



# FEE SUPPORT INFORMATION

## WHY MORIAH?

Moriah College is a pre-eminent Jewish school, delivering innovative 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 to empower children to achieve personal excellence and make a positive contribution to society, informed by the richness of their Jewish Heritage. Our core values are kindness, respect, responsibility, commitment and integrity.

## SCHOOL FEE AFFORDABILITY

Jewish education is fundamental to Jewish continuity and to building a strong and engaged Jewish community, now and into 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 by offering a range of fee support programs to make tuition more affordable.

We recognise that it's not easy to ask for help with school fees and, while we require detailed financial information, we commit to a respectful, confidential and fair process. Families are expected to remain current with their fee payments and arrange a payment plan that ensures the agreed fees are paid in full before the end of each school year. If you are experiencing difficulty paying your fees please be proactive and contact the Finance Office on [finance@moriah.nsw.edu.au](mailto:finance@moriah.nsw.edu.au) to discuss your payment plan and be guided on what fee support may be available. By working together, we can help Jewish children receive the gift of an outstanding Jewish and general education while maintaining the quality educational and wellbeing offerings available at Moriah College.

## THREE FEE SUPPORT OPTIONS ARE AVAILABLE TO ASSIST FAMILIES EXPERIENCING FINANCIAL DIFFICULTY

### 1. Bursaries

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



As the number of bursaries are limited, 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 Debtors and Fee Support Committee (Committee) will determine your FA offer based on the information already provided in the bursary application. If the Committee requires any additional information, we will contact you.

## 2. 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 of up to 50% of tuition fees, excluding levies. The amount of assistance you may receive will depend on your circumstances.

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 (the latter two if relevant will be incorporated into the total FA). 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.

## 3. Fee determent

The Fee Deferment Program enables fees to be paid back over an extended period of time (generally within 2 years of your child finishing at the College), thereby making it more affordable and manageable for families. Fee Deferment is generally available:

- 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

# HOW FEE SUPPORT WORKS

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

### Step 1

Email the Fee Support & Operations Manager on [feesupport@moriah.nsw.edu.au](mailto:feesupport@moriah.nsw.edu.au) and request a Fee Support Application Form. Please note that whilst families can apply for Fee Support at any-time they can only apply for Bursaries commencing March each year.

### Step 2



Complete the Fee Support form and return it together with all required supporting documents by email to [feesupport@moriah.nsw.edu.au](mailto:feesupport@moriah.nsw.edu.au)

### **Step 3**

Your application will be assessed by the Committee, based on your financial circumstances. Your information is maintained in strict confidence. Please note that the Committee may not be able to process your application unless ALL required documents are provided.

### **Step 4**

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.

## **FREQUENTLY ASKED QUESTIONS**

### **Is it confidential?**

All matters associated with your Fee Support application, including the outcome are highly confidential.

The College expects recipients of fee support to adhere to the same high standards of confidentiality that they expect of the College.

### **How long before I am notified?**

The College 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. Financial Assistance and Bursaries are a discount, not a loan, and do not need to be paid back. Fee Deferment provide you with an extended timeframe for the payment of your school fees. The deferred fees need to be paid over an agreed period of time.

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

Usually a family will not receive Financial Assistance of more than 50% of the tuition fees. The amount of Financial Assistance you receive will depend on your financial circumstances.

### **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 Committee may extend the timeframe for families on application.

### **Do I have to reapply each year?**

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

### **What if my financial situation changes during the year?**

Please 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.

### **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 I think the Fee Support offer is not enough? Is there an appeals process?**

Yes. You are always welcome to ask the Committee to reconsider the amount of Fee Support offered. Our Fee Support & Operations Manager will work with you to assess your family's individual circumstances regarding fee arrangements that are fair to you and to the College. 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 level of fee support provided.

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

Yes. The 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 usually increases each year; however, if your circumstances don't change, you should 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 other forms of assistance we can provide such as Fee Deferment to suit your cashflow. Please call the Finance Office on 9375 1706 or email [finance@moriah.nsw.edu.au](mailto:finance@moriah.nsw.edu.au) to have a confidential discussion.

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

Fee Support & Operations Manager, Jarred Stein

Email: [feesupport@moriah.nsw.edu.au](mailto:feesupport@moriah.nsw.edu.au)

Direct Phone: + 61 2 9375 1703