



Carmel School
FAITH & KNOWLEDGE

H&S HOFFMAN & G KORSUNSKI CARMEL SCHOOL INCORPORATED

Fees and Charges 2025



Summary for busy parents

Details of each point are provided on the pages which follow. Please read them carefully.

1. The total annual tuition fees at Carmel School are published in this document and cover the costs of the compulsory curriculum.
2. Discounts are available for families with three or more enrolled children.
3. Year 10 and 11 students will be charged a levy for Shorashim.
4. A security levy of \$750 per family will be charged to assist with security costs. Families carrying out four rostered security duties during the year will receive a \$100 credit applied to their account at the end of the year.
5. A Technology Levy for new devices is payable for students in Years 5 and 8. Other year groups will be billed the relevant levy for their device.
6. Zooz Camp Levy will be charged for High School camps.
7. Outdoor Education Camp Levy will be charged for High School camps.
8. Music tuition is arranged annually via the Music Registration and Instrumental Hire form. Instrument hire is available for most instruments at \$200 per annum.
9. Families have the options of making an annual payment for tuition fees or arranging to pay termly or monthly. Payments can be made by credit card (not Amex), BPAY, direct deposit or cheque. Cash payments are not accepted.
10. Applications for fee assistance are confidential and should be addressed to Ms Jo-Anne Fryer (creditcontrol@carmel.wa.edu.au or 9375 4309) noting that all families who apply for fee assistance contribute in some capacity based on individual circumstances.
11. Carmel School recommends that parents ensure they have adequate insurance cover for medical, health, property and general risks.
12. If you wish to withdraw your child from Carmel School, you must notify the School in writing at least one full term before their final day of enrolment or a quarter of the annual fee will be charged in lieu of notice.



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ANNUAL TUITION FEE

The following scale of fees and charges comes into effect from 1 January 2025. It is subject to alteration from time to time as may be decided by the Board of the School. To comply with applicable requirements, we are required to show the allocation of fees between Secular and Jewish Studies. Please note the total annual tuition fee covers all the costs that are an integral part of the curriculum for students and will be the amount charged (families are not able to opt-out of portions of the curriculum).

ANNUAL TUITION FEES:	COMPRISING		
	TOTAL ANNUAL FEE	SECULAR STUDIES	JEWISH STUDIES
Kindergarten (5 sessions)	\$ 7,093	\$ 5,462	\$ 1,631
Kindergarten (8 sessions)	\$11,350	\$ 8,740	\$ 2,610
Kindergarten (Full Time)	\$14,187	\$10,924	\$ 3,263
Pre-primary	\$14,187	\$10,924	\$ 3,263
Years 1-4	\$19,134	\$14,733	\$ 4,401
Years 5-6	\$19,611	\$15,100	\$ 4,511
Year 7	\$20,869	\$16,069	\$ 4,800
Year 8	\$23,366	\$17,992	\$ 5,374
Years 9-12	\$24,483	\$18,852	\$ 5,631

CONCESSION FOR LARGER FAMILIES

Where a family has three or more children enrolled at Carmel School (including Kindergarten), the following discounts will be applied to the total annual fee:

- (a) Three children at Carmel School – 10%
- (b) Four children at Carmel School – 20%
- (c) Five children at Carmel School – 30%

This arrangement does not apply to the Security Levy, Technology Levy or other ancillary fees, which are charged by the School from time to time. In all other respects, fees and charges will be in accordance with the information contained in this brochure.

SHORASHIM

An amount of \$4,500.00 will be levied in 2025 for all Year 10 & Year 11 students travelling to Israel on Shorashim (unless paid in 2024 by families of Year 11 students). This amount will be included in the invoice rendered at the beginning of Term 1.

The goal is for Shorashim to occur, but if for any reason this is not possible, this will be reversed off parent accounts and any contributions already paid will/can be refunded or offset to the parent accounts.



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SECURITY LEVY

An amount of \$750 per family will be levied in 2025 to assist with the costs incurred to maintain the security throughout the School. The levy will be charged at the beginning of Term 1.

For families who carry out four rostered security duties during the year, a \$100 credit will be applied to your account at the end of the year as a thank you for supporting Carmel School. This applies only to families who have carried out all four duties and is not applied pro-rata

TECHNOLOGY LEVY

A Technology Levy is payable for students in Year 5 and 8 who will receive a new device in 2025. The relevant levy will be charged at the beginning of Term 1 and will be paid over 3 years.

3 Years (2025-2027)

Year 5 & 8 \$573.34 per annum

For students who procured their laptops in:

- 2023 and elected the 3-year payment program; and
- 2024 and elected the 3-year payment program,

the School will continue to bill you the relevant levy amount.

CAMP LEVY

A Camp Levy will be payable for all students who will attend High School Jewish Studies or Outdoor Education Camps in 2025. These camps are compulsory for students to attend and refunds will not be provided for students not attending.

Camp Levy amounts for 2025 will be charged at the beginning of Term 1 and are as follows:

Jewish Studies Camps – Zooz Camps

Year 7 & 8	\$120.00
Year 9, 10 & 11	\$170.00
Year 12	\$180.00

Outdoor Education Camps

Year 8	\$200.00
Year 9	\$285.00



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MUSIC TUITION

Enrolment in instrumental/vocal lessons is accepted on an annual basis via the Music Registration and Instrumental Hire Form.

Lesson costs are as follows:

Kindergarten – Year 3: 20 minute lesson at \$24 per lesson
 Year 4 – Year 12: 30 minute lesson at \$35 per lesson

Instrument hire is at a cost of \$200 per year and is available for many but not all instruments. If a student discontinues an instrument during a term, the full-term charge will apply.

