

(P.11)








School for Rudolf Steiner Education Ltd

Payment Options




2018

Payment method		Weekly	Fortnightly	Monthly	Per Term /Annual
Edstart Pay (Instalments)		✓	✓	✓	
Direct debit request (DDR)					✓
MYOB payby					✓
Direct deposit (Internet)					✓
Cheque/Cash/EFTPOS					✓

✓      


Edstart pay (for Instalments)

 **Edstart Pay** Lorien Novalis are associated with Edstart who are a school payment specialist institution. "Edstart pay" will allow you to pay your school fees and class trip fees by instalments evenly spread across the year on a **weekly**, **fortnightly** or **monthly** schedule. This option is available to everyone. The process involves signing up with Edstart online via this link


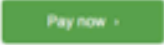
<https://edstart.com.au/lorien>.

Please note: This is the only method to pay by instalments. Penalties apply for other methods used for instalments from 2019.

Direct debit request (DDR)

 Lorien Novalis is registered via CBA to accept Direct Debit requests. Direct Debit Request forms are available on the school's website under Enrolments ~Fees page or on request from lorienar@lorien.nsw.edu.au. You may choose bank account or credit card for your payments. Fees apply if insufficient funds are available for the withdrawal.

MYOB payby

  MYOB payby is an on line facility, and is accessible via your emailed invoice, where it appears as a green button "Pay now". This feature allows you to pay by Bpay or credit card.

Please note: The biller code is MYOB, so "MYOB" will appear on your statements, and the reference number is unique to each invoice. For Bpay option, the screen will provide you with bpay code and reference number and instruct you to launch your internet banking. For Credit card option, you can click on submit button, or open your internet banking for processing credit card payment.

Direct deposit (Internet Banking)

Direct deposit via internet banking is still accepted by the school. Bank details are provided on individual invoices. Please avoid banking cash directly into school account, as deposit is untraceable.

In person

Cheque, EFTPOS and cash are still welcomed over the counter.

Please note: we discourage payments by credit card over the phone for your protection. Please use the myob payby or direct debit request to pay by credit card.

Lorien Novalis - Payment Options

Discounts

Discounts apply for families with more than one child. Please refer to school fee schedule.

A further discount is offered to families who wish to pay in advance their annual school fee before the first day of term 1. The fee increase for the new year will be waived.

Charges/ Penalty Fees

Merchant fees

The school will continue to absorb all the merchant fees associated with these payment options, including the cost of allowing instalments via "Edstart pay".

Late payment fees

All invoices are issued via email 14 days prior to the due date. School fees are due on the first day of term and trip fees are due as instructed by teachers.

The following penalties will not be incurred if arrangements have been made with "Edstart pay". Note: Edstart have their own terms and conditions with payments.

Class Trip fees

There are no overdue penalties for class trip fees, however your child will not be able to attend if fees are not paid by the due date to the school or via Edstart instalment arrangements.

School fees applicable 2019

A late payment fee of \$25 will be incurred if fees are not paid by the due date, first day of term.

A penalty fee of \$100 will be incurred if fees are not paid after 14 days from due date. A further \$150 weekly penalty fee will be incurred every 7 days until fees are paid.

Direct debit fees

A dishonour fee of \$25 will be charged if insufficient funds are available on the due date. The school will attempt to contact you on the day of the dishonour to set another payment date, which needs to be within 7 days. A further dishonour fee of \$100 will be incurred each time, until fees are paid.



Extend

Families who are looking for payment over an extended period, beyond the completion of the school year, may be interested in an alternative option Edstart Extend.

Note: All fees and interest associated with this facility are arranged between Edstart and families, the school does not cover these costs.

Edstart Extend is a facility run totally independent to the school, which allows families to come to a payment arrangement that extends beyond the children's completed year at the school. This is particularly suitable for families who are facing temporary financial hardship. The school strongly suggests families apply for this option, as the school cannot to serve as a financial institution under the Education Act.

Alternately, you may arrange with your own financial lending institution to assist.

The easier way to pay school fees

Edstart helps you pay for school fees by providing simple, low-cost payment plans that fit your family's needs.

You can even extend repayments to after the children have left school.

Options to help you better manage your cash flow

Edstart provides two options to help you spread large up-front school fees into more manageable payments. We offer payment plans that fit around your budget and when you get paid.

Edstart Pay

Spread out your school fee payments evenly across the year.

WITHOUT Edstart

Large lump-sum payment due each term.



WITH an Edstart plan

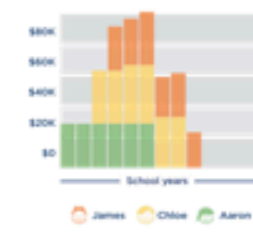
Smaller payments spread evenly.



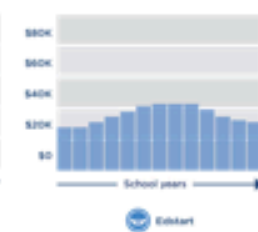
Edstart Extend

Extend your payments for up to 5 years after your child completes school.

WITHOUT Edstart



WITH an Edstart plan



See how Edstart can help you

Simply visit us at edstart.com.au/lorien to get an instant estimate and apply online.

You can start with Edstart at any time during the year, no matter what school fees you have already paid.



1300 139 445

edstart.com.au/lorien

Any fee payment estimates are indicative only and do not represent either quotes or pre-qualifications for credit. Edstart credit criteria and terms and conditions apply.

Edstart Australia Pty Ltd ABN 48 611 024 205 holds Australian credit licence number 485096.



CRICOS 02335E

School for Rudolf Steiner Education Ltd

ABN 93 000 946 289

These schedules are extracts from the School Community Booklet available in hard copy in the school office

Also available:

- Parent Handbook
- Early Childhood Booklet
- Primary School Curriculum Booklet
- High School Curriculum Booklet

Please also visit our website for more information

"The heart of the Waldorf/Steiner method is the conviction that education is an art – it must speak to the child's experience. To educate the whole child, their heart and will must be reached as well as their mind"
Rudolf Steiner

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