

Briefing Note

Assistant Director-General, Finance and
Chief Finance Officer
Department of Education and Training

Action required: For Noting

Action required by: N/A

Routine – Results of review in response to audit recommendations for Old Outstanding Debts owed through Schools.

SUBJECT: GOVERNANCE OF SCHOOL RECEIVABLES – REVIEW OF INVOICES MORE THAN 3 YEARS OLD – RESPONSE TO QUEENSLAND AUDIT OFFICE (QAO) RECOMMENDATIONS

Summary of key objectives

To provide the results of the review to the Assistant Director-General (ADG), Finance and CFO in response to QAO Auditor's recommendation regarding 'Old Outstanding Debts Owing to Schools'.

Key Findings

1. The value of aged debtors' invoices greater than three years outstanding at the end of February 2016 was \$808,637.97 (**Attachment 1**).
2. The review by schools indicated \$350,950.15 is still deemed collectible (43.4%), while the amount of \$318,814.08 (39.43%) was written off.
3. The remaining amount have either been settled (4.76%), sent to a collection agency (7.98%) or have an active payment plan in place (4.36%).
4. Evidence supports the original management response, that schools are reluctant to write-off student debt if the student is still current or a sibling still has a presence at the school.
5. This review has acted as a catalyst for schools to cleanse debtor records and raised general awareness on the importance of regular review of balances.
6. Accounts Receivable and Banking will, early in the 2016/2017 financial year, commence consulting with a variety of stakeholders including schools, Financial Advisory Services, Financial Business Policy and Financial Business Systems, OneSchool and State Schooling, with a view to establishing a robust debt management process for schools.
7. Investigation of potential OneSchool system developments, including an automated dunning process and potential Finance Branch resourcing to assist with school debt management, was approved by the CFO in April 2016 (TRIM 16/167824). Establishing these additional resources in Finance Branch will be dependent on the business process review outcomes and any OneSchool system enhancements, as outlined in Point 6 above.

Background

8. QAO had noted the significant total value and growth in school receivable balances in recent years, and has requested comment from management on how these items are being managed (**Attachment 2**).

9. To address QAO's concerns a targeted review of old debtor balances was conducted and a report containing outstanding invoices over three years old, at the end of February 2016, was distributed to relevant schools for review.
10. Schools were asked to provide explanations on why these aged debts have not been written off in accordance to department debt management policy and what action has been taken to recover the debts or proposed to clear the invoice.
11. It should be noted that the value of school receivables as at 30 June has remained relatively constant over the last three years however the value of items older than 120 days (for which a 'global' provision was raised) has shown a material increase during 2014-15.

Year end	Debtor Balance \$'000	Provision for Impairment \$'000
31 May 2016	55,281	-25,349 (<i>calculated</i>)
30 June 2015	48,741	-28,051
30 June 2014	45,418	-24,471
30 June 2013	45,445	-24,919

Right to information

I am of the view that the contents or attachments contained in this brief **are suitable** for publication.

Recommendation

That the Assistant Director-General:

- **Note** the above information
- **Note** that ongoing monitoring of the level of aged debtors, at a summary level, will be instituted and any material adverse trends will be reported by the Financial Performance Reporting Team through to the Finance Executive Board.

NOTED / APPROVED / NOT APPROVED

ADAM BLACK

Assistant Director-General, Finance

Chief Financial Officer

Department of Education and Training

/ /

Assistant Director-General's comments

--

Action Officer
Allan Pickering
Director
Financial Performance Reporting
Tel: 3513 6614

Endorsed by:
Jennifer Stonebridge
ED
Financial Services
Tel: 3034 5801
Mob: s.47(3)(b) - Co
Date: 30/06/16

1.2 Revenue and receivables issues

1.2.1 Old Outstanding Debts Owning through Schools

Recommendations

Audit recommends that the Department takes action to assess all long outstanding debts (particularly school debts) which are irrecoverable and write these bad debts off.

Management response

The Director Financial Performance Reporting advised that schools are reluctant to write-off student debts on their books while the student is a current enrolment at the school, as they have opportunities to encourage payment by preventing students attending extra-curricular events such as formals (especially for High Schools).

I understand that schools do review student debts annually and write-off uncollectable amounts and management notes the variability in the average debt balance greater than 12 months across the schools. For example, Brisbane State High's average debtor balance greater than 12 months is \$49.90 compared to Queensland Health Academy of \$501.

As the aging of these school debtors are for a period much longer than 12 months we will consider doing a targeted analysis focusing on schools with high debtor balances greater than 12 months and extract long dated items (i.e more than say 3 years old) and request additional review.

Result of Review

Aged Debtors report from OneSchool Finance was run at 29.02.2016 and outstanding debts greater than 3 years were identified, an email and listing was sent to the identified schools (302) for review and potential write-offs. Response to the email was required by 30.04.2016.

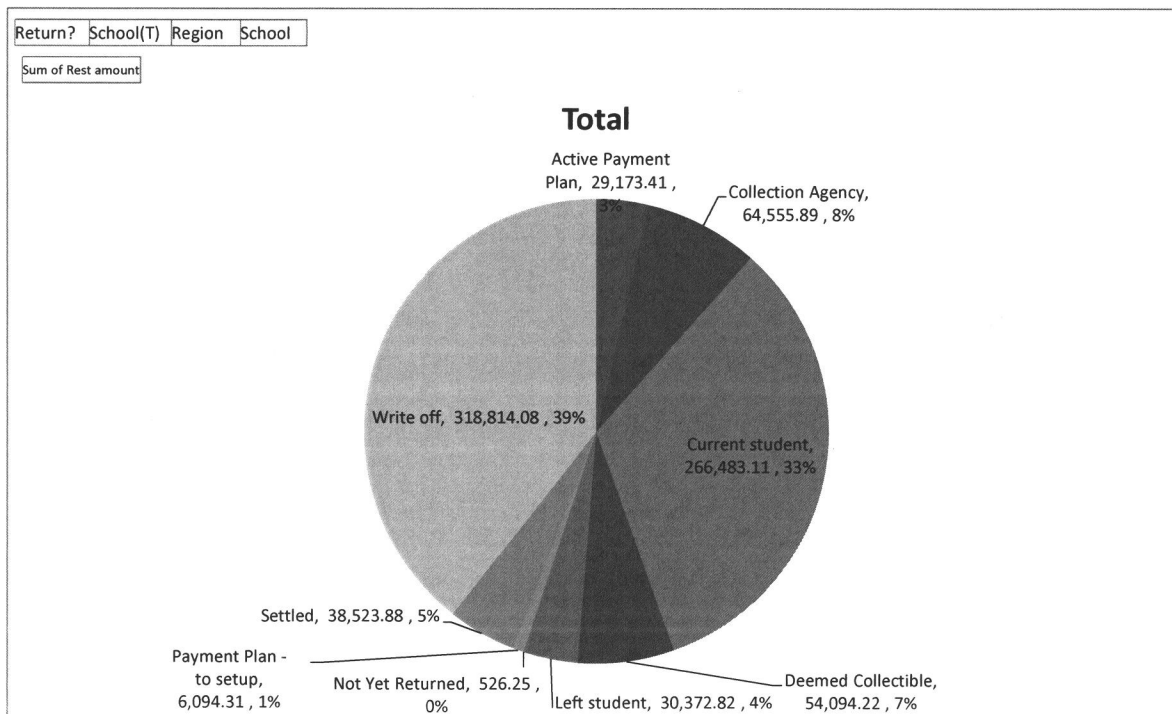
Of the invoices > 3 years the amount still owing at 29.02.2016 was	\$	808,637.97	100.00%
The additional review resulted in the follow:	-\$	0.00	check
- deemed collectible (most are student debt, only 5.73% non-student)	\$	350,950.15	43.40% (current students, left students and deemed collectible)
- written-off	\$	318,814.08	39.43%
- sent to collection agency (or will be)	\$	64,555.89	7.98%
- debt now settled	\$	38,523.88	4.76%
- active payment plan (or one to be set up)	\$	35,267.72	4.36% (payment plan - to set up , active payment plan)
- no return from school (still following up)	\$	526.25	0.07%

Recommendations

Evidence supports the original management response, that schools are reluctant to write-off student debt if the student is still current or a sibling still has a presence at the school.

Recommendation is to continue to monitor annually against the baseline of aged debtors greater than 3 years set in financial year 2016 (\$808,637.97).

No further action is recommended required at this stage.



Return?	(All)
School(T)	(All)
Region	(All)
School	(All)

Category	Sum of Rest amount
Active Payment Plan	29,173.41
Collection Agency	64,555.89
Current student	266,483.11
Deemed Collectible	54,094.22
Left student	30,372.82
Not Yet Returned	526.25
Payment Plan - to setup	6,094.31
Settled	38,523.88
Write off	318,814.08
Grand Total	808,637.97

Return?	(All)
School(T)	(All)
Region	(All)
School	(All)
Category	Deemed Collectible

Scenario	Sum of Rest amount
Current staff with payment plan	549.00
LOAN TO P&C	36,272.00
Non-student related debt with r	7,989.65
Overlooked debt with recent cor	955.61
Regular statement sent	7,935.45
(blank)	392.51
Grand Total	54,094.22

Region	(All)
Return?	R

School(T)	Sum of Amount	Sum of Rest amount
Aitkenvale State School	1,024.00	251.50
Aldridge State High School	65,000.00	36,272.00
Amberley District State School	1,541.45	620.16
Ascot State School	120.00	92.00
Ashgrove State School	6,863.00	6,863.00
Ashwell State School	186.00	186.00
Aspley State High School	3,918.00	2,497.60
Atherton State High School	2,834.00	2,041.70
Augusta State School	140.00	105.00
Aviation High	300.00	250.00
Ayr State High School	5,174.54	4,380.03
Balmoral State High School	3,187.40	2,320.68
Bardon State School	6.50	0.50
Bauple State School	506.51	421.51
Beaudesert State High School	1,400.00	611.30
Beenleigh State High School	12,310.25	9,428.25
Beerwah State High School	230.00	230.00
Benowa State High School	870.00	700.00
Bentley Park College	1,797.84	272.84
Biggenden State School	9.00	9.00
Biloela State School	1,157.66	1,033.26
Birkdale South State School	110.00	85.50
Blackall State School	432.00	292.00
Blackwater State High School	1,470.00	1,300.00
Bloomsbury State School	26.50	26.50
Boonah State High School	2,880.00	2,094.25
Bororen State School	1,508.22	1,478.22
Bounty Boulevard State School	358.00	224.00
Bowen State High School	7,202.75	6,057.85
Boyne Island State School	914.65	807.67
Bracken Ridge State High School	5,285.68	4,207.32
Bray Park State High School	2,720.00	2,127.25
Bray Park State School	468.64	318.64
Bremer State High School	6,851.65	4,847.79
Bribie Island State High School	1,040.00	818.75
Brisbane Bayside State College	18,951.00	15,571.86
Brisbane State High School	1,625.00	1,511.65
Broadbeach State School	200.00	50.00
Brookfield State School	216.00	106.50
Browns Plains State High School	8,917.30	7,712.10
Buddina State School	333.00	285.00
Bundaberg North State High School	5,672.70	4,920.85
Bundaberg South State School	666.06	566.06
Bundaberg State High School	1,737.00	1,339.39
Buranda State School	201.00	86.00
Burdekin School	1,824.00	944.00
Burnside State High School	5,205.00	4,554.00
Caboolture State High School	4,790.00	3,856.80
Cairns School of Distance Education	1,533.25	579.00
Cairns State High School	6,460.90	4,895.80
Cairns West State School	757.00	647.82
Calamvale Community College	5,505.00	4,587.00
Caloundra State High School	1,240.00	851.00
Camp Fairbairn Outdoor Education Centre	816.84	816.84
Caningeraba State School	228.00	157.00
Capalaba State College	670.00	460.00
Capricornia (Emerald Campus) School of Distance Education	329.30	329.30
Cavendish Road State High School	9,879.56	5,762.71
Cawarral State School	40.00	40.00
Centenary State High School	750.00	526.00
Chapel Hill State School	265.80	265.80
Charleville State High School	1,905.00	1,774.00
Charters Towers School of Distance Education	75.50	75.50
Charters Towers State High School	2,287.00	1,967.00
Chinchilla State High School	175.00	112.50
Chinchilla State School	130.00	55.00
Cleveland District State High School	280.00	200.00
Clifton State High School	130.00	110.00
Clifton State School	210.00	195.00
Clontarf Beach State High School	2,865.00	2,405.00
Clover Hill State School	647.00	537.00
Collinsville State High School	1,788.10	1,653.10

Schools Receivables - Analysis Data

Returns Analysis No.	Region							Total No. of Schools
Schools	CQR	DSR	FNR	MER	NCR	NQR	SER	
R	39	27	20	81	57	25	51	300 Schools not Returned
Total No. of Schools	39	28	20	81	58	25	51	302
	100.00%	96.43%	100.00%	100.00%	98.28%	100.00%	100.00%	99.34%

Sum of Rest amount	Region							Total No. of Invoice Lines
Invoice Lines	CQR	DSR	FNR	MER	NCR	NQR	SER	Lines
No		60.00			466.25			526.25 Lines without Comment
Yes	40,048.05	62,719.54	47,058.16	234,105.14	213,495.85	75,550.85	135,134.13	808,111.72 Lines with Comment
Total No. of Invoice Lines	40,048.05	62,779.54	47,058.16	234,105.14	213,962.10	75,550.85	135,134.13	808,637.97

Sum of Rest amount	Regions							Total No. of Schools
Schools	CQR	DSR	FNR	MER	NCR	NQR	SER	
R	40,048.05	62,719.54	47,058.16	234,105.14	213,495.85	75,550.85	135,134.13	526.25 Schools not Returned
Total No. of Schools	40,048.05	62,779.54	47,058.16	234,105.14	213,962.10	75,550.85	135,134.13	808,111.72 Schools Returned

Sum of Rest amount	Regions							Total No. of Invoice Lines
Invoice Lines	CQR	DSR	FNR	MER	NCR	NQR	SER	Lines
Yes	40,048.05	62,719.54	47,058.16	234,105.14	213,495.85	75,550.85	135,134.13	808,111.72 Lines with Comment
No		60.00			466.25			526.25 Lines without Comment
Total No. of Invoice Lines	40,048.05	62,779.54	47,058.16	234,105.14	213,962.10	75,550.85	135,134.13	808,637.97

Coolum State High School	590.00	560.00
Coomababah State High School	1,360.00	849.00
Coomera State School	170.00	117.50
Cooran State School	121.05	68.80
Coorparoo Secondary College	1,735.00	988.50
Coorparoo State School	7,259.80	2,643.80
Coowonga State School	698.00	549.00
Corinda State High School	1,371.00	831.00
Craigislea State High School	14,862.00	12,045.06
Crow's Nest State School	15.00	6.00
Dakabin State High School	420.00	420.00
Dakabin State School	50.00	5.00
Dallarnil State School	397.06	397.06
Darling Heights State School	6.00	4.50
Darra State School	285.89	285.89
Dunwich State School	225.00	225.00
Dutton Park State School	4,574.21	3,540.41
Eagleby South State School	22.00	2.00
Eagleby State School	240.00	240.00
Earnshaw State College	2,600.00	887.50
Edens Landing State School	43.10	43.10
Eight Mile Plains State School	3,620.00	3,525.00
Eimeo Road State School	2,225.00	1,933.00
Elanora State High School	2,545.00	2,095.02
Elliott Heads State School	70.00	45.00
Emerald State High School	1,055.00	925.00
Eungella State School	220.00	184.00
Everton Park State High School	220.00	220.00
Farnborough State School	237.20	116.50
Ferny Grove State High School	5,850.40	3,272.40
Fitzgerald State School	102.00	102.00
Flagstone State Community College	1,050.00	740.00
Forest Lake State High School	1,680.00	1,045.00
Frenchville State School	830.02	805.02
Gabbinbar State School	64.95	37.45
Gaven State School	50.00	50.00
Gin Gin State High School	110.00	110.00
Gladstone State High School	560.00	560.00
Glass House Mountains State School	4,234.15	1,454.71
Glenala State High School	7,436.00	6,055.00
Gleneagle State School	177.80	142.50
Glenmore State High School	5,807.75	5,365.40
Glennie Heights State School	155.01	125.01
Glenview State School	13.00	13.00
Gordonvale State High School	2,390.70	1,899.00
Gunalda State School	52.00	46.00
Gympie East State School	130.00	130.00
Gympie State High School	2,053.00	1,803.00
Harris Fields State School	20.00	20.00
Harristown State High School	50,431.59	43,804.12
Heatley Secondary College	9,124.15	8,125.50
Helensvale State High School	14,726.50	9,816.03
Helensvale State School	2,765.42	215.42
Hervey Bay State High School	4,520.00	3,505.00
Highfields State School	988.00	714.85
Hilliard State School	270.00	207.50
Holland Park State High School	638.55	638.55
Home Hill State High School	60.00	25.00
Howard State School	312.00	108.00
Indooroopilly State High School	300.00	214.00
Ingham State High School	2,288.00	2,085.00
Ingham State School	2,440.05	719.55
Innisfail State College	11,711.40	9,636.50
Ipswich North State School	596.00	295.50
Ipswich State High School	4,780.00	3,818.00
Isis District State High School	110.00	60.00
Jacobs Well Environmental Education Centre	26,124.98	26,124.98
Jindalee State School	220.00	220.00
Junction Park State School	50.00	50.00
Kallangur State School	657.40	318.70
Kandanga State School	440.00	440.00
Kawana Waters State College	2,612.00	1,640.45
Kedron State High School	7,615.00	6,785.00
Kelvin Grove State College	10,053.25	8,751.85
Kenmore State High School	2,906.00	2,316.00
Keppock State High School	5,288.75	4,514.25
Kin Kora State School	1,212.02	200.01
Kingaroy State High School	3,356.50	3,001.07
Kingston College	1,197.60	1,031.60

