The annual fee includes the cost of tuition, materials, excursions and compulsory camps and retreats. Reductions in fees will be made where:

- Families hold a Health Care Card and are eligible for assistance under the Victorian Governments’ Camps, Sports and Excursions Fund (CSEF) program.
- Sisters are attending the College at the same time.
- Payment in full is received by 26 February 2016.

<table>
<thead>
<tr>
<th>2016 fees</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>3,912</td>
<td>4,568</td>
<td>4,648</td>
<td>4,648</td>
<td>4,648</td>
<td>4,648</td>
</tr>
<tr>
<td>1 to 1 laptop learning programme</td>
<td>668</td>
<td>568</td>
<td>468</td>
<td>668</td>
<td>568</td>
<td>468</td>
</tr>
<tr>
<td>Total</td>
<td>4,580</td>
<td>5,136</td>
<td>5,116</td>
<td>5,316</td>
<td>5,216</td>
<td>5,116</td>
</tr>
</tbody>
</table>

**Payment options**

<table>
<thead>
<tr>
<th></th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per annum – pay in full by 26 February</td>
<td>4,580</td>
<td>5,136</td>
<td>5,116</td>
<td>5,316</td>
<td>5,216</td>
<td>5,116</td>
</tr>
<tr>
<td>Less early payment discount</td>
<td>-100</td>
<td>-100</td>
<td>-100</td>
<td>-100</td>
<td>-100</td>
<td>-100</td>
</tr>
<tr>
<td>Per annum fee less discount</td>
<td>4,480</td>
<td>5,036</td>
<td>5,016</td>
<td>5,216</td>
<td>5,116</td>
<td>5,016</td>
</tr>
<tr>
<td>Per term</td>
<td>1,145</td>
<td>1,284</td>
<td>1,279</td>
<td>1,329</td>
<td>1,304</td>
<td>1,279</td>
</tr>
<tr>
<td>Per month</td>
<td>572.50</td>
<td>642.00</td>
<td>639.50</td>
<td>664.50</td>
<td>652.00</td>
<td>639.50</td>
</tr>
<tr>
<td>Per fortnight</td>
<td>286.25</td>
<td>321.00</td>
<td>319.75</td>
<td>332.25</td>
<td>326.00</td>
<td>319.75</td>
</tr>
</tbody>
</table>

- The discount will only be provided where payment in full is received by 26th Feb 2016.
- Per term: 4 instalments due 26th February, 26th April, 26th July and 26th September.
- Per month *: 8 instalments are due on the 26th of each month from February to September.
- Per fortnight *: 16 instalments are due each fortnight from 26th February to 23rd September.

**Assistance for Health Care Card holders** – As camps, retreats and excursions are included in MSJ fees, CSEF receipts will be applied to reduce family accounts (As a guide, $225 was provided for each eligible student in 2015). As families who meet the CSEF criteria will also attract additional grant support from government, a further $1,000 reduction will be applied to reduce their account in 2016.

**Sibling discounts** - The annual tuition fee will be reduced by 10% for a 2nd daughter and 50% for a 3rd daughter attending MSJ in 2016. This discount does not apply to the laptop learning programme.

**Additional program fees** - Extra curricular activities that are available at additional cost include music, interstate / overseas trips and VCAL courses undertaken at a TAFE. These programs are only available to students where annual fees have been or are being settled in accordance with an approved payment option listed in the above schedule.

**1 to 1 laptop learning programme** - Laptops and accessories remain the property of the College for the 3 years of the arrangement. Ownership will only be transferred to families where enrolment is maintained for the duration of the arrangement and all fees are paid in accordance with an approved payment option listed in the above schedule.

**Re-enrolment** - Each year, families are asked to confirm enrolment for the following year. In the past, this confirmation has been accompanied by a $100 fee that has been reversed in the following year. In 2016, the College will trial a process without a fee. It should be noted that the requirement to provide 6 weeks’ notice remains.

**Payment methods** - The College accepts BPAY, cash, cheques, credit cards (Visa & Mastercard) and direct debits.

**Pro rata fees** - Pro-rata fees apply where a student enrolls during a year. A pro-rata reduction is made for students leaving MSJ provided a minimum of 6 weeks’ notice is provided and an exit interview is attended. 6 weeks’ tuition fees are imposed in lieu of notice unless granted an exemption by the Business Manager.

Please note that fees must be paid by 26 September 2016. Statements will be issued during 2016 so that families can monitor their account. If difficulties are experienced, families should notify the Business Manager in writing and include a proposal for settlement of the account. The arrangement would be for 2016 only but families can reapply if difficulties are experienced in future years.