RESPONSIBILITIES FOR PAYMENT OF FEES AND CHARGES

The parent(s) or guardian(s) of any child enrolled at the School will be responsible for payment of all school fees and charges as notified by the School. If for any reason the nominated parent / guardian of a child enrolled at the School is unable to pay the fees and charges, the other parent / guardian will be responsible for such payment. A student's enrolment maybe reconsidered if the elected instalments have not been paid or acceptable arrangements have not been made with the School. In exceptional circumstances, and unless appropriate arrangements have been made with the Chief Financial Officer, a student may not begin another term if the preceding term's fee instalment has not been paid.

PAYMENT OPTIONS

The Board of Carmel School has approved the annual fees for 2025. Although this is an annual fee, the following 3 payment options are available to assist parents/ guardians.

Option 1	Annual payment	One payment due by the 28 February 2024 (with a 2% discount)
Option 2	Term payments	Four equal payments due within 14 days of the start of each Term
Option 3	Monthly	Monthly payments drawn on the 15 th day of each month (or next business day) over a period of 11 months starting from February 2025 and ending in December 2025. (Please note that this is the default option if no other option is selected).

For those who wish to have other options considered, please contact Ms Jo-Anne Fryer, Credit Controller, Carmel School at creditcontrol@carmel.wa.edu.au for a discussion.



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PAYMENT METHODS

Payment of accounts may be made by the following methods:

Credit Card (American Express is not accepted)	A credit card payment application form will be sent with the invoice/statement for completion. Credit card administration fees apply.
BPAY	Please use the details that show on the top right corner of your statement.
Direct Deposit	Direct deposit of funds to the School Bank Account, details as follows: BSB: 086-006 Account: 77 597 9779 Please quote your statement account code
Cheque	Made payable to Carmel School with your statement account code written on the reverse of the cheque. Cheques should be made payable to Carmel School and addressed to Credit Controller, Carmel School, 123 Cresswell Road, Dianella WA 6059.

Please note that cash payments for fees will **no longer** be accepted by Carmel School from 1 January 2025.

FEE ASSISTANCE

Carmel School is an independent Modern Orthodox Jewish Day School. Its fees and charges are detailed in this brochure and are payable accordingly. In certain circumstances, however, limited and conditional assistance with tuition fees may be available to support families in accordance with the School's Fee Assistance Policy.

Applications for such assistance are confidential and will be handled with due regard to the sensitivities and legitimate concerns of both those who apply for assistance and those who pay full fees.

All families who apply to the School for fee assistance are expected to contribute in some financial capacity based on individual circumstances. No application will result in no fees needing to be paid, and all assessed amounts must be paid as per the above payment options.

Fee assistance enquiries should be directed to the Credit Controller, Ms Jo-Anne Fryer.

INSURANCE

The School recommends that parents ensure they have adequate insurance cover for medical, health, property and general risks as the School does not accept any responsibility for medical or other expenses arising from accident or illness, loss or damage to personal effects and property, or any liability in relation to personal injury or property damage.



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NOTICE OF WITHDRAWAL OF ENROLMENT

The enrolment of your child will be ongoing from year to year (unless terminated by the School in accordance with the School's Enrolment Policy).

If you wish to withdraw your child from Carmel School (either during the course of an academic year, or from the end of an academic year), you must notify the School in writing at least one full term prior to your child's final day of enrolment. This means the written notice must be received by the School no later than the last day of the term prior to your child's final term at the School.

For example, if you do not intend for your child to return to the School in Term 3 (meaning your child's final term will be Term 2), written notice must be received by the last day of Term 1, before the start of the school holidays.

For students not returning to Carmel School for a new academic year in 2026, written notice must be received no later than the last day of Term 3 of the 2025 academic year.

Please note that failure to comply with the above and give the required notice will result in one quarter of the annual fees being payable immediately on your child's departure. Acceptance of this obligation is a condition of enrolment at the School. The policy allows Carmel School sufficient time to plan and manage its resources .

ABSENCE FROM THE SCHOOL

Other than in exceptional circumstances, no reduction of fees can be made on account of absence from the School. The School notes that the costs incurred in operating and maintaining the School are not lessened by the temporary absence of individual students.

TEXTBOOKS AND STATIONERY

Ordinarily, the School does not provide students with their textbooks. Stationery for primary school students is purchased by the School in bulk with costs recovered through a levy. High school students are expected to purchase their own stationery. Requirements for the commencement of the school year will be notified to families by the School in the book lists provided.

DONATIONS

A strong Jewish day school is one of the foundation stones of a strong and vibrant Jewish community. To this end, we acknowledge and are grateful to our generous community members who support the mission of the School and provide financial assistance to help us with our goals. The following funds have been created to allow the School to receive donations that are tax deductible for the donors.

- **THE CARMEL SCHOOL JEWISH EDUCATION FOUNDATION**
Contributions to the Carmel School Jewish Education Foundation are tax deductible.
- **CARMEL SCHOOL BUILDING FUND**
Contributions to Carmel School for capital works, material improvements, buildings and renovations (excluding furnishings) are placed in the Carmel School Building Fund and are tax deductible.



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- **CARMEL SCHOOL LIBRARY FUND**

Contributions to Carmel School towards the cost of operations of the school libraries are placed in this fund and are tax deductible.

If you are interested in making a donation to the School, please contact the School on 9375 4306 or shalom@carmel.wa.edu.au