Kirwan State High School	14,085.71	10,851.37
Kruger State School	357.00	177.00
Kuraby Special School	430.00	330.00
Kuraby State School	1,535.00	1,085.00
Kuranda District State College	560.00	525.00
Laidley State High School	1,646.30	1,299.80
Lakes Creek State School	440.20	386.54
Logan Reserve State School	295.00	243.50
Loganlea State High School	4,205.00	3,827.70
Longreach State High School	2,198.22	1,898.22
Mabel Park State High School	993.60	816.60
Mabel Park State School	3,800.00	3,035.50
MacGregor State High School	755.00	405.00
Mackay North State High School	95.00	75.00
Mackay State High School	1,029.00	779.00
Macknade State School	3,600.00	3,600.00
Mansfield State High School	4,166.00	3,959.00
Marburg State School	225.00	225.00
Mareeba State High School	1,570.00	1,370.00
Marmor State School	334.00	334.00
Maroochydore State High School	42,332.50	38,518.07
Marsden State High School	13,402.35	11,545.79
Mary Valley State College	250.00	218.00
Manyborough State High School	987.00	862.25
Merrimac State High School	1,504.00	759.00
Merrimac State School	317.24	317.24
Miami State High School	1,820.00	1,533.00
Middle Park State School	1,034.18	450.13
Miles State High School	520.00	491.36
Minden State School	74.00	42.50
Mirani State High School	1,905.00	1,407.00
Mitchelton State High School	27,888.24	24,897.50
Mitchelton State School	13.00	13.00
Monto State High School	232.50	232.50
Montville State School	140.00	100.00
Moore Park State School	12.00	12.00
Morayfield East State School	460.00	231.50
Morayfield State High School	1,773.00	1,288.00
Mossman State High School	280.00	280.00
Mount Gravatt State High School	240.00	101.00
Mount Gravatt State School	2,536.14	2,075.49
Mount Isa School of the Air	1,560.39	1,560.29
Mount Larcom State School	357.00	252.00
Mount Morgan State High School	160.00	160.00
Moura State High School	636.50	636.50
Mungar State School	483.70	449.70
Murgon State High School	1,551.00	1,507.00
Murrumba State Secondary College	880.00	675.00
Nambour State College	8,348.80	7,161.80
Nanango State High School	1,075.00	1,075.00
Narangba Valley State High School	10,493.30	8,479.18
Noosa District State High School	85,102.64	71,655.66
North Rockhampton State High School	7,092.00	6,557.00
Northern Beaches State High School	6,865.00	5,677.00
Northgate State School	160.00	160.00
Nursery Road State Special School	28,759.18	28,759.18
Oakey State High School	2,922.50	2,489.67
Oakwood State School	741.51	641.51
One Mile State School	95.00	18.00
Ormeau Woods State High School	10,586.01	8,779.91
Pacific Pines State High School	6,775.00	5,190.00
Palm Beach-Currumbin State High School	960.00	800.00
Park Ridge State High School	3,937.50	3,300.77
Park Ridge State School	8,700.23	5,833.58
Parkhurst State School	50.00	6.50
Parramatta State School	186.00	86.00
Patrick Estate State School	80.00	25.00
Patricks Road State School	87.50	87.50
Pimlico State High School	1,100.00	690.00
Pine Rivers State High School	2,705.00	1,499.00
Pioneer State High School	550.00	494.00
Pittsworth State High School	40.00	30.00
Port Curtis Road State School	481.00	479.00
Proserpine State High School	220.00	118.00
Queensland Academy for Health Sciences	7,456.00	3,583.00
Rasmussen State School	320.00	165.00
Ravenshoe State School	1,046.02	432.02
Redbank Plains State High School	8,850.00	7,273.30
Redcliffe State High School	4,475.00	3,668.30

Redlynch State College	4,755.00	3,855.25
Richmond Hill State School	509.00	245.40
Robertson State School	587.50	395.00
Rosedale State High School	3,886.00	2,901.00
Rosedale State School	715.00	673.00
Rosella Park School	803.00	720.00
Rosewood State High School	945.00	945.00
Rosewood State School	40.00	20.00
Runcorn State High School	960.00	810.00
Salisbury State School	266.00	246.00
Sandgate District State High School	2,785.00	1,924.00
Sarina State High School	2,240.00	1,988.00
Seven Hills State School	1,888.30	1,557.60
Shailer Park State High School	3,370.60	2,914.20
Southport State High School	1,905.00	1,323.00
Spinifex State College - Mount Isa Education and Training Precinct	18,790.95	16,098.56
Springfield Central State High School	210.00	160.00
Springfield Lakes State School	85.20	52.00
Springwood State High School	5,578.61	4,808.61
St George State High School	625.00	415.00
Sunbury State School	100.00	67.00
Sunnybank State High School	380.00	21.00
Sunnybank State School	980.00	910.00
Sunshine Beach State High School	480.00	320.00
Sunshine Beach State School	0.01	0.01
Tambrorine Mountain State School	210.00	185.00
Tarampa State School	222.50	213.50
Texas State School	1,266.00	1,198.50
The Gap State High School	15,804.94	15,478.94
The Summit State School	166.85	133.85
Thuringowa State High School	3,054.00	2,489.20
Tingalpa State School	90.00	78.25
Toogoolawah State School	60.01	0.01
Toooloa State High School	160.00	160.00
Toowoomba State High School	819.00	769.00
Toowoomba State High School - Wilsonton Campus	1,044.00	951.75
Torquay State School	720.00	357.50
Townsville South State School	4,366.00	4,366.00
Townsville State High School	1,190.00	1,000.00
Trinity Bay State High School	2,287.00	1,917.00
Tropical North Learning Academy - Smithfield State High School	1,270.00	485.00
Tullawong State High School	3,500.00	2,134.71
Tully State High School	2,491.00	2,118.25
Undurba State School	7.50	6.50
Varsity College	174.95	149.45
Victoria Point State High School	1,576.40	984.40
Wallaville State School	373.00	27.00
Walloon State School	265.80	164.80
Warwick State High School	44.00	44.00
Wavell State High School	5,925.00	3,760.32
Wellington Point State High School	1,530.00	725.00
Wellington Point State School	690.86	520.96
Western Cape College	12,062.36	10,519.74
Western Suburbs State Special School	193.00	130.50
Whites Hill State College	2,119.00	1,681.05
Whitfield State School	1,675.00	1,675.00
William Ross State High School	3,080.00	2,376.00
Wilsonton State School	2,423.01	2,323.10
Windaroo Valley State High School	6,367.72	5,825.32
Woodcrest State College	451.00	388.00
Woodridge State High School	4,466.55	4,177.55
Woree State High School	305.00	149.00
Wulguru State School	35.00	30.00
Wynnum State High School	1,492.50	1,026.25
Wynnum State School	41.00	29.30
Yarrabah State School	3,673.24	3,673.24
Yeppoon State High School	7,318.01	6,213.01
Yeronga State High School	22,000.00	21,450.00
Grand Total	1,002,776.13	807,198.72

302 4 4

886

Return?	N	Not Returned
Write off?	(Multiple Items)	Not yet written off

Grand Total	4
--------------------	----------

Outstanding schools:

Returned:

2186	William Ross State High School	Returned response on Monday 23rd May. Emailed on Wed 18th May
5653	Kawana Waters State College	Returned response on 20th May; Emailed on Wed 18th May, copied to Elaine
2019	Bundaberg North State High School	Returned response on 19th May
2038	Harristown State High School	Returned on Monday 30th May. Emailed again on Monday 30th May. Emailed Elaine copied RFM on Tue 24th May again. Elaine responded on Tue 17th May that they are doing their best to review the list.
1822	Biloela State School	Balance had dropped to \$250 on 31May2016. Emailed again on Monday 30th May to follow up the 4 line items. Jill replied on 24th May that she can finish by Wed. Emailed on Tue 17th May as Jill promised to respond on time.
0186	Ashgrove State School	School called on 1st June to advise that the outstanding debts will be written off soon. Emailed again on Monday 30th May. David (RFO) called school on 19th May and was advised the BSM was busy and will try to finish next week.

0000	213	3.990.00	1.952.50
------	-----	----------	----------

Region	School	School(T)	Amount	Rest amount
DSR	2143	St George State High School - (2143)	625	415
FNR	2002	Mossman State High School - (2002)	280	280
MER	5180	Earnshaw State College - (5180)	2600	837.5
NQR	2171	Collinsville State High School - (2171)	485	420

Download @ 29.2.2016

		302	4	4	Rest amount @ 01.06.2016 /
Region	School	School(T)	Amount	Rest amount	Retui Write off?
0506	Dutton Park State School		Checked balance on 1st June, which is only \$90. Followed up an email on Monday 30th May. School responded on Tue 31st May to finish this week. Principal replied on 25th May that they will complete this week. Emailed again on Tue 24th May. David (RFO) called school on 19th May but didn't get hold of BSM, will try early next week.		

Download @ 01.06.2016

		0000	213	3,990.00	1,952.50
Region	School	School(T)	Amount	Rest amount	

Ratings definitions and remedial action plan

The rating of audit issues in this report reflects our assessment of both the likelihood and consequence of each identified issue in terms of its impacts on:

- the reliability, accuracy and timeliness of financial reporting
- the effectiveness and efficiency of operations, including probity, propriety and compliance with applicable laws.

Without anticipating the Auditor-General's final decision on what may be referenced in an Auditor-General's Report to Parliament, each of the issues included in this report has been assessed and categorised against the following risk categories:

Category	Client impact	Prioritisation of remedial action
Material deficiency	A significant deficiency that will lead to a material misstatement of the financial report and will result in qualification if not corrected.	Requires immediate management action.
Significant deficiency	A deficiency or combination of deficiencies that may lead to a material misstatement of the financial report.	Requires prompt management action to resolve within 2 months.
Deficiency	The control is not working or non-existent and, therefore, will not prevent, detect or correct misstatements in the financial report.	Requires a management action plan in this reporting period.
Other matter	Matters relevant to those charged with governance not related to deficiencies in internal control.	Implementation at management's discretion.

Contents

1.	Deficiency issues	3
1.1	Property plant and equipment issues.....	3
1.1.1	Re-raised issue: Improvements in Governance over Asset Revaluation process	3
1.1.2	Completion of non-current asset valuation.....	4
1.2	Revenue and receivables issues	5
1.2.1	Old Outstanding Debts Owing through Schools	5

1. Deficiency issues

1.1 Property plant and equipment issues

1.1.1 Re-raised issue: Improvements in Governance over Asset Revaluation process

Observation

As previously reported in last year's final management report the Queensland Treasury and Trade *Checklist for Revaluations* indicates that the Audit and Risk Committee should have an oversight role in asset measurement, through:

- endorsement of the valuers instructions prior to forwarding to the valuers; and
- regular reporting to the Audit and Risk Committee on the outcomes of the valuation process.

Implications

Timely oversight by the Audit and Risk Committee can improve the efficiency and overall governance over the asset revaluation process.

Recommendations

It is recommended that the Department ensure the Audit and Risk Management Committee has an oversight role in the asset measurement process through:

- endorsement of the instructions to the valuers before forwarding to the valuers; and
- regular and timely reporting of the outcomes of the valuation process.

Reporting should ensure a timely and efficient year-end financial statements process, as a result the final outcomes of the valuation should be reported to the Audit and Risk Management Committee at the earliest possible time i.e. during the June meeting.

Management response

The Director Financial Performance Reporting advised that the recommendations to increase the oversight role of Audit and Risk Management Committee (ARMC) in the asset management process are partially supported. The ARMC have previously been advised of (and endorsed) the 'rolling' revaluation process as well as the instructions to the valuers, which have remained fairly static over the last four years (2014-15 will be the final year of the four year cycle). To delay commencement of 2015-16 valuations until sign-off by ARMC could potentially jeopardise timely delivery of valuation data. We will endeavour to provide more regular and timely reporting of the outcomes of the valuation process to ARMC at the earliest possible time, preferably by the June meeting

Responsible Officer

Director Financial Performance Reporting

Implementation Date

31/05/2016

Status

Management undertaking for corrective action.

1.1.2 Completion of non-current asset valuation

Observation

As part of the final audit of the Department of Education and Training (the Department) QAO has reviewed the financial reporting process against the better practice elements in the *Results of audit: State public sector entities for 2013-14* and the *strategies to improve processes in the preparation of annual financial statements* provided by the Under Treasurer in February 2013.

The Under Treasurer's Letter advised that the valuation of the non-current assets should be completed by 31 March of each year. The Department did not finalise the revaluation until July 2015.

Implications

Timely completion of the asset revaluation can facilitate a timely and quality year-end financial statement process and help facilitate a more efficient audit process.

Recommendations

It is recommended that the Department implement an improved process to ensure a more timely completion of asset revaluations before 30 June of each year, ideally by 31 March.

Management response

The Director Financial Performance Reporting advised that there are multiple components in DET's revaluation process which provide challenges for completion of asset revaluations before 30 June. In particular:

- Data from the comprehensive valuation of ¼ of the land and buildings portfolio each year by SVS is provided progressively from December through to March and validation of the information requires a further period of time. We will however aim to provide a Change report by 30 April 2016 summarising the impact of this component of the revaluation
- Indexation of buildings (not comprehensively valued in the year) is based on advice from quantity surveyors engaged by SVS of movements in construction prices relevant to education buildings and for 2014-15 this was not available until 22 April 2015. We will aim to provide estimated building indexation change amounts by 31 May 2016
- Indexation of land (not comprehensively valued in the year) is reliant on index data from a sample of approximately 200 locations to develop district level indices. This data is provided by SVS following its annual review of land values and is not available until April (advice received in 2014-15 on 29 April. We will aim to provide estimated land indexation change amounts by 31 May 2016

Application of revaluation changes to live asset data is also problematic as valuations are applied at 30 June each year and changes between the time that predicted asset values are calculated and applied can lead to differences in the actual revaluation change. This in turn complicates reconciliation of the expected revaluation changes and the actual amounts applied.

Responsible Officer

Director Financial Performance Reporting

Implementation Date

30/04/2016

Status

Management undertaking for corrective action.

1.2 Revenue and receivables issues

1.2.1 Old Outstanding Debts Owing through Schools

Observation

At 30 June 2015 school debtors totalled \$50.2M of which \$28.05M has been impaired and reflected in the allowance for impairment loss as these debts are older than 120 days and their recoverability is considered doubtful. This approach is consistent with the requirements of the FMPM Policy - Impairment of Bad and Doubtful Debts. Audit reviewed the debts of the ten schools with the highest impairment allowance as at 30 June 2015 and found that there were 7115 debts valued at \$529,558 which were more than 12 months old and a number for these debts were due back to 2009.

Implications

Maintaining very long outstanding debts (i.e. greater than 12 months) with a remote likelihood of recoverability increases the risk that the Department's receivables and the associated impairment loss allowance may be overstated.

Recommendations

Audit recommends that the Department takes action to assess all long outstanding debts (particularly school debts) which are irrecoverable and write these bad debts off.

Management response

The Director Financial Performance Reporting advised that schools are reluctant to write-off student debts on their books while the student is a current enrolment at the school, as they have opportunities to encourage payment by preventing students attending extra-curricular events such as formals (especially for High Schools).

I understand that schools do review student debts annually and write-off uncollectable amounts and management notes the variability in the average debt balance greater than 12 months across the schools. For example, Brisbane State High's average debtor balance greater than 12 months is \$49.90 compared to Queensland Health Academy of \$501.

As the aging of these school debtors are for a period much longer than 12 months we will consider doing a targeted analysis focusing on schools with high debtor balances greater than 12 months and extract long dated items (i.e more than say 3 years old) and request additional review.

Responsible Officer

Director Financial Performance Reporting

Implementation Date

30/06/2016

Status

Management undertaking for corrective action.

Briefing Note

The Honourable Kate Jones MP
Minister for Education and
Minister for Tourism and Major Events

Action required: For Noting

Action required by: N/A

Urgent – Actions being taken to support schools to recover outstanding Student Resource Scheme and other debts owed by parents and carers.

SUBJECT: SCHOOL DEBT RECOVERY ACTIONS

Summary of key objectives

1. To inform the Minister of actions being taken to support schools to recover outstanding debts from parents as well as potential options to further help schools to manage student and non-student related debt in the future.

Key issues

2. Schools raise invoices to parents and carers for a range of reasons including: subject fees; attendance at camps/excursions; and participation in Student Resource Schemes (SRS). Once a parent or carer agrees to participate in the excursion or scheme, the debt becomes legally enforceable. In most cases, parents and carers pay these invoices promptly or negotiate payment plans through the school. However, there is a small percentage of parents who do not pay and therefore schools have the challenge of collecting these debts.
3. Some schools have historically excluded students with outstanding debts from non-curriculum activities, including formals and graduations. In some instances, debts have built up over several years until the student finishes school, and some schools have reported in the past, that the prospect of exclusion from non-curriculum activities, including formals and graduations, is an effective lever to encourage parents to pay the entire amount owing.
4. Recent clarification of the SRS and State Education Fees procedures restricts schools from excluding students from formals and graduations in order to collect outstanding debts, so this lever is no longer available to schools. As a consequence, it is necessary to identify other options to attempt to improve the debt management process for schools; with the goal of both an improved collection rate and the reduction of holding long term debt.
5. Finance Branch provides guidance to schools for debt management through the School Accounting Manual, the Financial Management Practice Manual, and various departmental procedures relating to specific user-pays schemes (such as SRS). Limited training/coaching is also available online and through regionally located finance teams. Finance Branch also provides a referral service for the collection of non-student related debt on request by schools.
6. Where debt is a non-student related commercial debt it may be outsourced to an external debt collector. The Department of Education and Training's (DET) current practice is not to outsource the collection of non-commercial related student debt.

