

FEES AND CHARGES 2025 (DOMESTIC STUDENTS)

NEW STUDENT APPLICATION FEE

A non-refundable nor transferable Application fee of \$110 (incl GST) per child is payable when lodging an enrolment application form.

ENROLMENT ACCEPTANCE FEE

An Enrolment Acceptance Fee of \$2,200 per child is payable within 14 days of an offer of a place, to confirm enrolment. Enrolment Acceptance Fees are neither refundable nor transferable.

ANNUAL SCHOOL FEES

School fees are set annually by the School Council.

Full school year accounts for the following year are issued in December.

Account statements are available monthly via Nexus.

Year Level	Tuition Fees	Consolidated Charges	Annual School Fees
ELC (Pre-Prep)			
- 2 days			\$8,125
- 3 days			\$12,185
- 4 days			\$16,250
- 5 days			\$20,310
Prep and Year 1	\$18,075	\$3,545	\$21,620
Year 2	\$20,500	\$3,695	\$24,195
Years 3 and 4	\$20,500	\$4,285	\$24,785
Years 5 and 6	\$22,360	\$5,470	\$27,830
Years 7 and 8	\$26,175	\$5,885	\$32,060
Year 9	\$26,175	\$7,895	\$34,070
Year 10	\$27,530	\$6,710	\$34,240
Year 11 and 12	\$27,530	\$6,140	\$33,670

PAYMENT OF SCHOOL FEES AND CHARGES

All fees and charges are to be paid in advance.

Fees are to be paid by **Direct Debit** through a bank account or credit card. Parents have the option to pay:

- **annually** - by 31 January 2025, an early payment discount of 2% on the Tuition Fee only is applicable,
- **quarterly** - 10 January, 10 April, 10 July, 10 October or
- **monthly** - in 10 instalments on the 10th of the month commencing in January 2025.

Any outstanding balance of fees and charges is to be settled by 10 October 2025.



To nominate your Fee Payment Option and arrange your **Direct Debit**, please complete the [Direct Debit form](#).

PAYMENT ARRANGEMENTS

The School is working with **Edstart**, one of Australia's leading education payment providers, who help thousands of Australian families manage their school fees and education costs.

Edstart allows you to package education-related expenses including fees, uniforms, textbooks and extra-curricular activities, which can then be paid for over 12 months. Payments can even be extended to up to five years after a child has completed their studies. Find out more on the [School's website](#).

CONSOLIDATED CHARGES

Consolidated charges are levied to cover all costs outside of direct tuition.

BUILDING LEVY

A levy of \$850 will be charged annually to each family enrolled for future capital projects. Families with children only in Pre-Prep (ELC) will be exempt.

PAYROLL TAX LEVY

From 1 July 2024, the school was no longer exempt from Payroll Tax. In 2025, a levy of \$1,600 will be charged to each student (a maximum of \$3,200 per family) to cover this tax. Families with children only in Pre-Prep (ELC) will be exempt.

SIBLING DISCOUNTS

A sibling discount on Tuition Fees applies for the second child (10%), third child (25%) and, fourth and subsequent children (50%). Children must be enrolled concurrently. However, the School does reserve the right to not make this reduction when a student has been granted other forms of fee assistance.

SCHOLARSHIPS AND BURSARIES

Scholarship or Bursary discounts apply to the Tuition Fee component only.

DISCOUNT FOR FIRST CHILD OF A PAST STUDENT

The School is pleased to provide a 10% discount on the Tuition Fee for the first child of any past student who left the School at the end of Year 12. Further information can be found on the Alumni pages of the Schools website.

OTHER SERVICES AND CHARGES

The School offers a range of other required and optional services for parents to consider. These include, but are not limited to:

- **Charter Bus** to and from school (optional)
- [Music Tuition](#) (optional)
- [Tennis Coaching](#) (optional)
- [Booklists](#) (required and purchased via Champion)
- [Uniform](#) (required and purchased via Noone Imagewear or the School's Second-hand Uniform Shop)
- [Before and After School Care Service](#) (Optional) is provided by an external provider and is available for ELC and Junior School students.

