Concessional Fee Program - Procedures

Frequently Asked Questions



Introduction

The purpose of this document is to compile and share responses to frequently asked questions regarding the newly published *Concessional Fee Program – Procedures*, based on queries received during the 2026 school year to date.

Frequently Asked Questions

Concessional Fee Rates & Calculations

1. What will the Concessional Fee rates be for the current year?

The Concessional fee rates are reviewed and updated annually. The applicable rates are published in CEVN.

The Concessional Fees rates (including tuition fees and levies) for 2026 have been set as shown in the table below:

	One Child	Two Children	Three or More Children
Annual rates	$810	$1,240	$1,620
Per term amount	$202.50	$310	$405
Weekly amount	$15.58	$23.85	$31.15

2. If the school fees and levies are lower than the Concessional Fee rates, should the school charge eligible families the Concessional Fee rates or the school fees and levies?

A school should charge eligible families the lower of the Concessional Fee rates or the school fees and levies.

3. What happens with a family who has an outstanding debt?

Outstanding debts remain. It is at Principal discretion if they would like to follow up these debts or write them off.

4. Do we amend prior year debts to align with the Concessional Fee rates?

No, Concessional Fees are only provided to families who apply and are approved from 2026 and beyond.

5. The Procedure states 52 weeks for direct debits, is this a requirement?

Weekly payment amounts can be amended to accommodate when the Concessional Fee is implemented with the family to ensure payment is completed prior to the end of the year.

6. If a family starts later in the year, do they pay the full concessional school fee?

If a family starts later in the year the concessional fee should be pro-rated for the portion of the year the child is enrolled at the school.

7. What do we do if the school has approved and processed the concession for an incorrect amount?

If the concession processed is less than what the family is eligible for the concession must be amended to the correct amount.

If the concession processed is greater than what the family is eligible for it is at Principal discretion if they would seek to notify the family and amend the concession or leave the concession as is for that year. Please note this is only in the circumstance of an accidental miscalculation and the Principal does not have discretion to provide a higher concession than what is set out in the Procedure.

8. Can we provide a higher concession than what is set out in the procedure if a family cannot afford the concessional fee?

No. The Principal does not have discretion to provide a higher concession than what is set out in the Procedure. However, the Principal has discretion to provide their own localised discount to reduce fees further where a family is not capable of paying the Concessional Fee.

9. When a family moves to a different school during the year how is the rebate calculated?

The school will need to rebate the family's school fees and levies and reverse a portion of the Concession Exemption depending on how many weeks of the school year the child had been at the school.

*As an example a school had a one child family who was enrolled for 10 weeks of a 40 week school year whose school fees were $1,500 and levies were $500 that had been provided with a Concession Exemption of $1,190 to bring the family's Concessional Fee to $810. As that family was only enrolled for 10 weeks of a 40 week school year they should only owe the school $195 being $810 / 40 weeks in a school year * 10 weeks the student attended the school.*

To action this the school should:

- Rebate school fees by $1,125 being $1,500 / 40 weeks in a school year * 30 weeks the student did not attend the school.
- Rebate levys by $375 being $500 / 40 weeks in a school year * 30 weeks the school did not attend the school.
- Reverse the Concession Exemption by $892.50 being $1,190 / 40 weeks in a school year * 30 weeks the school did not attend the school.

	Full Year Fees	Rebates / Reversals	Updated Fees
School Fees	$1,500	($1,125)	$375
Levy	$500	($375)	$125
Concession Exemption	($1,190)	$892.50	($297.50)
Total Concessional Fee	**$810**	**($607.50)**	**$202.50**

Eligibility & Application Requirements

10. What happens with a split family where only one family member is eligible for the application of concessional school fees?

For split families, separate debtor accounts for the billing of fees may be established where appropriate. Where split billing is in place, the concessional fee criteria will be applied to each debtor account individually.

Existing separate billing arrangements may remain in place; however all future debtor account creation needs to adhere to the above.

11. How do I calculate the concession where only one parent holds a HCC eligible for concession fee and has multiple children with different parents?

In instances of split families with a court order, refer to Question 10.

In instances **without** a court order, concessional criteria should be assessed at the family level. For simplicity, it is recommended that child/children be deemed eligible for the concessional fee if either parent meets the eligibility requirements. The final decision is at the principal's discretion, after taking into consideration all other relevant aspects of the family's circumstances.

12. Is any HCC holder eligible for the concession?

Centrelink issues a number of concession cards for a variety of reasons. Some cards have a generous or no income test and therefore holders of these cards are ineligible for a fee concession under this program. Only HCCs that are eligible for the CSEF are eligible for the concessional fee.