7. The school approach to debt management varies widely. The schools successful at minimising debt have the following strategies in place:
 - engage with parents prior to commencement of SRS schemes to set and agree expectations;
 - enforce a “no pay no go” policy for activities such as excursions;
 - minimise items in the SRS;
 - build relationships with parents;
 - emails and reminders in newsletters; and
 - payment plans.
8. Potential further options to help schools manage student and non-student related debt into the future may include:
 - dunning notice templates (payment reminders at 30, 60, 90 and 120 days);
 - dunning notices signed by the Assistant Director-General, Finance and Chief Finance Officer, and using departmental or Queensland Government letterhead, rather than the school’s;
 - better recording and reporting of debts;
 - improved training/coaching for schools, online and face to face;
 - investigate automated dunning notices through the OneSchool finance system;
 - investigate possibility of SMS messaging reminders to debtors;
 - increased use of debt referral service to Finance Branch; and
 - referral of student related debt to external debt collector agencies (through Finance Branch).
9. Finance Branch is investigating the majority of these options to assist schools with debt management. In particular, dunning and reporting practices have been identified as an area for improvement.

Media Implications

10. The area of student debt is contentious and any increased pressure on parents to pay outstanding invoices may attract adverse media coverage.

Financial Implications

11. Improved options to assist schools will likely require funding, in particular for the OneSchool finance systems development.
12. Any improvements in the way schools manage debt will likely result in an increase in the collection rate of debt from parents.

Background

13. Finance Branch manages corporate debt — schools are responsible for managing school debt. This occurs because of the disperse locations of our schools and the local knowledge of factors such as financial hardship in drought affected areas. Debt management policy and process is currently managed by Finance Branch. Debt management is a specialist area and, where necessary, DET relies on assistance from an external debt collection agency, Australian Receivables Limited, especially where departmental efforts to collect commercial debts have been unsuccessful.

14. School principals are responsible for monitoring invoices on a regular basis and ensuring dunning notices (payment reminders) are issued after 30, 60, 90 and 120 days where the debt remains outstanding.
15. Principals have authority to negotiate payment plans or to write off debt where it is deemed uncollectable or where a parent is experiencing financial difficulty. They do not have the authority to refer debts directly to an external debt collector, but may, through the Regional Director, refer debts to Finance Branch for assistance. DET's current practice is to not refer parent debts to an external debt collector.
16. Historically, schools have applied other strategies to encourage payment of outstanding debts, including excluding students from participation in school formals and graduation ceremonies. Policies have been clarified over time to preclude schools from using these two strategies.

Right to information

17. I am of the view that the contents or attachments contained in this brief **are not suitable** for publication.

Recommendation

That the Minister **note** the options available to assist schools with debt management.

NOTED

APPROVED/NOT APPROVED
ENDORSED/NOTED

DON WILSON
Senior Policy Advisor
Office of the Hon Kate Jones MP
Minister for Education and
Minister for Tourism and Major Events

/ /

KATE JONES MP
Minister for Education and
Minister for Tourism and Major Events

/ /

Minister's comments

--

Action Officer
Paul Hynes
Director

Financial
Operations

Tel: 3034 5804

Endorsed by:
Ken Walters
Executive Director

Financial Services

Tel: 3034 5801
Date: 13/10/2016

Endorsed by:
Adam Black
Assistant Director-
General
Finance and CFO

Tel: 3513 6601
Date: 13/10/2016

Endorsed by:
Jeff Hunt
Deputy Director-
General
Corporate Services

Tel: 3034 4771
Date: 14/11/2016

Endorsed by:
Dr Jim Watterston
Director-General

Department of
Education and
Training
Tel: 3034 4752
Date:

Briefing Note

Assistant Director-General Finance and
Chief Finance Officer
Department of Education and Training

Action required: For Noting / Approval

Action required by: Routine

SUBJECT: SCHOOL RECEIVABLES AND DEBT MANAGEMENT

Summary of key objectives

- Provide background on School Receivable balances and discuss options for improving management
- Seek direction on the degree and extent of debt recovery action

Key issues

1. Queensland Audit Office (QAO) has voiced concerns regarding the size and recoverability of school receivables. At 30 June 2015 school debtors totalled \$48.7 million and an offsetting impairment for doubtful debts of -\$28.1 million was raised, based on debts older than 120 days.
2. In a sample of 10 schools having the highest aged balances, audit found 7,115 invoices totalling \$529,558 which were more than 12 months old, and a number of invoices due back to 2009. QAO have recommended that the Department takes action to assess all long outstanding debts which are irrecoverable and write these bad debts off.
3. Current action to address QAO concerns is being limited to a targeted survey of schools with debts greater than 3 years old asking for information on the current status of the debt and why it has not been written-off. This survey is due to commence at the end of February 2016 with responses from schools expected by 30 April 2016.
4. It should be noted that the value of school receivables as at 30 June has remained relatively constant over the last 3 years however the value of items older than 120 days has shown a material increase during 2014-15.

Year end	Debtor Balance \$'000	Provision for Impairment \$'000
30 June 2015	48,741	-28,051
30 June 2014	45,418	-24,471
30 June 2013	45,445	-24,919

5. Other options to better support schools in managing debt could include:-
 - a. Development of automated dunning notices to parents (e.g. email after a certain time period after Statement issue)
 - b. Differential follow-up of debtor categories such as State Schools, External parties, and staff debtors by the Finance Branch Accounts Receivable and Banking Team (AR&B). It should however be noted that the non-student debt category totalled \$8.458M or 17% of the 30 June 2015 debtor balance therefore action limited to this category will not significantly reduce the overall debtor balance.

- c. AR&B estimates that resourcing of two (2) AO4 Debt Management Officers would be required to collect the 2252 accounts to the value of \$ 2,545,084. currently in the > 30 days, non-student related categories of external, school and staff debtors.
- d. To allow flexibility for volume reduction of debt post the initial collection period, for the volume of long-outstanding accounts, on-going resource requirements for collection of non-student related school debts might include one (1) permanent AO4 Debt Management Officer and one (1) temporary AO4 Debt Management Officer. However, if a decision is made to extend AR&B's collections services to student related debt, at least 2 permanent AO4 officers will be required.
- e. AR&B currently has experienced long-term temporary AO4 Debt Management Officers servicing TAFE Queensland. Two of these officers could potentially be offered employment with DET, to undertake school debt recovery.
- f. There would be no increase to current FTE numbers for Financial Services as there positions currently sit within AR&B's establishment.
- g. The delegation for debt recovery payment arrangements rests at a minimum AO4 level with AR&B's current debt management officers employed at the AO4 level.
- h. AR&B could have future capacity to assist schools with student related debt recovery, pending a decision on policy and process suitable to the Department.

Implications

- 6. There has been no systemic action to aggressively manage and reduce the level of outstanding debt in schools. It is recognised that the debt management skills, capability and capacity varies considerably across schools as does the balance of outstanding invoices.
- 7. There are also political issues around how any attempt at legal enforcement would be viewed. Consequently there has been no legal action to recover school debts relating to student debt, and very limited action for non-student amounts.
- 8. Employee costs for an AO4 Officer are between \$76,706.19 and \$84,345.20 per annum, including on-costs. There may be additional costs to implement automated overdue notices in the OneSchool system and to introduce processes to centralise the collection of non-student related debt.

Background

- 9. QAO have raised concerns regarding the debt management practices of schools over recent years.
- 10. When requested, AR&B have previously provided support to individual schools on debt recovery action for specific non-student debts. Recovery action can sometimes be problematic because of a lack of documentary evidence of the debt.

Right to information

- 11. I am of the view that the contents or attachments contained in this brief **are not suitable** for publication.

Recommendation

That the Assistant Director-General:

- 1 • Note the above information
- 2 • Advise on whether further action that should be taken to introduce systemic debt management for schools for student and/or non-student debt
- 3 • Approve initial resourcing for Accounts Receivable and Banking of two (2) AO4 Debt Management Officers to undertake debt recovery for non-student related school debt.

NOTED / APPROVED / NOT APPROVED

ADAM BLACK

Assistant Director-General Finance and
Chief Finance Officer
Department of Education and Training

15/14/16

Assistant Director-General's comments

1 ✓
2. Investigation of options to manage student debt using O/SF
eg clearing notices
3. OK but internally finalized.

Action Officer
Allan Pickering
Director
Financial Performance
Reporting

Endorsed by:
Paul Hynes
Director
Financial Operations

Tel: 35136614

Tel: 3034 5804
Mob: s.47(3)(b) - Co
Date: 06/04/16

Debt Management Summary - Non Marketed Program (Dependant and Bridging Visa Students)

Outstanding Fees as at 31 October 2017

	2017	2016	2015	2014	2013	2012	2011	2010	2009	Grand Total
Grand Total	\$ 1,896,909	\$ 904,438	\$ 696,478	\$ 544,288	\$ 553,532	\$ 328,877	\$ 123,891	\$ 20,661	\$ 325	\$ 5,069,398
Count of students	313	161	115	106	114	65	22	5	1	618

Outstanding Fees as at 31 December 2016

	2017	2016	2015	2014	2013	2012	2011	2010	2009	Grand Total
Grand Total	\$ 19,934	\$ 1,113,002	\$ 781,393	\$ 607,734	\$ 608,933	\$ 359,214	\$ 131,221	\$ 22,561	\$ 325	\$ 3,644,318
Count of students	7	204	133	114	121	70	24	5	1	448

Outstanding Fees as at 31 December 2015

	2017	2016	2015	2014	2013	2012	2011	2010	2009	Grand Total
Grand Total	\$ -	\$ 422	\$ 1,140,567	\$ 858,473	\$ 710,194	\$ 399,379	\$ 136,345	\$ 24,961	\$ 935	\$ 3,271,276
Count of students	0	1	205	155	144	77	25	5	2	393

Notes

1. Tuition fees are charged in advance as per terms and conditions of enrolment.
2. Calendar year represents time of service delivery not when fees became payable or overdue.

Debt Management Summary - Marketed Program

Outstanding Fees as at 31 October 2017

	2017	2016	2015	2014	2013	2012	2011	2010	2009	Grand Total
Grand Total	\$ 96,635	\$ 94,796	\$ 41,555	\$ 5,158	\$ 656	\$ -	\$ -	\$ -	\$ -	\$ 238,799
Count of students	20	14	7	3	1					40

Outstanding Fees as at 31 December 2016

	2017	2016	2015	2014	2013	2012	2011	2010	2009	Grand Total
Grand Total	\$ 1,046,923	\$ 122,518	\$ 43,055	\$ 3,502	\$ 656	\$ -	\$ -	\$ -	\$ -	\$ 1,216,654
Count of students	127	33	7	2	1					158

Outstanding Fees as at 31 December 2015

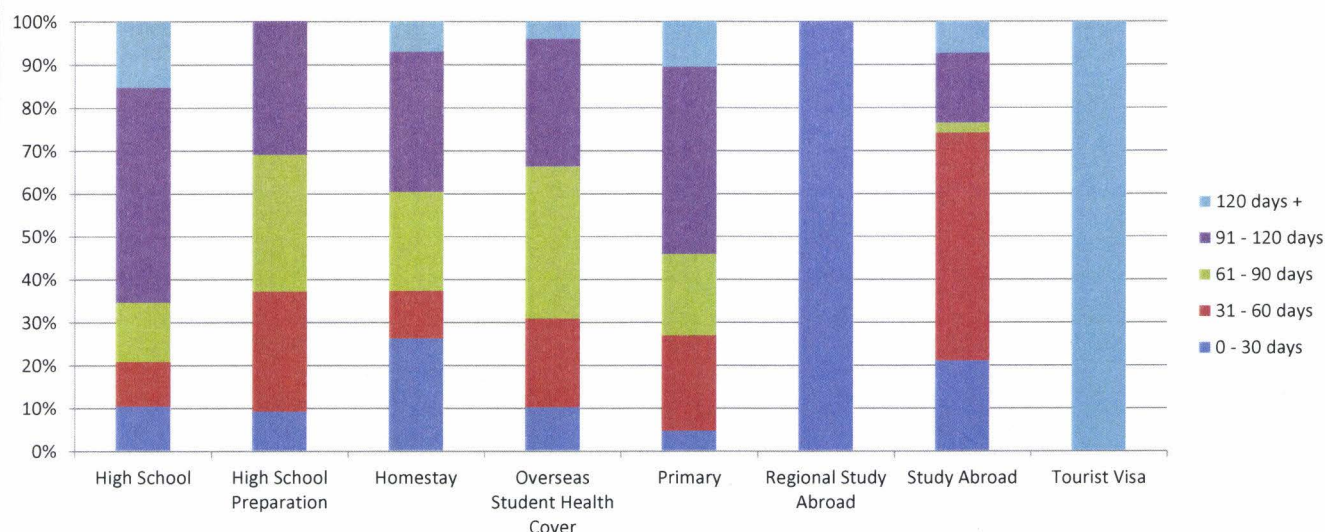
	2017	2016	2015	2014	2013	2012	2011	2010	2009	Grand Total
Grand Total	\$ -	\$ 15,571	\$ 112,587	\$ 9,398	\$ 42,234	\$ 1,750	\$ -	\$ -	\$ -	\$ 181,540
Count of students		4	27	6	12	1				49

Notes

1. Tuition fees are charged in advance as per terms and conditions of enrolment.
2. Calendar year represents time of service delivery not when fees became payable or overdue.

MARKETED PROGRAM

Marketed Program



		0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students
High School	\$	67,372	\$ 67,493	\$ 88,958	\$ 323,323	\$ 99,438	\$ 646,585	118
High School Preparation	\$	9,402	\$ 28,423	\$ 32,560	\$ 31,440		\$ 101,825	21
Homestay	\$	115,570	\$ 48,284	\$ 101,517	\$ 143,141	\$ 30,874	\$ 439,386	77
Overseas Student Health Cover	\$	10,735	\$ 21,757	\$ 37,274	\$ 31,158	\$ 4,335	\$ 105,259	68
Primary	\$	6,102	\$ 28,680	\$ 24,408	\$ 56,319	\$ 13,640	\$ 129,149	11
Regional Study Abroad	\$	30,429					\$ 30,429	7
Study Abroad	\$	41,047	\$ 102,869	\$ 4,475	\$ 31,549	\$ 14,261	\$ 194,201	60
Tourist Visa						\$ 6,860	\$ 6,860	3
Total \$	\$	280,657	\$ 297,506	\$ 289,192	\$ 616,930	\$ 169,408	\$ 1,653,693	245
Total %		17%	18%	17%	37%	10%		

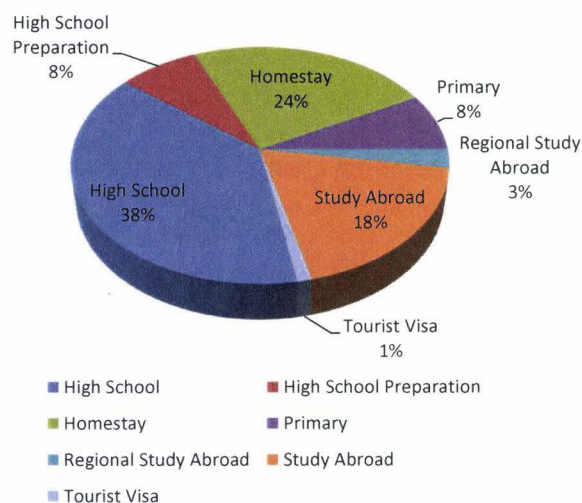
Total Fees Outstanding (BISG & EQI only)

