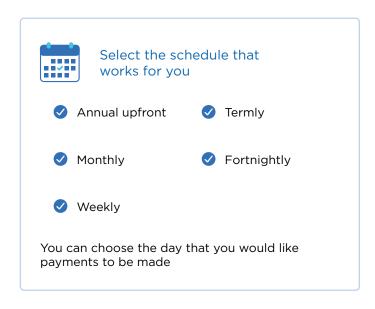
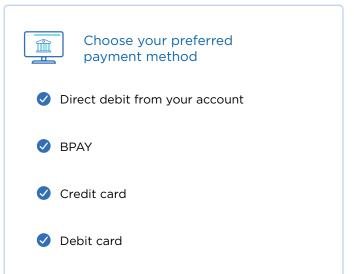


Alphington Grammar School has partnered with Edstart to streamline the fee process for the school and improve your payment experience



Edstart Plus is a fee management service that provides you with a range of flexible payment options for your school fees, with the ability to easily adjust your payments if there's a change to your family budget.





#### Can I adjust my payments if there are changes to my budget?

Once your Edstart account is open, you can adjust your payments at any time via the customer portal or contact our Family Support team.

## Is Edstart Plus a credit or loan product?

Edstart Plus is a solution for your school fee expenses and your payment to Edstart is exactly what you would normally pay to the school. It is not classified as a loan or credit, and no enquiry or account is added to your credit file.

## How to get started

To set up your Edstart account, visit our dedicated website at edstart.com.au/alphington



**L** 1300 139 445



a contact@edstart.com.au



edstart.com.au/alphington





# Edstart Plus is a fee management service designed to streamline processes for your school and provide you with payment flexibility for your school fees.

- Choose the payment option that best suits your needs
- Flexibility to easily adjust payments if there's a change your family budget
- Dedicated support from our local Family Support team



## How do I get started with Edstart Plus?

You can set up your Edstart Plus account by visiting our dedicated website for your school (edstart.com.au/alphington).

After submitting your details, the Edstart team will contact you to finalise the set up of your account.

## What are my payment options?

You can choose the payment option that best fits your budget by selecting your preferred payment method and schedule. You can also adjust your payments at any time if there are changes to your budget.

#### What are the costs of using Edstart Plus?

As part of our arrangement with your school, there are no fees or charges for using Edstart Plus for your fee payments.

# What happens if I want to change my payments?

Once your Edstart account is open, you can adjust your payments at any time via the customer portal (<a href="https://app.edstart.com.au/login">https://app.edstart.com.au/login</a>) or contact our Family Support team.

#### Is Edstart Plus a loan or credit?

Edstart Plus is a solution for your school fee expenses and your payment to Edstart is exactly what you would normally pay to the school. It is not classified as a loan or credit, and no enquiry or account is added to your credit file.

#### What if I'm already using Edstart for my school fees?

Families that are already using Edstart for their school fees prior to this new Edstart Plus arrangement with your school will not be required to set up a new account.

We will automatically switch any families using Edstart Pay, our 12-month payment plan product, to Edstart Plus so that future payments will come under this new partnership. Families currently using Edstart Extend can continue to use their extended payment plan to lower their annual payments.

# Is the school receiving financial incentives for using Edstart?

No. Your school has engaged Edstart as a partner to help them streamline the fee payment process and provide parents with as much flexibility with their school fees as possible. Your school is absorbing all fees and charges to make this possible.

1300 139 445



a contact@edstart.com.au



edstart.com.au/alphington



#### What does the fee payment process look like?

#### Submit your details online

Submit your details via the dedicated Edstart website for your school

## Open your Edstart account

We'll set up your Edstart account based on the details vou provided

#### Edstart pays your school fees

We'll pay your fees to the school and start your payments based on your preferred schedule

#### Do I need to verify my identification during the setup process?

As Edstart's payment service is regulated by ASIC, we may be required by law to verify your identity before setting up your account by cross-referencing the details on your credit report. This will not impact your credit file or your credit rating. Alternatively, you can provide your Driver Licence or Passport to complete this process.

#### Will my credit profile be impacted?

Edstart Plus is not classified as a loan, credit or borrowing facility. We may access your credit report during the setup process for the purpose of verifying your identity as required by law. This will not impact your credit rating and no enquiry or account is added to your credit file when using Edstart Plus.

#### Can I use Edstart Plus if I have a complex payment arrangement (e.g. separated family)?

Yes. Edstart can accommodate any payment arrangements needed to suit each family's situation.

### What happens if I can't make my payments with Edstart?

Edstart understands that sometimes there will be occasions where you need some flexibility with your payments. We will work with you if the need arises to help you get back on track. The school also works closely with Edstart so we can provide support in difficult times.

#### Can I reduce my payments by extending my fees over a longer period?

For families that have children attending high school, we also offer Edstart Extend which is a separate product where you can reduce your annual payments by spreading them over a longer period. Please contact us if you would like to explore this option. Note that fees and interest charges are applicable when using Edstart Extend.

#### Can I still talk to your school about my fees?

Of course, you're welcome to speak to your school about your fees at any time.

#### Why is your school using Edstart?

Your school has partnered with Edstart to help streamline the fee payment process. You have a range of payment options available and the flexibility to easily adjust payments. This means your school can focus on providing their educational and pastoral care objectives.