Families experiencing genuine financial hardship may also apply for the concessional fee even if they do not hold an eligible Health Care Card. These applications can be approved at the Principal's discretion.

13. Do families eligible for the Camps, Sports and Excursions Fund (CSEF) also need to apply for the concession or can this be applied automatically?

All families need to apply Form (template is available on school website) for fee concession each year, unless schools are notified otherwise.

14. Do we have any responsibility to follow up with a family who they are aware are CSEF-eligible but have not submitted an application form for fee concession?

It is strongly recommended that the school follow up with families who are CSEF eligible but not submitting an application form. However the onus is ultimately on the family to apply as long as the school has published the Procedure on their website and sent out the Application Forms.

15. Do we approve the concession once the application form has been received?

If a family is applying under the HCC criteria, it is recommended that the school verify the family's CSEF eligibility before approving the concession. If a family is applying under any other eligibility criteria, the school may approve the concession once those criteria have been met.

16. Does a family need to apply for the concession each year, if they were approved in the previous year?

Only families of Aboriginal or Torres Strait Islander heritage are exempt from reapplying once their initial application has been approved. All other families are required to submit a new application each year.

17. Do we need to accept an Application Form if the school is aware the family can pay full fees and has always done so in the past?

Yes. If the family meets the eligibility criteria, their application must be accepted.

18. What documentation does a family need to provide if applying under severe financial hardship?

There is no prescribed format of fixed list of documentation required. The Principal has full discretion to determine what supporting documentation is necessary and to assess each application based on the family's individual circumstances.

The Principal should maintain a record of the reason they are providing the concession where the Principal is executing discretion.

19. What documentation does a family need to provide if applying under Aboriginal or Torres Strait Islander Heritage?

It is principal's discretion to determine reasonable proof that suits the relevant circumstances.

Communication & Notification Requirements

20. Is it compulsory that schools advertise / offer the concession to all families?

Yes, the schools must offer / advertise the Procedure and application form by publishing the documents on their school website.

21. Do we need to notify the family they have been approved for the School Fees Concession Program?

Yes, the school must send the family a letter notifying the family they have been approved for the School Fees Concession Program. A template letter is located under Enrolments in the MACS Policies section of CEVN.

22. Do we need to notify the family they have been declined for the School Fees Concession Program?

Yes. Families must be notified in writing if their application is not approved. A template letter is located under Enrolments in the MACS Policies section of CEVN.

Billing, Debt, and eSIS Processes

23. Schools were previously advised they needed to approve and process the concession prior to sending out the first statement, however, CSEF eligibility checks are not generally completed until later in Term 1 or 2.

Schools can send out statements without having approved and processed the concession where the eligibility criteria has not yet been confirmed in 2026.

24. How do we record the unrecoverable debt from a family who received the concession and is no longer at the school?

If the fee is determined by the school as unrecoverable it should be written off.

25. What do we do if a family has paid fees in full prior to providing their application form?

The school should discuss with the family if they would like to be refunded the difference between the full fee and the concessional fee or if they would like to use the amount as a credit for the following year.

26. Are we required to submit the application forms and other associated documents to MACS Office?

The school is not required to submit the application forms and other associated documents to MACS Office.

27. How long does the school need to maintain the application forms?

The school should maintain a copy of the Application Forms for 7 years from the date of Principal approval or rejection.

28. How do I enter the concession into eSIS?

Please follow the QRGs detailed below:

MACS QRG – eSIS Debtors Allocating MACS Concessional Fee Exemption

MACS QRG – eSIS Debtors Allocating MACS Concessional Fee Exemption in Debtor Split Payment Arrangement

29. How do we apply the $400 CSEF payment and how is it reflected in fee billing in eSIS?

CSEF will be allocated in the following order, with a condition that the school has incurred these cost:

- excursions and incursions
- swimming and school-organised sports programs
- outdoor education programs

(all referred to as CSEF Inclusions)

prior to allocating towards camp levies.

As an example, if a 1 child CSEF eligible family's schools fees and levies were $2,000 plus a $200 camp levy and the full $400 could be allocated to the CSEF Inclusions under the Procedure they would receive a $400 CSEF rebate and $790 concession exemption bringing their fees down to $810 + $200 camp levy.

Where the school is unable to allocate the full $400 towards CSEF Inclusions, but has a camp levy, the remaining amount is to be allocated to the camp levy.