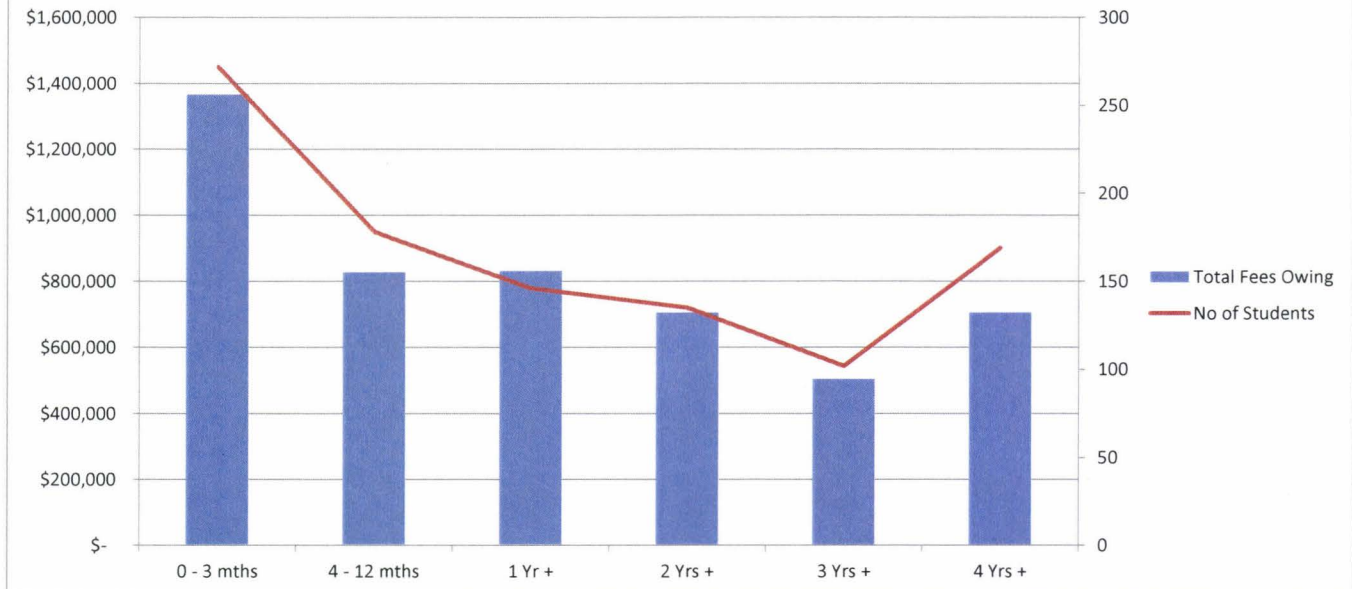
Row Labels	Sum of Balance Amount	# students
High School	\$ 614,619	104
High School Preparation	\$ 101,825	21
Homestay	\$ 387,498	64
Primary	\$ 129,149	21
Regional Study Abroad	\$ 30,429	7
Study Abroad	\$ 139,249	50
Tourist Visa	\$ 6,860	3
Grand Total	\$ 1,409,628.41	205

2017 Fees (BISG & EQI only)

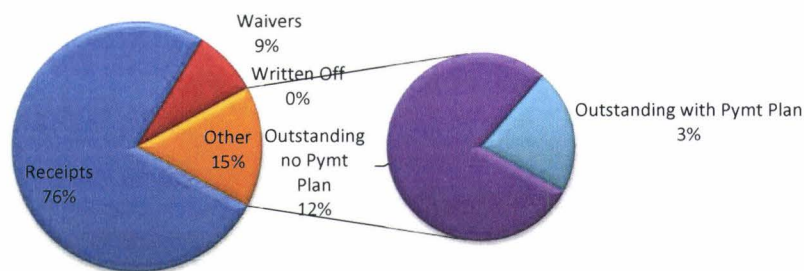
Program	Sum of Balance Amount	# students
High School	\$ 501,914	90
High School Preparation	\$ 97,895	19
Homestay	\$ 356,808	61
Primary	\$ 112,561	20
Regional Study Abroad	\$ 30,429	7
Study Abroad	\$ 139,249	50
Grand Total	\$ 1,238,856	190

Outstanding fees by program



NON MARKETED PROGRAM**Total Fees Owing**

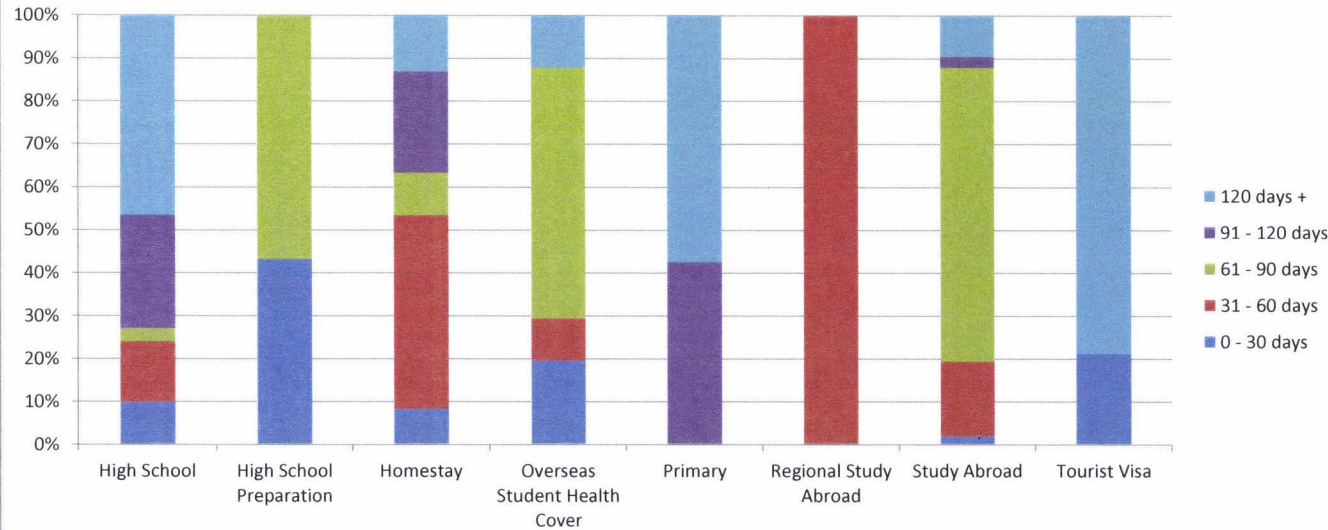
Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	Grand Total
Bridging Visa	\$ 310,665	\$ 600,526	\$ 552,692	\$ 467,284	\$ 397,302	\$ 487,984	\$2,816,453
Dependant	\$ 1,055,517	\$ 227,336	\$ 278,815	\$ 238,442	\$ 107,625	\$ 217,896	\$2,125,630
Total Fees Owing	\$ 1,366,182	\$ 827,862	\$ 831,507	\$ 705,726	\$ 504,927	\$ 705,879	\$4,942,083
No of Students	272	178	146	135	102	169	590

Non Marketed - Invoice Collections

	Total Invoiced	Receipts	Waivers	Written Off	Outstanding no Pymt Plan	Outstanding with Pymt Plan
Bridging Visa	\$ 7,891,900	\$ 2,592,767	\$ 2,482,681	\$ -	\$ 2,045,528	\$ 770,925
Dependant	\$ 23,753,322	\$ 21,408,868	\$ 218,824	\$ -	\$ 1,836,964	\$ 288,666
Non Marketed Program	\$ 31,645,222	\$ 24,001,634	\$ 2,701,505	\$ -	\$ 3,882,492	\$ 1,059,591

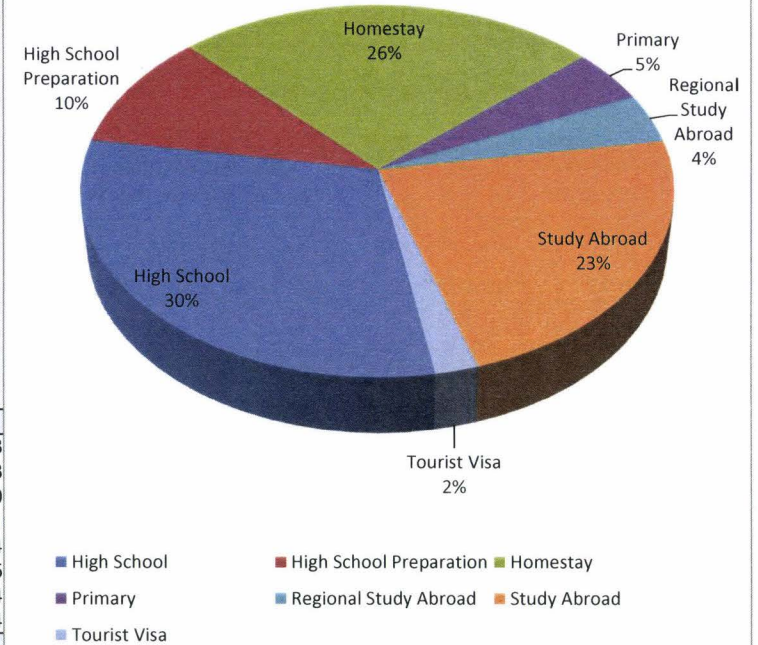
MARKETED PROGRAM

Marketed Program



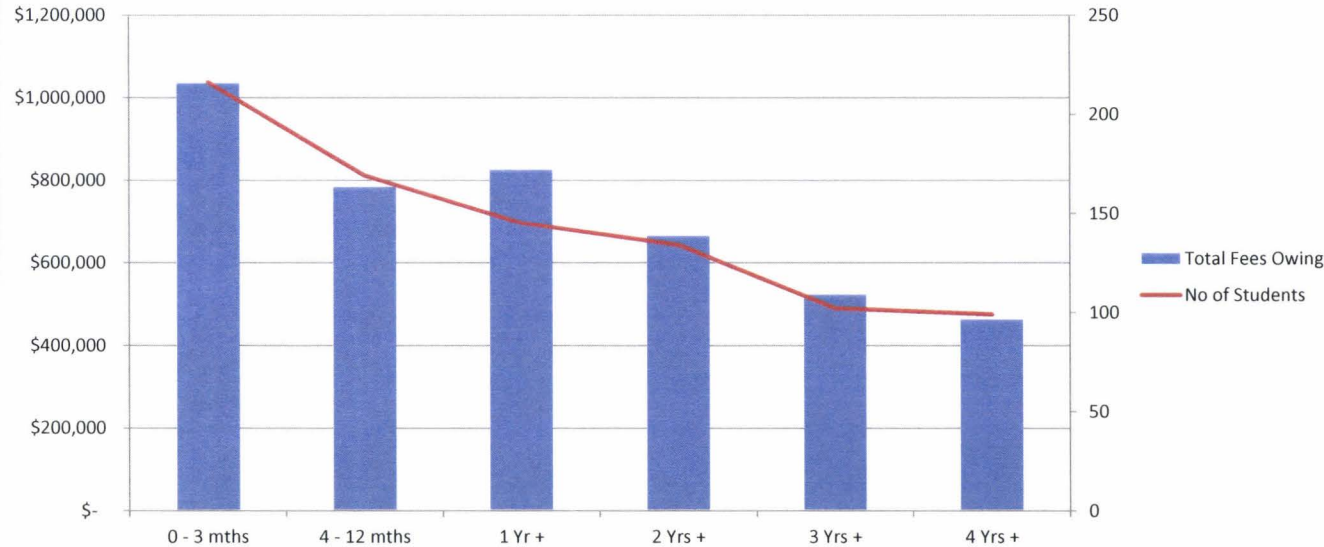
	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students
High School	\$18,902	\$26,847	\$5,852	\$50,548	\$88,697	\$190,846	38
High School Preparation	\$7,084		\$9,336			\$16,420	8
Homestay	\$9,473	\$51,589	\$11,237	\$27,057	\$14,978	\$114,334	30
Overseas Student Health Cover	\$1,118	\$559	\$3,337		\$700	\$5,714	11
Primary				\$12,204	\$16,538	\$28,742	4
Regional Study Abroad		\$19,095				\$19,095	5
Study Abroad	\$2,865	\$26,093	\$102,869	\$3,831	\$14,261	\$149,919	54
Tourist Visa	\$1,836				\$6,860	\$8,696	4
Grand Total	\$ 41,278	\$ 124,183	\$ 132,631	\$ 93,640	\$ 142,034	\$ 533,766	132
Total %	8%	23%	25%	18%	27%		

Outstanding fees by program



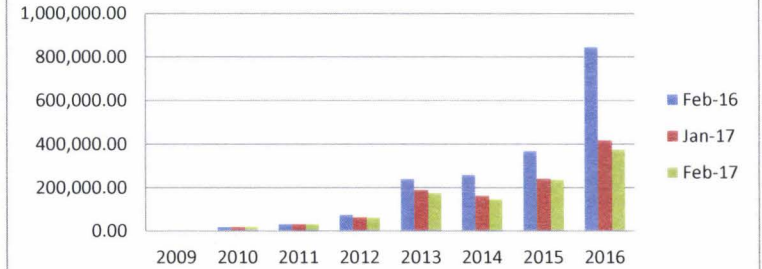
NON MARKETED PROGRAM

Total Fees Owing

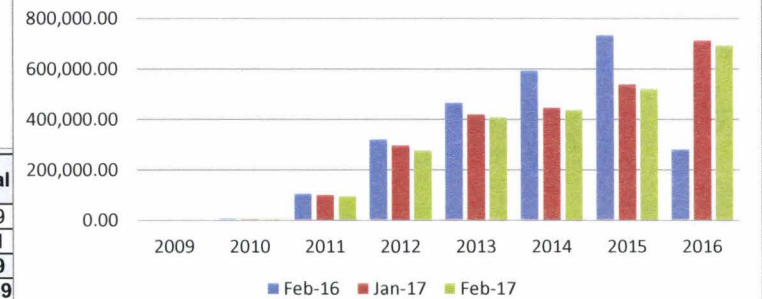


Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	Grand Total
Bridging Visa	\$ 269,184	\$ 579,192	\$ 533,306	\$ 459,346	\$ 402,300	\$ 320,081	\$2,703,569
Dependant	\$ 765,285	\$ 204,697	\$ 291,892	\$ 205,438	\$ 120,199	\$ 142,457	\$1,795,431
Total Fees Owing	\$ 1,034,469	\$ 783,889	\$ 825,198	\$ 664,784	\$ 522,498	\$ 462,538	\$4,498,999
No of Students	216	169	145	134	102	99	539

Dependant Program

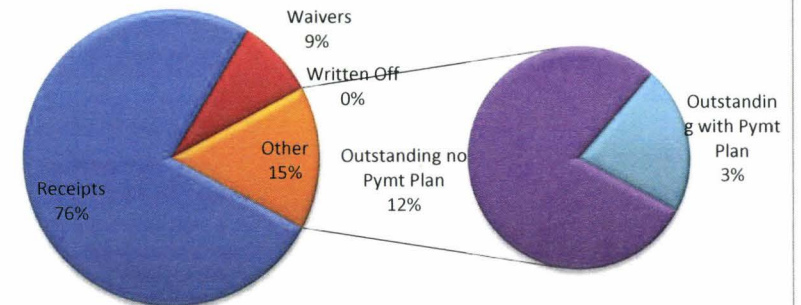


Bridging program



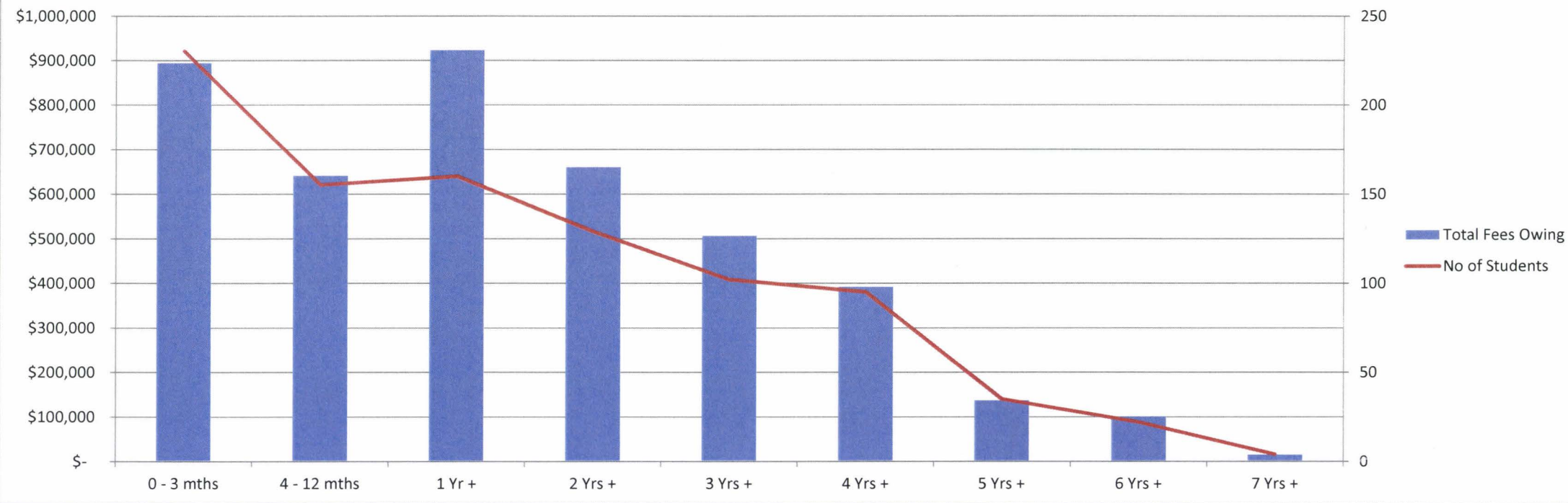
Invoice Collections

	Total Invoiced	Receipts	Waivers	Written Off	Outstanding no Pymt Plan	Outstanding with Pymt Plan
Bridging Visa	\$ 7,948,920	\$ 2,683,553	\$ 2,561,799	\$ -	\$ 1,940,140	\$ 763,429
Dependant	\$ 24,407,426	\$ 22,340,353	\$ 271,643	\$ -	\$ 1,491,815	\$ 303,616
Non Marketed Program	\$ 32,356,346	\$ 25,023,905	\$ 2,833,442	\$ -	\$ 3,431,954	\$ 1,067,045



