

FEES IN ADVANCE – TUITION AND BOARDING

The Fees in Advance Program enables families to pay Tuition and Boarding Fees (if applicable) in advance. To receive a discount for payment of fees in advance, the prepayment must cover at least one full year of Tuition Fees or Boarding Fees.

To be eligible to receive the full discount for fees paid in advance for the 2026 school year, the full payment must be received by the College by the first day of Term 1 2026 – Friday 30 January 2026.

Where Tuition and Boarding Fees are paid in advance, fees for each relevant prepaid year will be billed to your family account, as set out in the College Fees document published by the College for each relevant year ("scheduled fees").

Discounts for Tuition or Boarding Fees prepaid in advance for multiple years are as follows:

- 2.5 per cent of the next year's scheduled fees (2026)
- 5.0 per cent of the second year's scheduled fees (2027); and
- 7.5 per cent of the next year's scheduled fees (add a further 2.5 per cent for each additional year)

Fees in advance covers Tuition and Boarding Fees only; any ancillary charges on your family account are not eligible for discount. Paying in advance does not set or limit Tuition or Boarding Fee increases for future years.

How to participate

- **Fees in advance for one year only.** Due to be paid in full by Friday 30 January 2026. Parents wishing to pay Tuition and/or Boarding Fees in advance for the 2026 school year will be able to elect this option when reviewing the Term 1 2026 invoice (issued via portal in mid-January 2026) and choosing the annual payment frequency. The 2.5 per cent discount will be applied immediately to reduce the annual Tuition Fee due at this time. If BPAY payment equal to the fee, net of discounts, is not received by the due date of 30 January 2026, the discount will be reversed in the Term 2 invoice.

Discounts do not apply to separate term-by-term instalment payments paid on invoice as the full school year fees must be paid by 31 January 2026 to be eligible for any discount.

- **Fees in advance for two or more years.** A request to pay fees in advance for more than two years is subject to quoting and confirmed acceptance by the College. You must email finance@pymblelc.nsw.edu.au and include the following information:
 - Family Reference Number
 - Student name(s) and year group
 - Years to be prepaid

A schedule will then be returned to you providing the estimated future Tuition Fees for the years requested, the applicable discount and the date by which the amount is to be paid to the College for the years requested.

Family account and invoicing

- You will continue to receive invoices prior to the commencement of each new year and in December each year, which will include credits for fees paid in advance, Tuition and Boarding Fees (if applicable) and ancillary charges. Further customised invoices will not be issued.
- As fees in advance payments apply to Tuition and Boarding Fees only, *additional payments are required for any charges (e.g. ancillary charges such as co-curricular activities) other than Tuition and Boarding Fees that are included on your family account.*
- To the extent you do not pay for ancillary charges as and when they fall due, the credit balance for future Tuition and Boarding Fees will be utilised at a faster rate than if applied to Tuition and Boarding Fees only.
- The College will show separately on the family account, a discount against Tuition Fees charged. By way of example, a schedule is attached which sets out the principles of this process. No discount will apply to other charges on the family account.
- Where the family account remains in credit, the credit will be carried forward to the next statement date as an opening balance so that the family will be able to determine at each invoice date the credit balance remaining on their family account.

Terms and Conditions

- Paying in advance does not set or limit Tuition or Boarding Fee increases for future years.
- Fees in advance must be applied to all students in a family equally, at the Tuition Fee rate applicable to their year group.
- A refund of any unutilised advance payment will only be made on withdrawal of the student, including completion of their Year 12 studies, or in exceptional cases (such as a scholarship being awarded), on application to and approval by the Principal. Interest will not be paid on any balance to be refunded.
- The payment of Tuition Fees in Advance Program is subject to periodic review and amendment.
- Amounts previously paid in advance will remain subject to the conditions applicable at the time those payments were made.
- Additional payments to “top up” fees in advance, where the credit has been reduced due to ancillary charges, will not attract a discount.
- Additional Tuition Fee payments in advance will only be accepted following further written application and approval by the College and will be subject to the conditions in place at the time of the subsequent application.

Method of payment

The full paid in advance amount must be received by the due date noted above, or as advised by the Finance Department for payments of more than one year, to be eligible for the fees paid in advance discount.