As an example, if a 1 child CSEF eligible family's schools fees and levies were $2,000 plus a $200 camp levy and only $350 could be allocated to the CSEF Inclusions under the Procedure they would receive $400 CSEF rebate, $840 concession exemption bringing their fees down to $810 + $150 camp levy.

Where the school is unable to allocate the full $400 towards CSEF Inclusions, and there is no camp charge the CSEF amount is to be rolled over to the following year.

As an example, if a 1 child CSEF eligible family's schools fees and levies were $2,000 and only $300 could be allocated to the CSEF Inclusions under the Procedure they would receive $300 CSEF rebate, $890 concession exemption bringing their fees down to $810. The remaining $100 would be allocated in the following year.

30. What do we do if a charity has paid a family's fees in full, however, the family has now been approved for fee concession?

Please notify the charity that the fees have been overpaid and follow the instructions of the charity.

Additional / Optional Charges

31. Are camps included in the concession?

Camps can be charged on top of the Concessional Fee and are not part of the Procedure. Note if a Principal does not believe a family can pay the camp charges they still have discretion to provide their own discount at the school level.

32. What fee, levies or other charges can be charged in addition to the concessional school fee?

Only camp charges can currently be charged on top of the Concessional Fee.

33. Can we charge an ICT levy (for a Chromebook or other device) if the family is on Concessional Fees and will take ownership of the equipment?

No. ICT fees or levies cannot be added on top of the Concessional Fee. However, the Principal has discretion regarding ownership of the equipment. For example, families can be advised that because they are paying the Concessional Fee, the equipment remains owned by the school.

If a family wishes to take ownership of the device and agrees to pay the ICT levy in addition to the Concessional Fee, the Principal may approve this arrangement at their discretion.

Camps, Sports and Excursions Fund (CSEF)

34. Can we only utilise the full $400 CSEF payment if we have charged the family a fee or levy for this amount?

No, the school can allocate against the $400 CSEF as long as the school has incurred the cost. In case school spends less than the CSEF amount, the unspent amount is to be carried forward.

For example, a 1 child CSEF eligible family is charged a $120 excursion levy and no camp levy, however, the school spends $450 per student when taking into consideration all excursions, incursions, swimming, school-organised sports programs and outdoor education programs, the school can utilise the full $400 CSEF payment.

35. Can Principals choose to apply the CSEF against camp rather than the other CSEF Inclusions?

The Principal has discretion to apply the CSEF payment against the camp rather than the other CSEF Inclusions. However, this means the school will provide a greater concession exemption to allow for this.

Payment Arrangements

36. Is a direct debit a requirement to be eligible for fee concession?

The requirement for a direct debit is to ensure schools are paid fees when providing the concession.

However, alternative payment arrangements may be accepted if agreed upon by the school. Please note that MACS strongly encourages non-cash payment methods. If a school is not comfortable accepting an alternative arrangement and the family does not agree to set up a direct debit, the school may decline the Application Form.

If a school agrees to a different payment arrangement out of direct debit the School Fees Concession Program Application – Approved Template should be amended to reflect this arrangement.

37. Can the family set up the direct debit through their bank or does the school need to set it up through the school's bank account with CDF?

The family must let the school set up the direct debit through the school's bank account with CDF, unless the Principal agrees at their discretion to accept direct debit through the family's bank.

38. What happens if a family's direct debit is continually declined?

The school has the right to reverse the concession from the family. However, the school should make every effort to understand the family's situation and note that if they do not have the genuine ability to pay the concession should not be reversed.

39. How do we set up Centrepay as outlined as a payment option in the Procedure?

Due to the incorporation of MACS, schools who were not previously on Centrepay are no longer able to apply to Centrelink for a Centrepay account. MACS is currently working through this issue and will advise schools of when and how they are able to set up a Centrepay account.

Funding & Grants

40. Will MACS Office reimburse the school for providing the concession?

Where schools have students eligible for concessional fees and their total loss of income exceeds the school's total Health Care Card Factor funding, the school may be eligible for top-up grant funding from the Victorian Catholic Education Authority (VCEA) or MACS to cover the shortfall. Please refer to section 7.2 of the procedure for details.

41. What is the eligibility criteria and process to receive top-up grant funding?

MACS will release the application process and eligibility criteria for 2026 top-up grant funding in September or October 2026.

Top-up grant funding is provided by the Victorian Catholic Education Authority (VCEA) and is centrally managed by Group Finance. Schools are not required to submit an application for this funding.

Others

42. When a family moves to another catholic school during the year, do I need to transfer a portion of the HCC factor funding received by the school?

It is not a requirement to transfer HCC factor funding from one school to another.