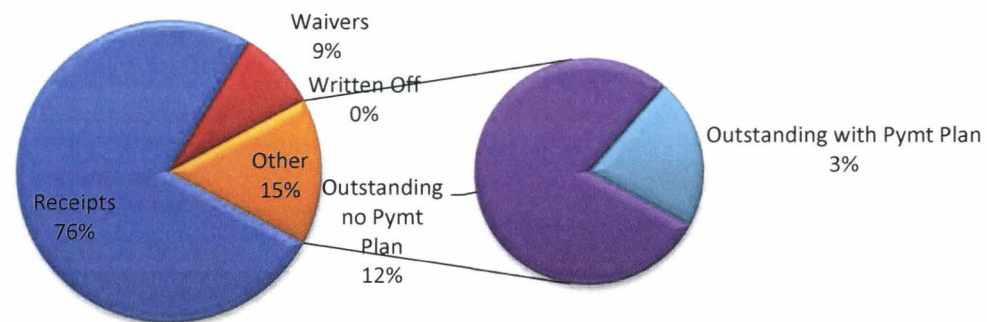
NON MARKETED PROGRAM

Total Fees Owing



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$ 277,978	\$ 459,118	\$ 633,050	\$ 460,762	\$ 408,148	\$ 276,482	\$ 111,078	\$ 68,692	\$ 3,139	\$ 2,698,447
Dependant	\$ 616,066	\$ 181,522	\$ 289,917	\$ 199,610	\$ 98,064	\$ 115,207	\$ 25,436	\$ 31,945	\$ 11,752	\$ 1,569,517
Total Fees Owing	\$ 894,043	\$ 640,640	\$ 922,967	\$ 660,372	\$ 506,212	\$ 391,689	\$ 136,514	\$ 100,637	\$ 14,891	\$ 4,267,964
No of Students	230	155	160	129	102	95	35	22	4	550

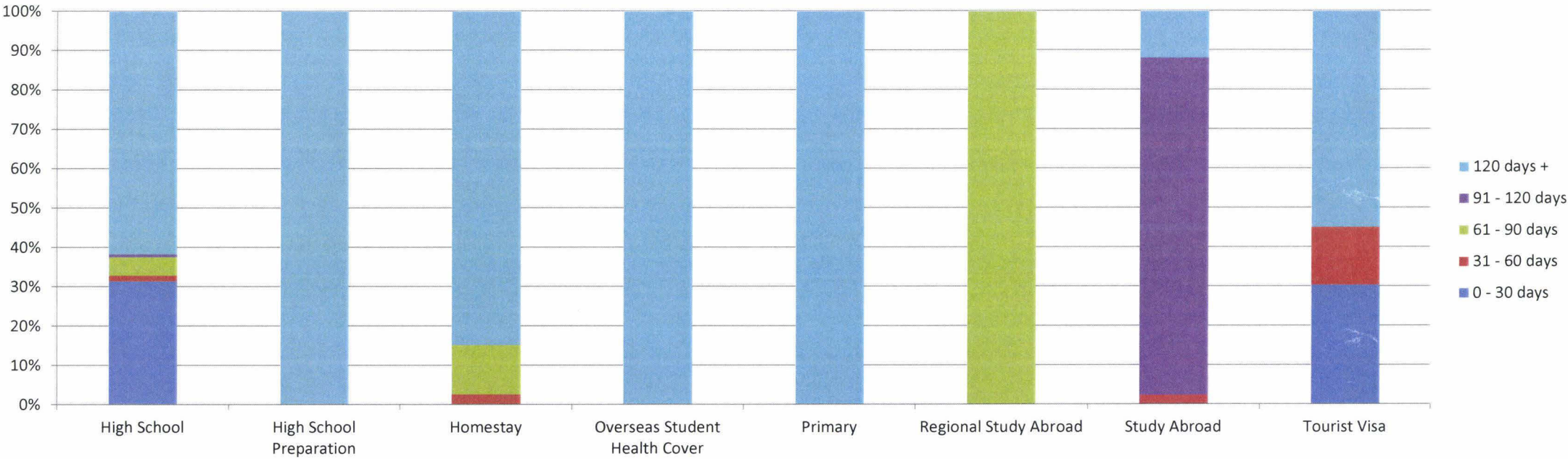
Non Marketed - Invoice Collections



	Total Invoiced	Receipts	Waivers	Written Off	Outstanding no Pymt Plan	Outstanding with Pymt Plan	Outstanding Total Amount
Bridging Visa	\$ 8,012,932	\$ 2,737,452	\$ 2,577,034	\$ -	\$ 1,923,346	\$ 775,101	\$ 2,698,447
Dependant	\$ 24,895,906	\$ 22,985,512	\$ 340,877	\$ -	\$ 1,250,983	\$ 318,534	\$ 1,569,517
Non Marketed Program	\$ 32,908,838	\$ 25,722,964	\$ 2,917,911	\$ -	\$ 3,174,328	\$ 1,093,635	\$ 4,267,964

MARKETED PROGRAM

Marketed Program



	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students
High School	\$ 50,403.86	\$ 2,256.00	\$ 7,537.90	\$ 1,232.00	\$ 99,057.22	\$ 160,486.98	22
High School Preparation					\$ 3,930.00	\$ 3,930.00	1
Homestay		\$ 554.00	\$ 2,712.00		\$ 18,241.70	\$ 21,507.70	7
Overseas Student Health Cover					\$ 2,871.00	\$ 2,871.00	3
Primary					\$ 22,590.00	\$ 22,590.00	3
Regional Study Abroad			\$ 2,809.00			\$ 2,809.00	1
Study Abroad		\$ 2,865.00		\$ 102,869.00	\$ 14,260.60	\$ 119,994.60	49
Tourist Visa	\$ 3,788.00	\$ 1,836.00			\$ 6,860.00	\$ 12,484.00	7
Grand Total	\$ 54,191.86	\$ 7,511.00	\$ 13,058.90	\$ 104,101.00	\$ 167,810.52	\$ 346,673.28	89
Total %	16%	2%	4%	30%	48%		

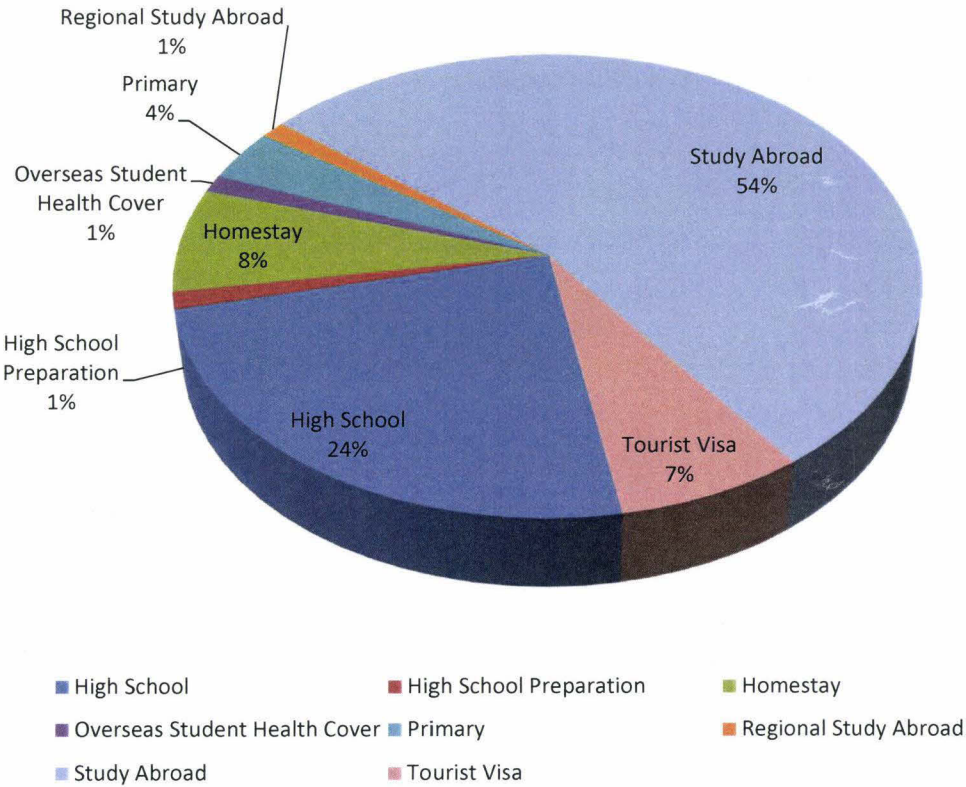
Total Fees Outstanding (BISG & EQI only)

Row Labels	Sum of Balance Amount	# students
High School	\$ 156,152.98	20
High School Preparation	\$ 3,930.00	1
Homestay	\$ 21,235.70	6
Overseas Student Health Cover	\$ 2,171.00	1
Primary	\$ 22,590.00	3
Regional Study Abroad	\$ 2,809.00	1
Study Abroad	\$ 105,734.00	45
Tourist Visa	\$ 10,648.00	6
Grand Total	\$ 325,271	79

2017 BISG& EQI Outstanding Fees by Agency

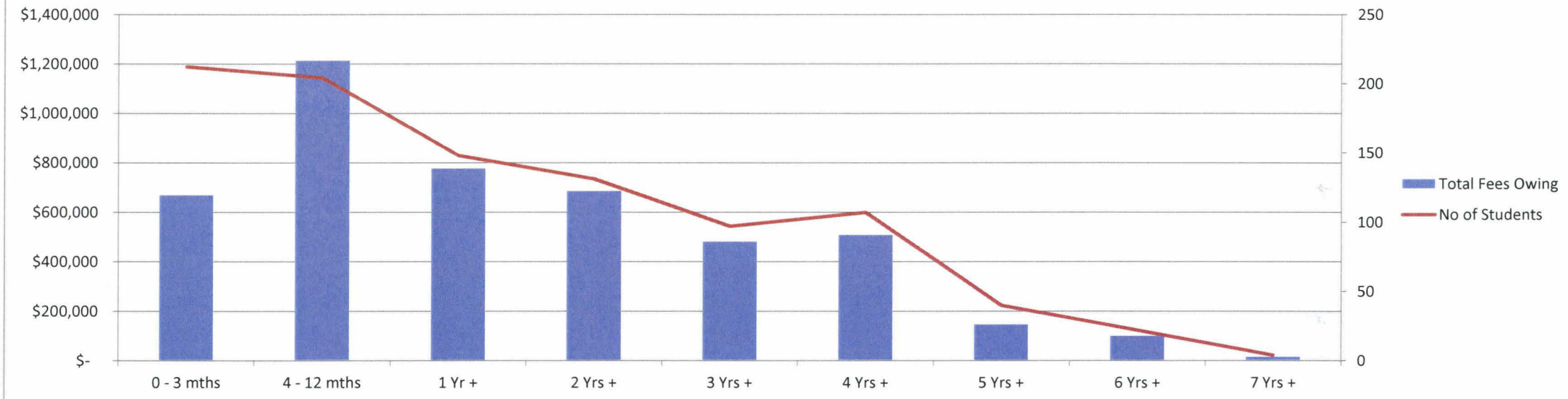
Agency	Passport Nationality	Grand Total	Student count
s.47(3)(b) - Contrary to Public Interest		\$ 105,734.00	45
		\$ 24,486.00	7
		\$ 9,812.00	2
		\$ 7,556.00	1
		\$ 3,341.00	1
		\$ 2,928.86	1
		\$ 6,981.90	1
		\$ 5,521.00	1
		\$ 3,778.00	1
		\$ 3,341.00	1
		\$ 282.00	1
		\$ 109.00	1
Grand Total		\$ 173,870.76	63

Outstanding fees by program



NON MARKETED PROGRAM

Total Fees Owing



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$ 473,848.00	\$ 649,174.37	\$ 522,699.83	\$ 478,452.00	\$ 395,743.80	\$ 385,716.90	\$ 111,078.00	\$ 68,466.70	\$ 3,014.00	\$ 3,088,194
Dependant	\$ 194,590.00	\$ 562,725.00	\$ 253,740.00	\$ 207,355.50	\$ 85,519.10	\$ 122,178.25	\$ 35,445.73	\$ 31,745.00	\$ 11,752.00	\$ 1,505,051
Total Fees Owing	\$ 668,438	\$ 1,211,899	\$ 776,440	\$ 685,808	\$ 481,263	\$ 507,895	\$ 146,524	\$ 100,212	\$ 14,766	\$ 4,593,244
No of Students	212	204	148	131	97	107	40	22	4	581
	15%	26%	17%	15%	10%	11%	3%	2%	0%	100%

Allocation of invoices	Total Invoiced	Receipts	Waivers	Written Off	Outstanding No Pymt Plan	Outstanding with Pymt Plan	Outstanding Total Amount
Bridging Visa	\$ 8,651,928	\$ 2,943,297	\$ 2,620,438	\$ -	\$ 2,266,991	\$ 821,203	\$ 3,088,194
Dependant	\$ 25,119,997	\$ 23,231,849	\$ 383,097	\$ -	\$ 1,148,750	\$ 356,300	\$ 1,505,051
Non Marketed Program	\$ 33,771,925	\$ 26,175,146	\$ 3,003,535	\$ -	\$ 3,415,741	\$ 1,177,503	\$ 4,593,244

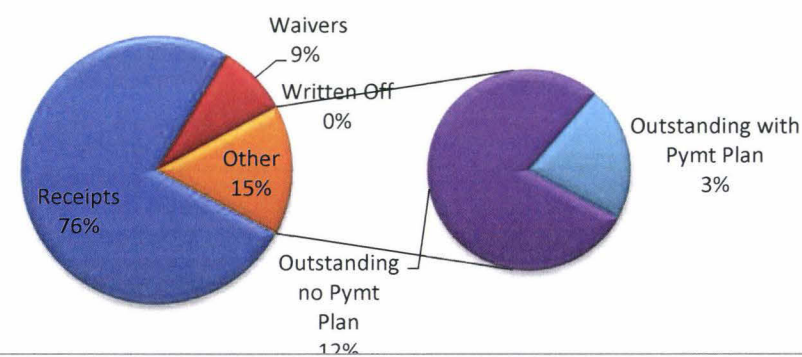
Bridging Visa

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 333,811.14
	\$ 256,660.50
	\$ 250,857.39
	\$ 232,932.72
	\$ 201,605.40
	\$ 190,690.20
	\$ 169,118.16
	\$ 152,016.64
	\$ 103,482.03
	\$ 97,195.92
Others	\$ 1,099,823.50
Grand Total	\$ 3,088,193.60

Dependant Program

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 359,272.98
	\$ 139,422.00
	\$ 126,924.40
	\$ 116,010.00
	\$ 70,480.50
	\$ 67,844.00
	\$ 59,360.00
	\$ 58,228.18
	\$ 52,297.24
	\$ 47,870.19
Others	\$ 407,341.09
Grand Total	1,505,050.58

Non Marketed - Invoice Collections



Program	Junior High	Primary	Senior High	Grand Total
Bridging Visa	\$ 821,546.59	\$ 1,865,456.87	\$ 401,190.14	\$ 3,088,193.60
Dependant	\$ 398,089.42	\$ 989,998.62	\$ 116,962.54	\$ 1,505,050.58
Grand Total	\$ 1,219,636.01	\$ 2,855,455.49	\$ 518,152.68	\$ 4,593,244.18

MARKETED PROGRAM

	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students	P-11	Year 12	Inactive enrolments	Notes
High School	\$ 37,584.00	\$ 6,682.00	\$ 378.00	\$ 7,537.90	\$ 99,014.22	\$ 151,196.12	21	8	5	8	1
High School Preparation	\$ 23,844.00					\$ 23,844.00	7	7	0	0	
Homestay	\$ 17,579.16		\$ 554.00		\$ 14,977.70	\$ 33,110.86	12	9	0	3	2
Overseas Student Health Cover	\$ 559.00		\$ 1,708.00		\$ 147.00	\$ 2,414.00	3	2	0	1	
Primary					\$ 22,540.00	\$ 22,540.00	3	2	0	1	
Regional Study Abroad	\$ 2,907.00					\$ 2,907.00	1	1	0	0	
Study Abroad			\$ 2,865.00		\$ 117,129.60	\$ 119,994.60	49	45	0	4	3
Tourist Visa	\$ 2,142.00		\$ 7,344.00		\$ 6,860.00	\$ 16,346.00	7	5	0	2	
Grand Total	\$ 84,615.16	\$ 6,682.00	\$ 12,849.00	\$ 7,537.90	\$ 260,668.52	\$ 372,352.58	95	73	5	17	
Total %	23%	2%	3%	2%	70%						

Total Fees Outstanding (BISG & EQI only)

Row Labels	Sum of Balance Amount	# students
High School	\$ 146,862.12	19
High School Preparation	\$ 23,844.00	7
Homestay	\$ 32,838.86	11
Overseas Student Health Cover	\$ 2,267.00	2
Primary	\$ 22,540.00	3
Regional Study Abroad	\$ 2,907.00	1
Study Abroad	\$ 105,734.00	45
Tourist Visa	\$ 14,510.00	6
Grand Total	\$ 351,502.98	86

2017 BISG& EQI Outstanding Fees by Agency

Agency	Passport Nationality	Grand Total	Student count
s.47(3)(b) - Contrary to Public Interest		\$ 105,734.00	45
		\$ 7,812.00	2
		\$ 21,665.00	5
		\$ 5,508.00	2
		\$ 7,556.00	1
		\$ 7,567.00	1
		\$ 7,454.00	1
		\$ 7,454.00	1
		\$ 6,981.90	1
		\$ 5,703.00	1
		\$ 4,391.16	1
		\$ 4,070.00	1
		\$ 4,070.00	1
		\$ 3,778.00	1
		\$ 3,497.00	1
		\$ 2,934.00	1
		\$ 842.00	1
		\$ 334.00	1
Grand Total		\$ 207,351.06	69

