



Fee Support Information

WHY MORIAH?

Moriah College is a pre-eminent school of excellence, delivering innovation and outstanding academic and wellbeing programs. Our key purpose is to make Jewish children proud of who they are and what they can achieve. Moriah College's vision is children who will achieve personal excellence and make a positive contribution informed by the richness of their Jewish Heritage. We value kindness, respect, responsibility, commitment and integrity. Moriah College is where you and your family *belong*.

SCHOOL FEE AFFORDABILITY

Moriah College strives to keep fees as low as possible. While the fees represent outstanding value for money, the College Board recognises that for some, Moriah fees are unaffordable.

Jewish education is fundamental to Jewish continuity and to building a strong, engaged Jewish community, now and in the future. With the cost of education rising faster than CPI, affordability of school fees is one of the greatest challenges facing our community today. The College stands ready to address this challenge in partnership with our parents by offering a range of fee support programs to make fee payments more affordable. No Jewish child should miss out on a Jewish education because of fees.

We recognise that it's not easy to ask for help with fees and while we will require detailed financial information, we commit to making the process as dignified and fair as possible.

Each family's circumstances are different and therefore we offer a range of options to help you meet your fee payments. Fees are an important source of income for Moriah College and the following options have been carefully designed to assist our families with fee support in a financially responsible and sustainable manner. This document outlines a summary of fee support options available to eligible parents.

BURSARIES

Bursary applications open in March each year. The Bursaries cover between 50% and 100% of the fees, excluding some levies, and usually apply for the entire Primary School or High School. Once the Bursary has been granted, recipients do not need to reapply each year, unless specified when the bursary is awarded.

As the number of bursaries are extremely limited, eligible families who apply for a bursary but are not successful, will usually be considered for Financial Assistance (FA). The amount of FA you may be offered will depend on your financial circumstances. Bursary applicants will not need to complete a new form to apply for FA. The Fee Support Committee will determine your FA offer based on the information already provided in the Bursary Application. If the Committee requires any additional information, they will contact you.

FINANCIAL ASSISTANCE

Our Financial Assistance (FA) program provides fee discounts to families in need of support, to help make fees more affordable. Depending on your circumstances, families may receive assistance equivalent to up to 50% of the cost of fees, excluding some levies. The amount of assistance you receive will depend on your income and assets.

The FA provided is not a loan - it is a discount on the fees that does not need to be repaid. Families in receipt of FA will not be eligible for other forms of discounts such as bursaries, sibling discounts, staff discounts, or the JBridge program. It is however, possible for a family to receive both FA and Fee Deferment.

FA is available to eligible students from Year K to Year 10 inclusive. Eligible families with children in Year 11 and Year 12 will usually only be offered Fee Deferment.

FEE DEFERMENT

The Fee Deferment Program enables fees to be paid back over an extended period of time, thereby making it more affordable and manageable for families.

Fee Deferment is generally available:

- For students in Years 11 and 12
- When families require a longer payment plan
- For families experiencing short term financial difficulty
- To assist in alleviating the financial pressure of school fee payments.

To apply for Fee Deferment, complete the Fee Support Application and if eligible, the Fee Support Committee will determine a repayment plan, based on your individual circumstances.

PERSONALISED PAYMENT PLANS

The Finance Office can work with you to devise a personalised payment plan that best meets your needs and fits in with your cashflow requirements.

You do not need to provide any financial information to arrange a personalised payment plan. However the proposed schedule of payments must result in your fees being paid in full by the end of each year. If you would like to arrange a personalised payment plan please contact the Finance Office on finance@moriah.nsw.edu.au. If you require an extended payment plan, please apply for a Fee Deferment.

JBRIDGE PROGRAM

JBridge is a community funded initiative administered by JCA that provides affordable interest-free payment plans for Primary School children. JBridge provides interest free deferred payment plans for up to 50% of the fees at your chosen participating Jewish Day School. Applicants are means-tested to determine the extent of funding and the level of monthly repayments. To learn more about JBridge go to jbridge.org.au

HOW FEE SUPPORT WORKS

Parents who require assistance with fee payment can apply for Fee Support by following the steps below:

Step One:

Email the Finance Office on feesupport@moriah.nsw.edu.au and ask for a Fee Support Application Form or visit the Moriah College website www.moriah.nsw.edu.au to download a copy of the form. Please note that families can apply for Fee Support at any time, but can only apply for Bursaries commencing March each year.

Step Two:

Complete the Fee Support form and return it together with all required supporting documents by email to feesupport@moriah.nsw.edu.au or by post to Moriah College, PO Box 986, Bondi Junction, NSW 1355 Attention: Fee Support Analyst. Please send copies of financial documents only, not originals.