Details of these services can be found on the School's website under [Admissions](#). Fees for optional activities and services are charged in January, or as applicable.

VARYING ELC DAYS

From time-to-time parents wish to vary their child's booked days in ELC. The School aims to be as accommodating as possible when this is requested.

Subject to availability, the School may be able assist with an increase in day immediately. Where the number of days is decreasing the School requests a Term's notice.

ELC TO PREP TRANSITION

In Term 1, families of students attending 4-Year-Old ELC will be asked to confirm their Prep place by paying a non-refundable or transferable \$2,000 deposit. The deposit will be applied against the student's Prep fees the following year.

ELC FEES AND GOVERNMENT FUNDING

SMBG fees for our ELC programs are structured on the basis that the Centre does not receive any Victorian Government funding.

The Victorian Government provides funding for your child to attend one year of 3-Year-Old and one year of 4-Year-Old Kindergarten. As a parent of a child attending an ELC program you have the choice as to the service that receives this funding and allocate the funding based on the completion of a form.

If you choose to allocate your child's funding to the SMBG ELC program, the School will provide you with a fee credit, via an account fee adjustment to your School account, once the School receives the funding from the Victorian Government, which is normally received in May.

GOVERNMENT FEE SUBSIDY

You may be eligible to access State Government support via the [CSEF](#) (Camps, Sports and Excursions Fund for primary and secondary students) in any of the following circumstances:

- your child is identified by a parent, carer or legal guardian as Aboriginal and/or Torres Strait Islander
- your child is identified on their birth certificate as being a multiple birth child (triplets or more)
- your child holds, or has a parent or guardian who holds, one of the following:
 - a Commonwealth Health Care Card
 - a Commonwealth Pensioner Concession Card
 - a Department of Veterans' Affairs Gold Card or White Card
 - eligible Refugee or Asylum Seeker visa

Eligible parents/guardians are to provide supporting documentation to the School on commencement.

GOODS AND SERVICES TAX

Goods and Services Tax (GST) may apply to programs and activities (academic and other) and where applicable, will be included on charges for services rendered.

BUILDING AND SCHOLARSHIP FUND

Donations to the Foundation's [Building Fund](#) and [Scholarship Fund](#) are tax deductible. These funds assist in the development of the School's buildings and the provision of a world class education to talented students. Parents are invited to support the Funds through regular or one-off donations.

OVERDUE ACCOUNTS

If full payment of the school fee instalment is not made by the instalment due date, a late payment administration charge of \$100 per instalment may be applied to your account. This charge covers the time taken by the administration department in the preparation of correspondence and contacting parents regarding outstanding debts.

Students will not be permitted to register for or attend any voluntary camps or tours when instalments are overdue.

Families may be asked to withdraw their children during the year where fees remain outstanding and may not be permitted to return to the school.

LEGAL COSTS

In the event of default eventuating in parent accounts being handed over for collection, the parent/guardian/s shall pay to the School on demand all costs including, without limitation, all legal costs (on a solicitor/own client basis), all mercantile agents fees incurred by the School in recovering or attempting to recover all amounts outstanding and payable to the School including any dishonour or bank fees incurred by the School relating to the payments made by the parent/guardian/s from time to time.

TERMINATION OF ENROLMENT

One full term's written notice must be given to the Principal if a student is withdrawing from the School before the end of the academic year, or by the start of Term 4 if not returning the following year. If this required notice is not given, one full term's school fees will be charged.

Students who receive a Scholarship must remain at St Margaret's Berwick Grammar until the end of Year 12 in accordance with the terms of the Scholarship Agreement. If a student leaves the School prior to the completion of Year 12, the persons responsible for the payment of the student's fees will be obliged to pay to the School any tuition fees discounted during the period of the scholarship.

Note: It is necessary to specify these conditions to ensure the School operates as efficiently as possible. In all cases, we request that families experiencing difficulties discuss their situation with the School's Finance Team as soon as possible. Early notice enables all parties to plan for the future more clearly.