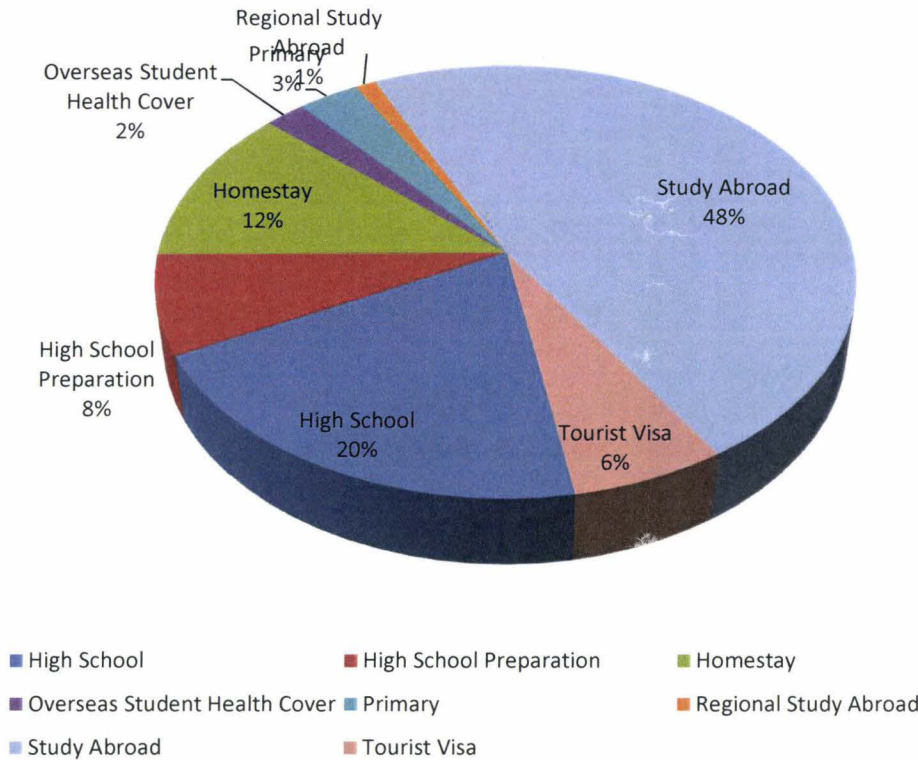
NOTES

1) \$99K outstanding in 120 + category is made up of:
8 students that no longer attending courses with 7 to be written off and 1 on a payment plan
4 students still attending school with 2 already with cancellation letters (currently with Glen)

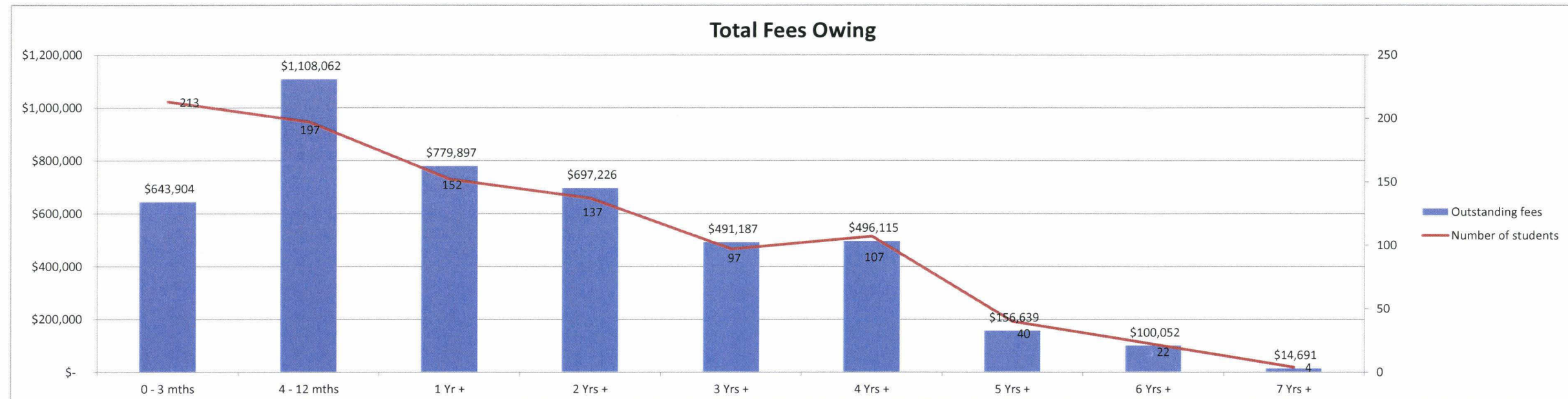
2) \$15K for 3 students no longer attending school

3) \$117K - 48 students s.47(3)(b) - C

Outstanding fees by program

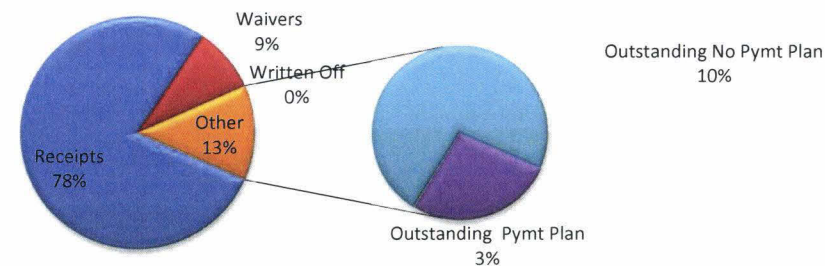


NON MARKETED PROGRAM



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$ 471,770.00	\$ 626,258.37	\$ 507,591.83	\$ 498,146.00	\$ 397,791.80	\$ 374,301.45	\$ 121,643.45	\$ 68,391.70	\$ 2,939.00	\$ 3,068,834
Dependant	\$ 172,134.00	\$ 481,804.00	\$ 272,305.00	\$ 199,079.50	\$ 93,395.10	\$ 121,813.25	\$ 34,995.73	\$ 31,660.00	\$ 11,752.00	\$ 1,418,939
Total Fees Owing	\$ 643,904	\$ 1,108,062	\$ 779,897	\$ 697,226	\$ 491,187	\$ 496,115	\$ 156,639	\$ 100,052	\$ 14,691	\$ 4,487,772
No of Students	213	197	152	137	97	107	40	22	4	577
	14%	25%	17%	16%	11%	11%	3%	2%	0%	100%

Non Marketed - Invoice Collections



	Total Invoiced	Receipts	Waivers	Written Off	Outstanding Pymt Plan	Outstanding No Pymt Plan	Outstanding Total Amount
Bridging Visa	\$ 8,700,750	\$ 2,974,759	\$ 2,657,158	\$ -	\$ 874,642	\$ 2,194,191	\$ 3,068,834
Dependant	\$ 25,269,911	\$ 23,442,395	\$ 408,577	\$ -	\$ 346,220	\$ 1,072,718	\$ 1,418,939
Non Marketed Program	\$ 33,970,661	\$ 26,417,154	\$ 3,065,735	\$ -	\$ 1,220,863	\$ 3,266,910	\$ 4,487,772

Bridging Visa

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 336,425
	\$ 258,711
	\$ 250,657
	\$ 234,502
	\$ 190,590
	\$ 180,255
	\$ 170,130
	\$ 152,017
	\$ 103,232
	\$ 96,196
Others	\$ 1,096,119
Grand Total	\$ 3,068,834

Dependant Program

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 353,898
	\$ 139,272
	\$ 126,874
	\$ 108,068
	\$ 67,844
	\$ 63,971
	\$ 59,160
	\$ 51,960
	\$ 50,928
	\$ 49,900
Others	\$ 347,063
Grand Total	\$ 1,418,938

Program	Junior High School	Primary	Senior High School	Grand Total
Bridging Visa	\$ 819,890.59	\$ 1,848,859.87	\$ 400,083.14	\$ 3,068,833.60
Dependant	\$ 373,744.42	\$ 934,431.62	\$ 110,762.54	\$ 1,418,938.58
Grand Total	\$ 1,193,635.01	\$ 2,783,291.49	\$ 510,845.68	\$ 4,487,772.18

Fee waivers: May	2015	2016	2017	Grand Total
Bridging Visa	\$ 2,850.00	\$ 17,700.00	\$ 16,170.00	\$ 36,720.00
Dependant	\$ -	\$ 4,960.00	\$ 20,520.00	\$ 25,480.00
Grand Total	2,850.00	22,660.00	36,690.00	62,200.00

MARKETED PROGRAM

	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students	P-11	Year 12	Inactive enrolments	Notes
High School	\$ 900,259.29	\$ 3,891.00	\$ 12,494.00		\$ 95,692.22	\$ 1,012,336.51	148	113	35	8	1
High School Preparation		\$ 8,982.00				\$ 8,982.00	3	3			
Homestay	\$ 407,831.03	\$ 13,955.16		\$ 272.00	\$ 14,977.70	\$ 437,035.89	78	61	17	3	1
International Baccalaureate Diploma	\$ 10,112.00					\$ 10,112.00	2	2			
Overseas Student Health Cover	\$ 2,556.00				\$ 147.00	\$ 2,703.00	6	6			
Primary	\$ 91,530.00				\$ 22,490.00	\$ 114,020.00	17	17		1	1
Regional Study Abroad	\$ 2,907.00	\$ 2,907.00				\$ 5,814.00	1	1			
Study Abroad	\$ 7,024.00				\$ 14,260.60	\$ 21,284.60	5	4	1		
Tourist Visa	\$ 1,656.00			\$ 1,836.00	\$ 6,860.00	\$ 10,352.00	5	5		3	1
Grand Total	\$ 1,423,875.32	\$ 29,735.16	\$ 12,494.00	\$ 2,108.00	\$ 154,427.52	\$ 1,622,640.00	265	212	53	15	2
Total %	88%	2%	1%	0%	10%						

Total Fees Outstanding (BISG & EQI only)

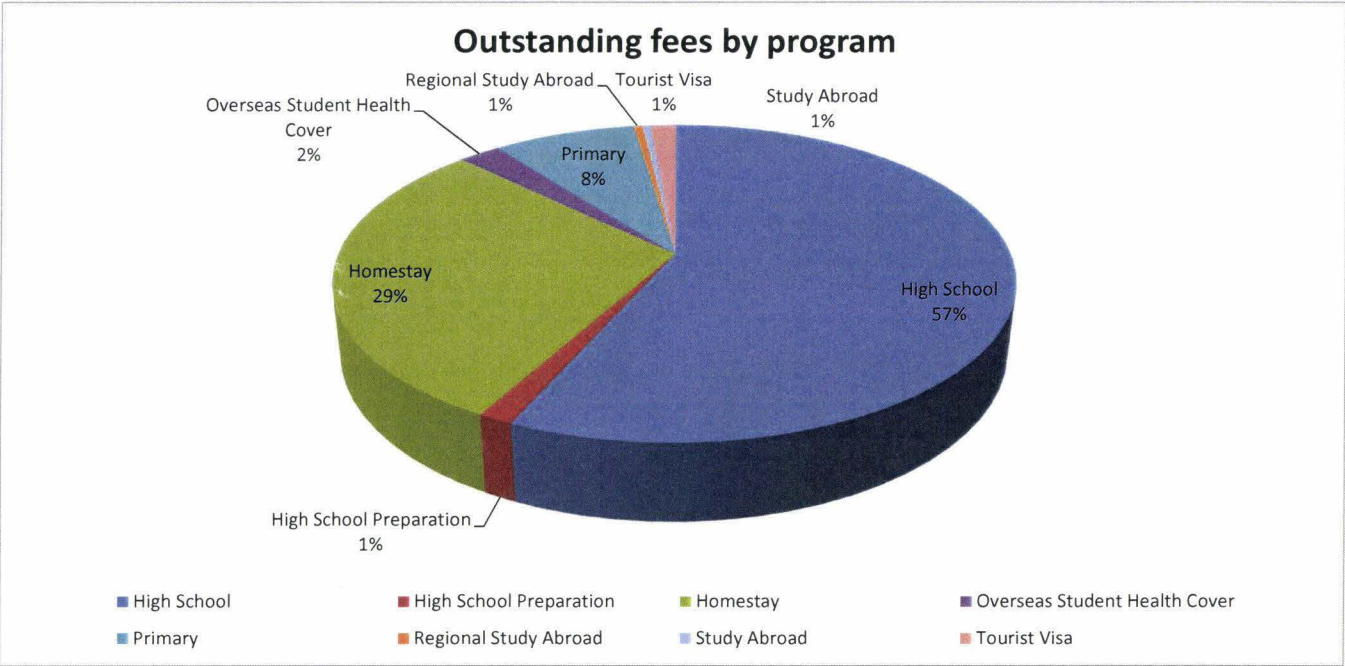
Row Labels	Sum of Balance Amount	# students
High School	\$ 814,730.51	120
High School Preparation	\$ 8,982.00	3
Homestay	\$ 350,189.86	62
Overseas Student Health Cover	\$ 2,556.00	5
Primary	\$ 114,020.00	17
Regional Study Abroad	\$ 5,814.00	1
Study Abroad	\$ 7,024.00	1
Tourist Visa	\$ 6,860.00	3
Grand Total	\$ 1,310,176.37	148

2017 BISG& EQI Outstanding Fees by Agency

Agency	Passport Nationality	Grand Total	Student count	Notes
s.47(3)(b) - Contrary to Public Interest		\$ 321,006.43	41	3
		\$ 90,209.00	9	
		\$ 13,450.00	1	
		\$ 13,450.00	1	
		\$ 49,949.00	6	
		\$ 43,552.00	4	
		\$ 42,399.00	5	
		\$ 40,970.00	3	
		\$ 38,158.00	4	
		\$ 33,638.00	3	
		\$ 27,249.00	2	
		\$ 26,364.00	2	
		\$ 20,442.00	2	
		\$ 20,442.00	2	
		\$ 402,275.02	48	
Others				
		\$ 1,183,553.45	133	

NOTES

- 1) \$154K outstanding in 120 + category is made up of:
11 students that no longer attending courses (\$85K) to be written off
3 students still attending school with 3 already with cancellation letters:
2 cancellations within 20 days appeal period - Total outstanding balance of \$37,920.
1 cancellation s.47(3)(b) - Contrary to appeal period over - no decision made regarding overdue fees of \$26,276. Student still attending school.
1 family on a payment plan - \$16,125 - repayments of \$150 per month - 9 years to repay
- 2) 2017 EQI & BISG Only - These figures are based on data as at 31 May. As at 6 June 61 students have paid their fees totalling \$547K balance of \$836 outstanding
- 3) \$67K
12 s.47 students have payment extension approvals for fees to be paid by 7 July

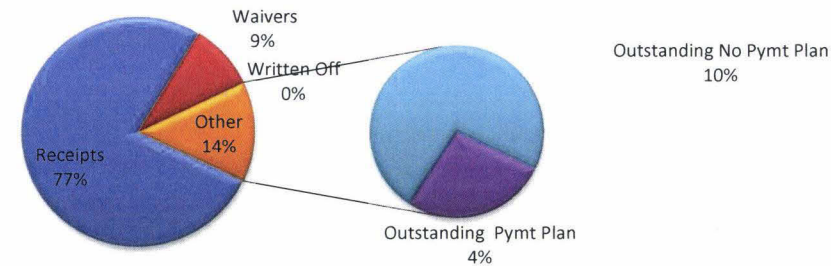


NON MARKETED PROGRAM



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$922,592	\$503,084	\$505,192	\$524,039	\$384,195	\$415,735	\$177,831	\$81,307	\$2,764	\$ 3,516,740
Dependant	\$253,333	\$411,725	\$267,421	\$191,562	\$89,518	\$121,393	\$41,058	\$25,960	\$17,452	\$ 1,419,423
Total Fees Owing	\$ 1,175,925	\$ 914,809	\$ 772,613	\$ 715,601	\$ 473,713	\$ 537,128	\$ 218,889	\$ 107,267	\$ 20,216	\$ 4,936,162
No of Students	262	210	154	135	99	113	44	21	4	633
	24%	19%	16%	14%	10%	11%	4%	2%	0%	100%

Non Marketed - Invoice Collections



	Total Invoiced	Receipts	Waivers	Written Off	Outstanding Pymt Plan	Outstanding No Pymt Plan	Outstanding Total Amount
Bridging Visa	\$9,393,464	\$3,127,253	\$2,749,472	\$ -	\$ 933,318	\$ 2,583,421	\$ 3,516,740
Dependant	\$25,564,743	\$23,640,912	\$504,408	\$ -	\$ 409,601	\$ 1,009,821	\$ 1,419,423
Non Marketed Program	\$ 34,958,207	\$ 26,768,165	\$ 3,253,880	\$ -	\$ 1,342,920	\$ 3,593,243	\$ 4,936,162

Bridging Visa

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 402,539
	\$ 290,421
	\$ 271,827
	\$ 266,066
	\$ 201,500
	\$ 199,315
	\$ 189,130
	\$ 159,577
	\$ 116,751
	\$ 112,172
Others	\$ 1,307,422
Grand Total	\$ 3,516,720

Dependant Program

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 358,974
	\$ 145,143
	\$ 126,874
	\$ 70,112
	\$ 68,024
	\$ 59,060
	\$ 55,788
	\$ 53,871
	\$ 50,077
	\$ 47,990
Others	\$ 383,509
Grand Total	\$ 1,419,422

Program	Junior High School	Primary	Senior High School	Grand Total
Bridging Visa	\$ 2,145,033	\$ 920,233	\$ 451,474	\$ 3,516,740
Dependant	\$ 973,609	\$ 340,276	\$ 105,538	\$ 1,419,423
Grand Total	\$ 3,118,641	\$ 1,260,509	\$ 557,012	\$ 4,936,162