Step Three:

Your form will be assessed by the Fee Support Committee. Your information is maintained in strict confidence and not shared beyond the members of that Committee. The Committee will assess your application, based on your financial circumstances. Please note that the Committee is unable to process your application unless ALL required documents are provided.

Step Four:

We will contact you to discuss your fee support outcome. You will also receive an email, confirming your fee support offer. To accept the Fee Support, simply confirm that you accept the offer.

Please be aware that all families receiving Fee Support are expected to keep current with paying their assessed school fees in order to continue receiving support.

By working together, we can ensure that every Jewish child can receive the gift of an outstanding Jewish and general education while maintaining the quality educational and wellbeing offerings available at Moriah College.

We look forward to welcoming you and your family to our wonderful Moriah family and community.

Your child will shine at Moriah College.

FREQUENTLY ASKED QUESTIONS

Is it confidential?

Yes. The information you provide is only accessible to the Finance Office and Fee Support Committee and not shared with anyone else. Your privacy is important to us and will be strictly protected.

How long before I am notified?

The Fee Support Analyst will acknowledge your application within 14 days. To help us expedite the process, please complete all questions on the form and provide all required documentation, as the committee is unable to consider incomplete applications.

Will I need to pay back the Fee Support?

It depends on the type of assistance you receive.

Fee Assistance for students from Year K to Year 10 and Bursaries are a discount, not a loan, and do not need to be paid back. The Fee Assistance/Bursary amount is written off your fees. Fee Deferment, personalised payment plans and JBridge provides you with an extended timeframe for the payment of your school fees. The fees are not written off and do need to be paid over the agreed time period.

Is there a limit as to how much Fee Assistance I can receive?

Yes. The amount of Fee Assistance you receive will depend on your income and assets but usually a family will not receive Fee Assistance for more than 50% of the fees.

How long do I have to pay off my fees if I receive Fee Deferment?

Generally, deferred fees will be paid within two years of your child graduating from school, however, the Fee Support Committee may extend the timeframe for families on application.

Do I have to reapply each year?

Yes. Other than Bursaries, your Fee Support is reassessed each year according to your financial circumstances. If your financial situation improves, the level of fee support you receive will usually reduce. If your financial situation worsens significantly, your level of fee support will usually increase or you may be provided with additional time to pay back your fees.

What if my financial situation changes during the year?

If your situation changes you can contact us and we will review your level of Fee Support.

What if I have more than one child in the school? Will my discount be bigger?

The amount of Fee Support you receive is linked to your personal financial circumstances, which includes the number of children that you have in school. If you are receiving Fee Deferment, the payment plan will usually be extended if you have more than one child in school.

How does the Fee Support Committee determine a fair level of fee support?

The Committee will carefully assess your income and assets and determine a fair level of Fee Support according to your individual circumstances, and compared to other applicants.

Will I need to attend an interview?

Not usually, though sometimes we will call you to discuss your application in more detail.

What happens if my application for Fee Support is rejected?

If the Fee Support Committee believes that you can pay full fees, we will call to discuss your application and invite you to provide any additional information that may be impacting on your ability to pay fees.

What happens if I think the Fee Support offer is not enough? Is there an appeals process?

Yes. You are always welcome to ask the Fee Support Committee to reconsider the amount of Fee Support offered. The Fee Support Analyst will work with your family's individual circumstances regarding fee arrangements that are fair to you and to the College, and to other fee-paying families. In our experience, most families who apply for Fee Support believe the level of Fee Support they receive is fair. The College retains full discretion in determining the fee support offer.

Are assets or equity in my home included as part of the assessment process?

Yes. The Fee Support Committee takes into consideration many factors in determining your level of support, including any investments you may have, and the amount of equity you have in your home. Having equity in your home however does not preclude you from receiving Financial Assistance. It is important to note that no single component is used to determine whether or not an application will be successful.

Will my fees go up in future years?

The cost of education does increase each year; however, if your circumstances don't change, you will continue to receive a similar amount of fee support throughout your child's schooling.

What if I don't want Fee Assistance but I need an extended payment plan to help me pay my fees?

We can help! There are several other forms of assistance we can provide such as Fee Deferment or a personalised payment plan to suit your cashflows. Please call Josephine Galleta from the Finance Office on 9375 1705 or email finance@moriah.nsw.edu.au to have a confidential discussion about a customised payment arrangement that works for you.

Can I apply for both JBridge and Fee Support?

No. Families in receipt of Fee Assistance, Bursary or Fee Deferment from Moriah College, are not able to receive an additional JBridge facility from the JCA and vice versa. If you feel that the JBridge facility is sufficient to make your school fees more manageable, we encourage you to apply to JBridge.

Who can I speak to about Fee Support if I want more information?

Stan Goltsman

Fee Support Analyst and Accountant

Moriah College

Email: feesupport@moriah.nsw.edu.au

Direct Phone: + 61 2 9375 1703



Moriah College

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