- Payment of fees in advance must be made by BPAY (Biller Code: 57158). Please note that if your BPAY limit is less than the fees in advance amount, you may need to transfer the funds over more than one day to make the full payment by the due date.
- You will require your Family Reference Number and BPAY Reference to make a payment. These can be found on the *MyPymble* portal/app in the “invoices” section on your home page.
- We are not able to accept fees in advance payments directly to our bank account, or to accept payment by credit card.

Pymble Ladies' College

EXAMPLE: ACCOUNTING FOR FEES PAID IN ADVANCE

Following is an example family account for the prepayment of Years 10 to 12. Sample transactions have been included to demonstrate the payment process.

Years Prepaid	Date	Detail	Discount	Debit	Credit	Balance
	15/12	December sundry charges		\$900.00		\$900.00
1	31/01	Fees in advance Yr 10 - 12 (net of discount)			-\$139,283.50	-\$138,383.50
1	31/12	Payment of sundry charges			-\$900.00	-\$139,283.50
1	10/01	First instalment Year 10		\$11,385.00		-\$127,898.50
1	10/01	Discount	2.5%		-\$284.63	-\$128,183.13
1	10/04	Second instalment Year 10		\$11,385.00		-\$116,798.13
1	10/04	Discount	2.5%		-\$284.63	-\$117,082.75
1	10/04	Sport, Co-curricular, etc.		\$1,500.00		-\$115,582.75
1	20/04	Payment of sundry charges			-\$1,500.00	-\$117,082.75
1	30/06	Third instalment Year 10		\$11,385.00		-\$105,697.75
1	30/06	Discount	2.5%		-\$284.63	-\$105,982.38
1	30/06	Sport, Co-curricular, etc.		\$800.00		-\$105,182.38
1	13/07	Payment of sundry charges			-\$800.00	-\$105,982.38
1	20/09	Fourth instalment Year 10		\$11,385.00		-\$94,597.38
1	20/09	Discount	2.5%		-\$284.63	-\$94,882.00
1	20/09	Sport, Co-curricular, etc.		\$1,500.00		-\$93,382.00
1	05/10	Payment of sundry charges			-\$1,500.00	-\$94,882.00
1	10/12	Sport, Co-curricular, etc.		\$800.00		-\$94,082.00
1	31/12	Payment of sundry charges			-\$800.00	-\$94,882.00
2	10/01	First instalment Year 11		\$12,257.50		-\$82,624.50
2	10/01	Discount	5.0%		-\$612.88	-\$83,237.38
2	10/04	Second instalment Year 11		\$12,257.50		-\$70,979.88
2	10/04	Discount	5.0%		-\$612.88	-\$71,592.75
2	10/04	Sport, Co-curricular, etc.		\$1,500.00		-\$70,092.75
2	20/04	Payment of sundry charges			-\$1,500.00	-\$71,592.75
2	30/06	Third instalment Year 11		\$12,257.50		-\$59,335.25
2	30/06	Discount	5.0%		-\$612.88	-\$59,948.13
2	30/06	Sport, Co-curricular, etc.		\$800.00		-\$59,148.13
2	13/07	Payment of sundry charges			-\$800.00	-\$59,948.13
2	20/09	Fourth instalment Year 11		\$12,257.50		-\$47,690.63
2	20/09	Discount	5.0%		-\$612.88	-\$48,303.50
2	20/09	Sport, Co-curricular, etc.		\$1,500.00		-\$46,803.50
2	05/10	Payment of sundry charges			-\$1,500.00	-\$48,303.50
2	10/12	Sport, Co-curricular, etc.		\$800.00		-\$47,503.50
2	31/12	Payment of sundry charges			-\$800.00	-\$48,303.50
3	10/01	First instalment Year 12		\$17,406.67		-\$30,896.83
3	10/01	Discount	7.5%		-\$1,305.50	-\$32,202.33
3	10/04	Second instalment Year 12		\$17,406.67		-\$14,795.67
3	10/04	Discount	7.5%		-\$1,305.50	-\$16,101.17
3	10/04	Sport, Co-curricular, etc.		\$1,500.00		-\$14,601.17
3	20/04	Payment of sundry charges			-\$1,500.00	-\$16,101.17
3	30/06	Third instalment Year 12		\$17,406.67		\$1,305.50
3	30/06	Discount	7.5%		-\$1,305.50	\$0.00
3	30/06	Sport, Co-curricular, etc.		\$800.00		\$800.00
3	13/07	Payment of sundry charges			-\$800.00	\$0.00