Fee waivers: Approved June	2015	2016	2017	Grand Total
Bridging Visa	\$ 8,284.00	\$ 3,456.00	\$ 80,574.00	\$ 92,314.00
Dependant	\$ 18,160.00	\$ 25,511.00	\$ 52,160.00	\$ 95,831.00
Grand Total	\$ 26,444.00	\$ 28,967.00	\$ 132,734.00	\$ 188,145.00

Fee waivers: Refused June	2015	2016	2017	Grand Total
Bridging Visa	\$ 8,500.00	\$ 24,758.00	\$ 41,553.00	\$ 74,811.00
Dependant	\$ -	\$ -	\$ -	\$ -
Grand Total	\$ 8,500.00	\$ 24,758.00	\$ 41,553.00	\$ 74,811.00

MARKETED PROGRAM

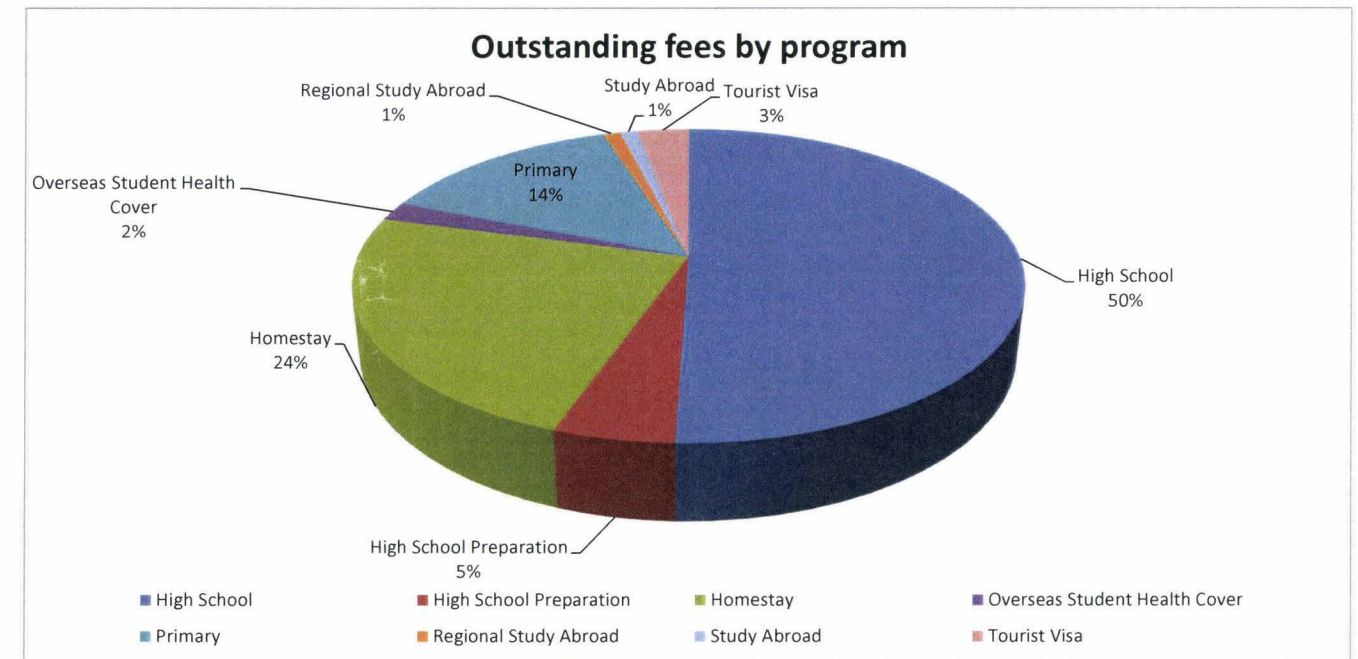
	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students	P-11	Year 12	Inactive enrolments	Notes
High School	\$ 44,975.00	\$ 222,102.75		\$ 9,338.00	\$ 95,036.22	\$ 371,451.97	58	35	15	8	1
High School Preparation	\$ 6,257.00		\$ 842.00			\$ 7,099.00	5	5			
Homestay	\$ 42,179.16	\$ 92,924.00	\$ 2,796.00		\$ 14,977.70	\$ 152,876.86	28	19	6	3	1
International Baccalaureate Diploma	\$ 2,556.00					\$ 2,556.00	1	1			
Overseas Student Health Cover		\$ 882.00			\$ 147.00	\$ 1,029.00	3	3			
Primary	\$ 16,706.00	\$ 41,765.00			\$ 22,440.00	\$ 80,911.00	14	13		1	1
Regional Study Abroad		\$ 2,907.00	\$ 2,907.00			\$ 5,814.00	1	1			
Study Abroad		\$ 7,024.00			\$ 14,260.60	\$ 21,284.60	5	4	1		
Tourist Visa		\$ 3,492.00			\$ 8,696.00	\$ 12,188.00	5	2		3	1
Grand Total	\$ 112,917.16	\$ 371,316.75	\$ 6,545.00	\$ 9,338.00	\$ 156,029.52	\$ 656,146.43	124	87	22	15	
Total %	17%	57%	1%	1%	24%						

Total Fees Outstanding (BISG & EQI only)

Row Labels	Sum of Balance Amount	# students
High School	\$ 343,844.31	51
High School Preparation	\$ 7,099.00	5
Homestay	\$ 127,496.86	24
Overseas Student Health Cover	\$ 882.00	2
Primary	\$ 80,911.00	14
Regional Study Abroad	\$ 5,814.00	1
Study Abroad	\$ 7,024.00	1
Tourist Visa	\$ 8,696.00	3
Grand Total	\$ 581,767.17	101

2017 BISG& EQI Outstanding Fees by Agency

Agency	Passport Nationality	Grand Total	Student count	Notes
s.47(3)(b) - Contrary to Public Interest		\$ 185,294.23	27	3
		\$ 35,010.00	4	
		\$ 13,450.00	1	
		\$ 20,442.00	3	
		\$ 13,478.00	1	
		\$ 13,450.00	1	
		\$ 13,450.00	1	
		\$ 13,551.00	1	
		\$ 13,478.00	1	
		\$ 13,478.00	1	
		\$ 335,081.23		



NOTES

- 1) \$154K outstanding in 120 + category is made up of:
- 11 students that no longer attending courses (\$85K) to be written off
 - 3 students still attending school with 3 already with cancellation letters:
 - 2 cancellations within 20 days appeal period - Total outstanding balance of \$37,920.
 - 1 cancellation **s.47(3)(b) - Contrary to** appeal period over - no decision made regarding overdue fees of \$26,276. Student still attending school.
 - 1 family on a payment plan - \$16,125 - repayments of \$150 per month - 9 years to repay
 - \$15K homestay 3 student no longer attending school

3) \$36K

8 **s.47** students have payment extension approvals for fees to be paid by 7 July

MARKETED PROGRAM

	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students	P-11	Year 12	Inactive enrolments	Notes
High School	\$ 18,505.58	\$ 4,939.40		\$ 35,229.66	\$ 104,217.22	\$ 162,891.86	27	14	13	14	1
High School Preparation	\$ 4,070.00	\$ 4,070.00				\$ 8,140.00	2	2			
Homestay	\$ 14,140.32	\$ 2,820.00		\$ 11,572.00	\$ 14,977.70	\$ 43,510.02	12	9	3	0	1
Overseas Student Health Cover	\$ 62.00		\$ 2,181.00	\$ 646.00	\$ 147.00	\$ 3,036.00	7	7			
Primary	\$ 2,101.00	\$ 4,406.00	\$ 6,102.00	\$ 9,255.00	\$ 22,390.00	\$ 44,254.00	10	10		3	1
Study Abroad					\$ 14,260.60	\$ 14,260.60	4	3	1		
Tourist Visa			\$ 1,656.00		\$ 8,696.00	\$ 10,352.00	5	5		3	1
Grand Total	\$ 38,878.90	\$ 16,235.40	\$ 9,939.00	\$ 56,702.66	\$ 164,688.52	\$ 286,444.48	67	50	17	20	
Total %	14%	6%	3%	20%	57%						

Total Fees Outstanding (BISG & EQI only)

Row Labels	Gold Coast		Sunshine Coast	
	Sum of Balance Amount	# students	Sum of Balance Amount	# students
High School	\$ 156,142.80	23	\$ 6,682.40	3
High School Preparation	\$ 8,140.00	2		
Homestay	\$ 34,132.32	9	\$ 5,640.00	2
Overseas Student Health Cover	\$ 2,889.00	6	\$ 147.00	1
Primary	\$ 44,254.00	9		
Service Fees	\$ 1,204.00	5		
Study Abroad	\$ -	0	\$ 13,840.60	3
Tourist Visa	\$ 6,860.00	2	\$ 1,836.00	1
Grand Total	\$ 253,622.12	56	\$ 28,146.00	8

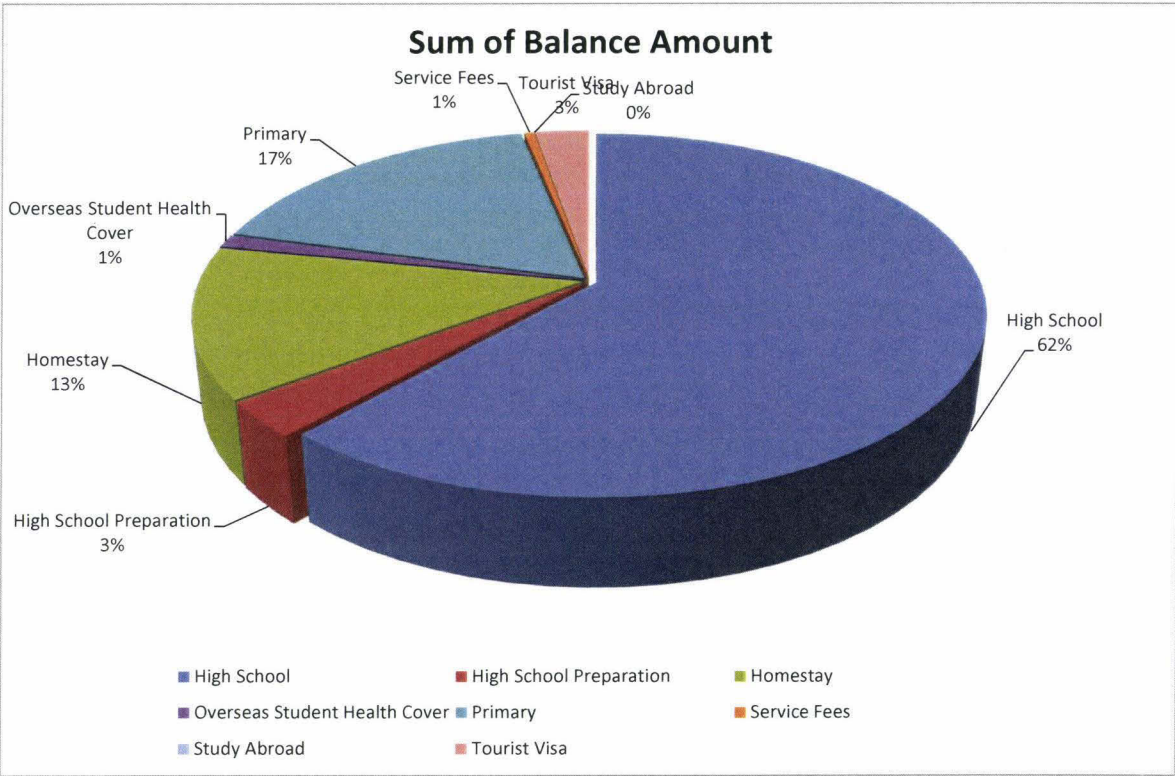
2017 BISG& EQI Outstanding Fees by Agency

Agency	Passport Nationality	Grand Total	Student count	Notes
s.47(3)(b) - Contrary to Public Interest		\$ 85,222.58	18	3
		\$ 13,478.00	1	
		\$ 10,212.00	2	
		\$ 6,890.00	1	
		\$ 4,747.46	1	
		\$ 120,550.04		

NOTES

1) \$154K outstanding in 120 + category is made up of:
11 students that no longer attending courses (\$85K) to be written off
3 students still attending school with 3 already with cancellation letters:
2 cancellations within 20 days appeal period - Total outstanding balance of \$37,920.
1 cancellation (s.47(3)(b) - Contrary to appeal period over - no decision made regarding overdue fees of \$26,276. Student still attending school.
1 family on a payment plan - \$16,125 - repayments of \$150 per month - 9 years to repay
\$15K homestay 3 student no longer attending school

3) \$36K
8 s.4 students have payment extension approvals for fees to be paid by 7 July

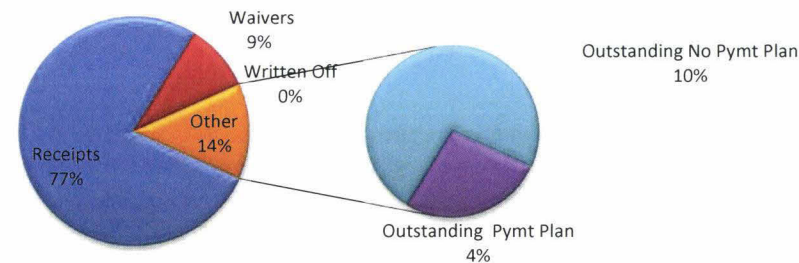


NON MARKETED PROGRAM



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$571,041	\$738,643	\$516,255	\$528,857	\$389,441	\$410,115	\$182,201	\$81,132	\$2,689	\$ 3,420,375
Dependant	\$195,478	\$384,610	\$269,598	\$193,352	\$89,418	\$120,793	\$40,808	\$25,960	\$17,452	\$ 1,337,470
Total Fees Owing	\$ 766,519	\$ 1,123,253	\$ 785,853	\$ 722,209	\$ 478,859	\$ 530,908	\$ 223,009	\$ 107,092	\$ 20,141	\$ 4,757,844
No of Students	236	228	157	134	99	113	45	21	4	603
	16%	24%	17%	15%	10%	11%	5%	2%	0%	100%

Non Marketed - Invoice Collections



	Total Invoiced	Receipts	Waivers	Written Off	Outstanding Pymt Plan	Outstanding No Pymt Plan	Outstanding Total Amount
Bridging Visa	\$9,446,837	\$3,215,115	\$2,811,348	\$ -	\$ 907,297	\$ 2,513,078	\$ 3,420,375
Dependant	\$25,701,434	\$23,865,756	\$498,208	\$ -	\$ 373,987	\$ 963,482	\$ 1,337,470
Non Marketed Program	\$ 35,148,272	\$ 27,080,871	\$ 3,309,556	\$ -	\$ 1,281,284	\$ 3,476,560	\$ 4,757,844

Bridging Visa

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 362,250
	\$ 289,491
	\$ 271,627
	\$ 263,972
	\$ 199,315
	\$ 192,672
	\$ 191,350
	\$ 159,527
	\$ 112,797
	\$ 112,022
Others	\$ 1,265,352
Grand Total	\$ 3,420,375

Dependant Program

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 304,257
	\$ 147,729
	\$ 126,874
	\$ 67,724
	\$ 58,860
	\$ 56,178
	\$ 55,437
	\$ 54,233
	\$ 53,058
	\$ 48,541
Others	\$ 364,578
Grand Total	1,337,469

Program	Primary	Junior High School	Senior High School	Grand Total
Bridging Visa	\$ 2,088,915	\$ 910,926	\$ 420,534	\$ 3,420,375
Dependant	\$ 902,925	\$ 332,746	\$ 101,799	\$ 1,337,470
Grand Total	\$ 2,991,839	\$ 1,243,672	\$ 522,333	\$ 4,757,844

Fee waivers: Approved July	2015	2016	2017	Grand Total
Bridging Visa			\$ 69,736.00	\$ 69,736.00
Dependant			\$ -	\$ -
Grand Total	0.00	0.00	69,736.00	69,736.00

Fee waivers: Refused July	2015	2016	2017	Grand Total
Bridging Visa			\$ 18,972.00	\$ 18,972.00
Dependant	\$ -	\$ -	\$ -	\$ -
Grand Total	0.00	0.00	18,972.00	18,972.00

MARKETED PROGRAM

	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students	P-11	Year 12	Inactive enrolments	Notes
High School	\$ 10,460.00	\$ 8,447.00	\$ 3,778.40		\$ 126,504.22	\$ 149,189.62	20	14	6	11	1
Homestay		\$ 5,519.16			\$ 20,627.70	\$ 26,146.86	7	4	3	2	1
Overseas Student Health Cover	\$ 1,568.00	\$ 62.00		\$ 2,181.00	\$ 793.00	\$ 4,604.00	8				
Primary		\$ 551.00		\$ 10,508.00	\$ 31,595.00	\$ 42,654.00	9	9		3	1
Regional Study Abroad	\$ 2,907.00					\$ 2,907.00	1	1			
Study Abroad					\$ 14,260.60	\$ 14,260.60	4	3	1		
Tourist Visa	\$ 8,473.00			\$ 1,656.00	\$ 8,696.00	\$ 18,825.00	9	9		3	1
Grand Total	\$ 23,408.00	\$ 14,579.16	\$ 3,778.40	\$ 14,345.00	\$ 202,476.52	\$ 258,587.08	58	40	10	19	
Total %	9%	6%	1%	6%	78%						