## **About Edstart**

Founded by a passionate team of Australian education and finance specialists, Edstart is an education fee management company helping schools improve the payment experience with family care and technology. Having both grown up with parents that were school teachers, our founders have seen first hand the power of education and have set out to build solutions to support access to learning.



## Why is your school partnering with Edstart?

The partnership with Edstart aims to streamline the fee process and improve the payment experience at your school. It helps reduce the effort and complexity with managing fee payments, while providing additional payment flexibility to families.

#### How do families set up an Edstart Plus account?

The best way is to organise onboarding emails to be sent to families for them to set up an Edstart Plus account for their school fees. Each email will contain information about Edstart Plus and a unique link for them to start the process. To organise this, please contact your Partner Success Manager and they'll be able to assist.

Alternatively, families can also set up their Edstart Plus account by visiting our dedicated parent landing page for your school. After submitting their details, the Edstart team will contact them to finalise their new account.

# What payment options are available to families?

Families are able to choose the payment option that best fits their budget by selecting their preferred payment schedule and method. They can adjust their payments at any time if there are changes to their circumstances.

## Do schools have visibility over parent accounts?

You can see information for each Edstart account that has been set up by families via the Partner Portal (<a href="https://partners.edstart.com.au/login">https://partners.edstart.com.au/login</a>), including their payments, account status, and fees paid to the school. You can also track the progress of account setup during the onboarding of families to Edstart.

## What assets are available to the school to help communicate about Edstart?

To support your school with communicating Edstart to your parent community, a communications guide is available which contains wording and images that you can add to your fee statement or invoice, and use across your social media and parent newsletters. We can also provide your school with digital and printed flyers to use as part of your communications.

# What additional support is available to help address concerns from parents who may be apprehensive about using Edstart?

As well as the FAQs provided on this fact sheet, we can also provide additional resources to support you in communicating with your families. Please contact the Partner Success Manager for your school if you need further assistance.

## Can families still talk to the school about their fees?

They're welcome to speak to the school about their fees at any time. You'll be able to see their Edstart account via the Partner Portal to help support your conversation with the family.

#### What happens if a parent has existing overdue fees?

Edstart will consider this on a case by case basis. We typically take on a family's debt if they are up to one term in arrears and can accept slightly higher repayments.

If a family has more than two terms of fees outstanding, we suggest that they either apply for an Edstart Extend plan or a bursary from the school, which Edstart can assist by performing a financial assessment of the family for the school.



#### Can parents use Edstart Plus if they have a complex payment arrangement (e.g. separated family)?

Yes. Edstart can accommodate any payment arrangements needed to suit each family's situation. Where we're required to set up multiple Edstart accounts for different family members, each account will be linked to the family account in the school's system.

#### Do parents need to verify their identification during the setup process?

As Edstart's payment platform is regulated by ASIC, we may be required by law to verify their identity before setting up an account by cross-referencing the details on their credit report. This will not impact their credit file or credit rating. Alternatively, they can also provide their driver licence or passport to complete this process.

For families paying by instalments, will their credit profile be impacted by having an Edstart Plus account? Edstart Plus is a fee management service and is not classified as a loan, credit or borrowing facility. We may access their credit report during the setup process for the purpose of verifying their identity as required by law. This will not impact their credit rating and no enquiry or account is added to their credit file when using Edstart Plus.

#### What happens if a family can't make payments to Edstart?

Edstart understands that sometimes there will be occasions where families need some flexibility with their payment and we can work with the family if the need arises to help them get back on track.

You can see the status of the family account in the Partner Portal, and Edstart will also work closely with your school where a family is significantly behind to ensure we can achieve the best possible outcome.

## How will the school reconcile payments from Edstart?

The school will be able to follow all the usual payment reconciliation processes. Edstart will pay each invoice to the school individually on scheduled payment dates, via the school's preferred payment method. You can also find a record of all payments made to the school on the Partner Portal (<a href="https://partners.edstart.com.au/login">https://partners.edstart.com.au/login</a>).

## What if I need to provide a refund or credit to a family?

Simply include any credits or adjustments on the family's next statement and Edstart will adjust the payment to the school and the family's repayments accordingly. If a refund is required, your Partner Success Manager will provide you with details to refund the family back into their Edstart account.

# How do parents check their balance?

Parents are able to check their payment schedule, current balance and statements via Edstart's customer portal (<a href="https://app.edstart.com.au/login">https://app.edstart.com.au/login</a>). They can also update their details within the online portal.

# What happens if families want to change their payments?

They can contact our Family Support team and we'll be able to adjust payments based on their preference.

# What happens if a parent defaults on their payments?

This is a highly unlikely situation for a family using Edstart Plus. We provide regular updates and transparent reporting so that the school knows what's happening with each family and is able to proactively work with them on the best possible outcome.

## Can a family reduce their payments by extending their fees over a longer period?

If they have children in high school and wish to reduce their annual payments, they can apply for an Edstart Extend payment plan. This is a separate product that allows them to spread their fees over a longer period (up to 5 years after their youngest child completes Year 12). As this is outside of your school's arrangement for Edstart Plus, fees and interest charges will apply and payable by the family.