- Enrolment Policy
- Volunteer Policy

APPENDICES

1. 2027 Schedule of Fees - Summary

POLICY DEVELOPMENT AND MANAGEMENT

Version	3.1
Date of Approval	18/09/2026
Approved By	VCC Board
Review Date	18/09/2027

APPENDIX 1: 2027 SCHEDULE OF FEES – SUMMARY

Year Level	Prep	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Tuition Fees	\$3,680	\$3,680	\$3,680	\$3,680	\$3,680	\$3,680	\$3,680	\$3,940	\$3,940	\$4,000	\$4,000	\$4,100	\$4,100
Levies	\$700	\$720	\$730	\$860	\$860	\$1,000	\$1,000	\$1,350	\$1,350	\$1,600	\$1,460	\$1,900	\$1,900
Camps	\$40	\$50	\$300	\$360	\$360	\$420	\$480	\$520	\$610	\$670	\$1,040	\$nil	\$nil
Total Cost per Year	\$4,420	\$4,450	\$4,710	\$4,900	\$4,900	\$5,100	\$5,160	\$5,810	\$5,900	\$6,270	\$6,500	\$6,000	\$6,000

Levies assist in covering the cost of the following items:

- Facilities and equipment
- Student resources and consumables
- Excursions, sport and co-curricular activities
- Subject-specific charges
- IT hardware and software.

SIBLING DISCOUNTS (Tuition Fees Only)				
Year Level	1st Child	2nd Child (30% Discount)	3rd Child (70% Discount)	4 th & Subsequent Child (100% Discount)
Prep	\$3,680	\$2,576	\$1,104	No tuition fees charged for fourth and subsequent children (Levies and camp charges still apply.)
Year One and Two	\$3,680	\$2,576	\$1,104	
Year Three and Four	\$3,680	\$2,576	\$1,104	
Year Five and Six	\$3,680	\$2,576	\$1,104	
Year Seven and Eight	\$3,940	\$2,758	\$1,182	
Year Nine and Ten	\$4,000	\$2,800	\$1,200	
Year Eleven and Twelve	\$4,100	\$2,870	\$1,230	

DISCOUNTS & REBATES
Discount for Low Income Health Care Card Holders: 10% discount on tuition fees. Discount for Fees Paid in Advance: 10% discount off the tuition fees component is given when the full year's fees are paid by 31st March 2027. Volunteer Hours: 10 hours per family at a set rate of \$25 per hour. Maximum rebate: \$250. Special Needs Rebate: Maximum rebate 30% on tuition fees Conveyance Allowance: Travel subsidy for families who live more than 4.8 kms from the school. Paid quarterly. and applied to Fees. CSEF: Applications must be received by the 20th of June, \$400 subsidy for each eligible child.

OTHER FEES & CHARGES
Private Art & Music Lessons: Will be invoiced separately and are paid on invoice. VRT Racing Events: Will be invoiced separately and are to be paid on invoice. Overseas Trips: Optional overseas trips for secondary students. Will be invoiced separately and are to be paid on invoice. VESA: Will be invoiced separately and are paid on invoice.

METHODS OF PAYMENT
FACTS payment plan schedule is available from 1st of December 2026. Payment instalments can be made via direct debit or credit card through the FACTS portal.