Total Fees Outstanding

Gold Coast

Sunshine Coast

Row Labels	Sum of Balance Amount	# students	Sum of Balance Amount	# students	Sum of Balance Amount	# students
High School	\$ 149,189.22	19	\$ 0.40	1		
Homestay	\$ 22,409.16	7				
Overseas Student Health Cover	\$ 4,457.00	7	\$ 147.00	1		
Primary	\$ 42,654.00	9				
Regional Study Abroad	\$ 2,907.00	1				
Study Abroad	\$ -		\$ 13,840.60	4		
Tourist Visa	\$ 15,333.00	8	\$ 1,836.00	1		
Grand Total	\$ 236,949.38	51	\$ 15,824.00	7	\$ -	

2017 BISG& EQI Outstanding Fees by Agency

Agency	Passport Nationality	Grand Total	Student count	Notes
s.47(3)(b) - Contrary to Public Interest		\$ 3,778.00	1	
		\$ 3,778.00	1	
		\$ 72,528.00	13	3
		\$ 9,212.00	2	
		\$ 5,508.00	3	
		\$ 94,804.00	20	

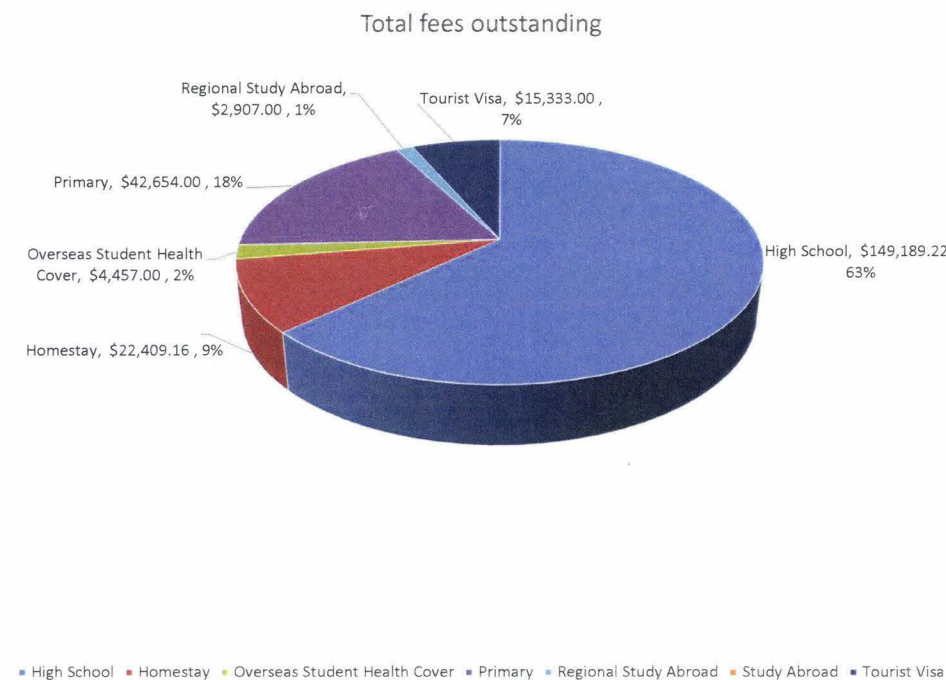
NOTES

1) \$186K (EQI & BISG ONLY) outstanding in 120 + category is made up of:

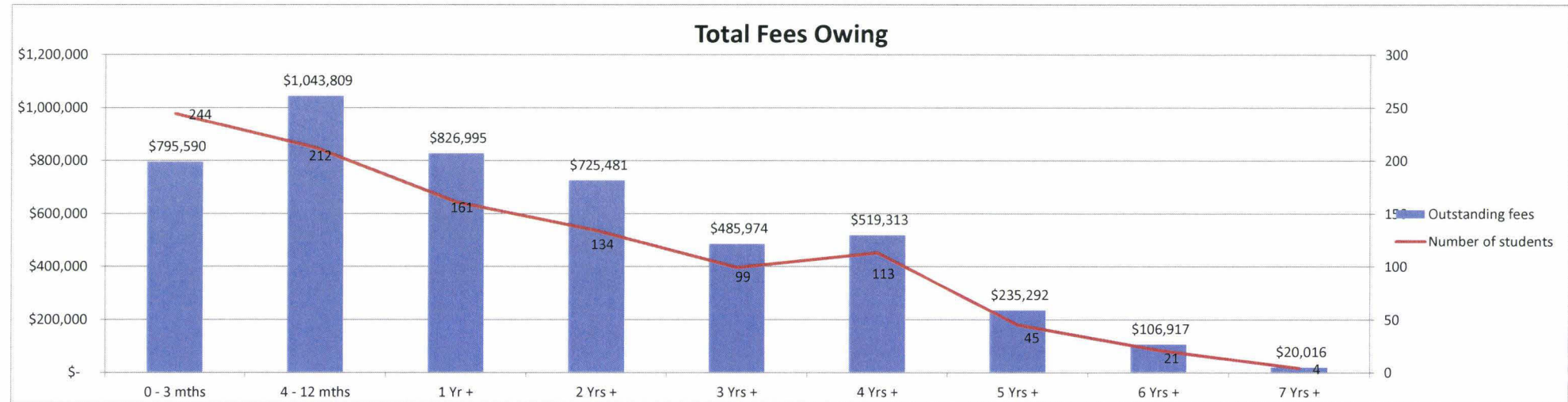
\$85K - 14 students that no longer attending courses to be written off
 \$38K - 2 students appeal supported by ADG - pending payment plan
 \$26K - 1 cancellation s.47(3)(b) - Contrary to appeal period over - no decision made regarding overdue fees. Student still attending school.
 \$15.6 - 2 students on a payment plan of \$75.00 per month each - 9 years to repay
 \$21k - 7 student on payment extensions - should be finalised this month

3) \$72K PNG Students

\$13.3k- 1 student cancellation with Glen
 \$24.6k - 7 students with payment extensions
 \$25.5k 2 students pending payment plan
 \$8.9k 3 Enrolment status changed to studying
 late July - reminder notices will be sent this month

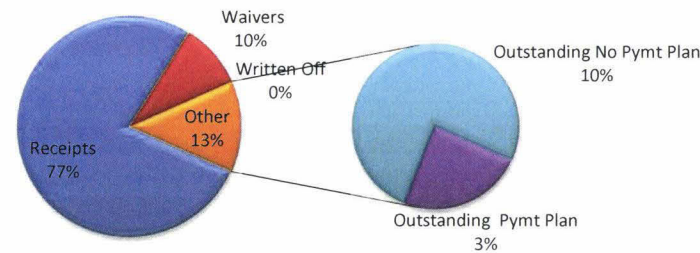


NON MARKETED PROGRAM



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$ 561,059.00	\$ 687,351.27	\$ 533,289.49	\$ 523,850.44	\$ 394,164.20	\$ 397,012.16	\$ 194,833.34	\$ 80,956.70	\$ 2,610.00	\$ 3,375,127
Dependant	\$ 234,531.00	\$ 356,458.00	\$ 293,706.00	\$ 201,631.02	\$ 91,809.50	\$ 122,301.28	\$ 40,458.78	\$ 25,960.00	\$ 17,406.00	\$ 1,384,262
Total Fees Owing	\$ 795,590	\$ 1,043,809	\$ 826,995	\$ 725,481	\$ 485,974	\$ 519,313	\$ 235,292	\$ 106,917	\$ 20,016	\$ 4,759,388
No of Students	244	212	161	134	99	113	45	21	4	615
	17%	22%	17%	15%	10%	11%	5%	2%	0%	100%

Non Marketed - Invoice Collections



	Total Invoiced	Receipts	Waivers	Written Off	Outstanding Pymt Plan	Outstanding No Pymt Plan	Outstanding Total Amount
Bridging Visa	\$9,527,421	\$3,290,487	\$2,861,808	\$ -	\$ 745,458	\$ 2,629,668	\$ 3,375,127
Dependant	\$25,978,177	\$24,095,707	\$498,208	\$ -	\$ 409,038	\$ 975,223	\$ 1,384,262
Non Marketed Program	\$ 35,505,599	\$ 27,386,194	\$ 3,360,016	\$ -	\$ 1,154,497	\$ 3,604,892	\$ 4,759,388

Bridging Visa

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 358,388
	\$ 299,157
	\$ 271,643
	\$ 244,847
	\$ 198,812
	\$ 196,055
	\$ 192,672
	\$ 159,477
	\$ 104,167
	\$ 100,406
Others	\$ 1,249,503
Grand Total	\$ 3,375,127

Dependant Program

Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 303,655
	\$ 147,133
	\$ 126,874
	\$ 67,195
	\$ 61,755
	\$ 60,398
	\$ 58,660
	\$ 58,550
	\$ 58,331
	\$ 55,337
Others	\$ 386,372
Grand Total	1,384,261

Program	Primary	Junior High School	Senior High School	Grand Total
Bridging Visa	\$ 2,060,808	\$ 911,141	\$ 403,178	\$ 3,375,127
Dependant	\$ 932,939	\$ 348,020	\$ 103,303	\$ 1,384,262
Grand Total	\$ 2,993,746	\$ 1,259,161	\$ 506,481	\$ 4,759,388

Fee waivers: Approved August	2015	2016	2017	Grand Total
Bridging Visa		\$ 14,045.00	\$ 39,475.00	\$ 53,520.00
Dependant				\$ -
Grand Total	0.00	14,045.00	39,475.00	53,520.00

Fee waivers: Refused July	2015	2016	2017	Grand Total
Bridging Visa			\$ 6,120.00	\$ 6,120.00
Dependant	\$ -	\$ -	\$ -	\$ -
Grand Total	0.00	0.00	6,120.00	6,120.00

MARKETED PROGRAM

	0 - 30 days	31 - 60 days	61 - 90 days	91 - 120 days	120 days +	Grand Total	# students	P-11	Year 12	Inactive enrolments	Notes
High School	27,804.58		4,669.00	0.40	124,748.22	157,222.20	20	14	6	9	1
High School Preparation	4,939.00					4,939.00	2	2			
Homestay	9,098.00		2,699.16		15,615.00	27,412.16	8	6	2	7	1
Overseas Student Health Cover			62.00		706.00	768.00	3	3			
Primary	3,051.00		551.00		40,153.00	43,755.00	9	9		2	1
Study Abroad	3,965.00				13,840.60	17,805.60	4	3	1		
Tourist Visa		2,965.00			8,696.00	11,661.00	5	5		2	1
Grand Total	\$ 48,857.58	\$ 2,965.00	\$ 7,981.16	\$ 0.40	\$ 203,758.82	\$ 263,562.96	51	42	9	20	
Total %	19%	1%	3%	0%	77%						

Total Fees Outstanding

	BISG	EQI	GCISC	Grand Total
High School	75,963.88	81,257.92	0.40	157,222.20
High School Preparation	4,939.00			4,939.00
Homestay	18,878.16	2,330.00	6,204.00	27,412.16
Overseas Student Health Cover	559.00	62.00	147.00	768.00
Primary		43,755.00		43,755.00
Study Abroad			17,805.60	17,805.60
Tourist Visa	9,825.00		1,836.00	11,661.00
Grand Total	\$ 110,165.04	\$ 127,404.92	\$ 25,993.00	\$ 263,562.96
Number of students	20	18	8	

2017 BISG& EQI Outstanding Fees by Agency

Agency	Passport Nationality	Grand Total	Student count	Notes
s.47(3)(b) - Contrary to Public Interest		\$ 2,135.16		
		\$ 3,341.00	1	
		\$ 3,778.00	1	
		\$ 14,440.58	2	
		\$ 72,925.00	12	3
		\$ 94,484.58	16	

NOTES

1) \$212K (EQI & BISG ONLY) outstanding in 120 + category is made up of:

\$84K - 12 students that no longer attending courses to be written off
 \$38K - 2 students appeal supported by ADG - pending payment plan
 \$26K - 1 cancellation **s.47(3)(b) - Contrary to** appeal period over - no decision made regarding overdue fees. Student still attending school.

\$15.5 - 2 students on a payment plan of \$75.00 per month each - 9 years to repay

\$48k - 11 student on payment extensions - should be finalised this month

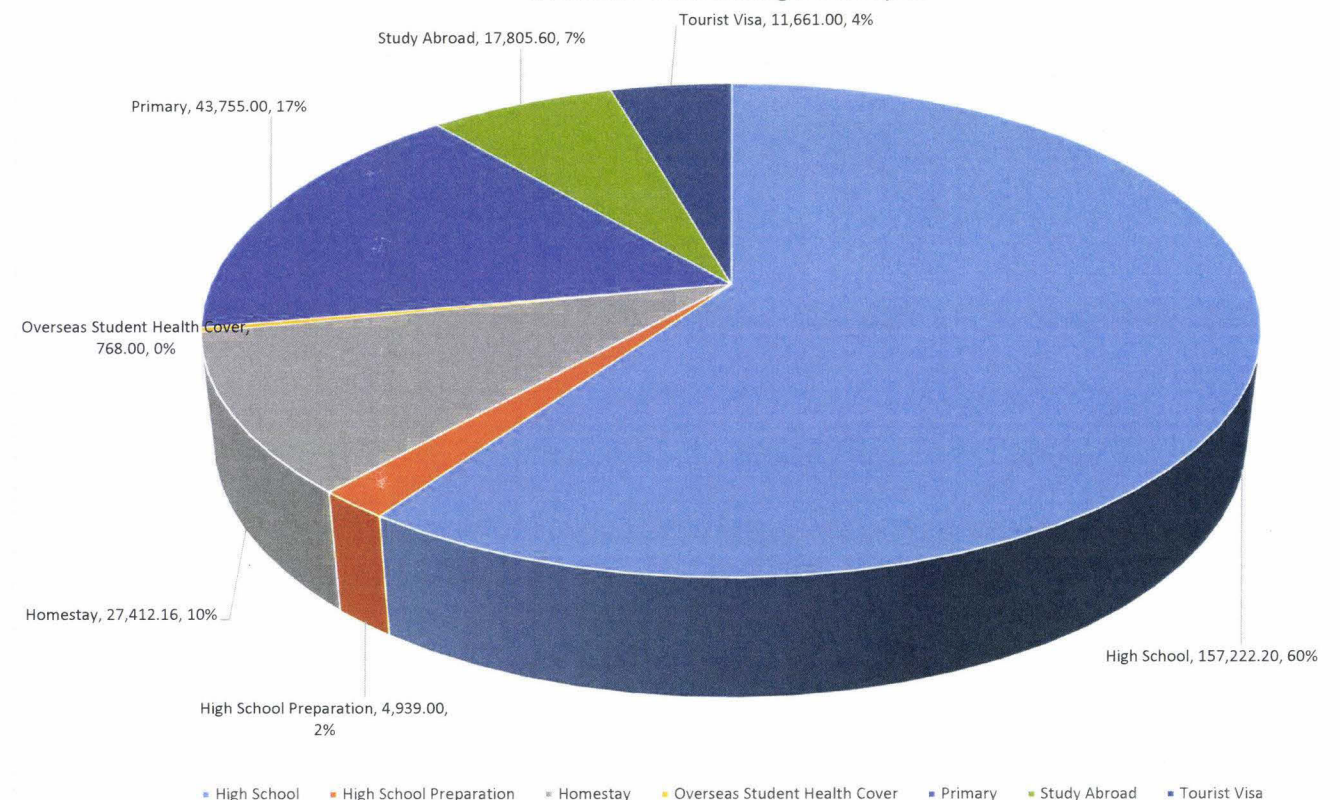
3) \$73K PNG Students

\$13.3k- 1 student cancellation with Glen

\$34k - 9 students with payment extensions

\$25.5k 2 students pending payment plan

Marketed Outstanding Debt Sep 17

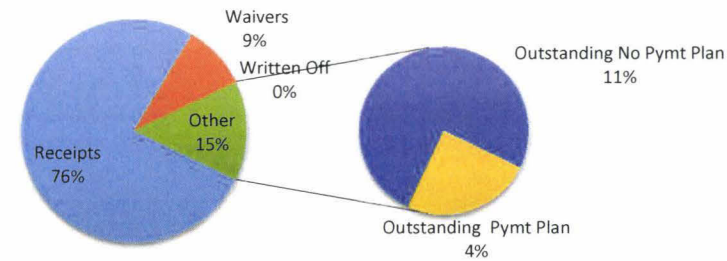


NON MARKETED PROGRAM



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$ 663,569.00	\$ 912,977.60	\$ 614,152.16	\$ 519,339.44	\$ 396,756.09	\$ 404,552.77	\$ 263,436.84	\$ 95,441.70	\$ 3,805.00	\$ 3,874,031
Dependant	\$ 174,764.00	\$ 396,089.00	\$ 279,709.00	\$ 218,196.02	\$ 92,178.90	\$ 131,280.88	\$ 39,523.78	\$ 25,960.00	\$ 17,331.00	\$ 1,375,033
Total Fees Owing	\$ 838,333	\$ 1,309,067	\$ 893,861	\$ 737,535	\$ 488,935	\$ 535,834	\$ 302,961	\$ 121,402	\$ 21,136	\$ 5,249,063
No of Students	261	249	165	120	93	118	59	21	5	642
	16%	25%	17%	14%	9%	10%	6%	2%	0%	100%

Non Marketed - Invoice Collections



	Total Invoiced	Receipts	Waivers	Written Off	Outstanding Pymt Plan	Outstanding No Pymt Plan	Outstanding Total Amount
Bridging Visa	\$10,239,020	\$3,500,122	\$2,864,868	\$ -	\$ 839,732	\$ 3,034,298	\$ 3,874,031
Dependant	\$26,120,289	\$24,238,699	\$506,557	\$ -	\$ 458,502	\$ 916,530	\$ 1,375,033
Non Marketed Program	\$ 36,359,310	\$ 27,738,821	\$ 3,371,425	\$ -	\$ 1,298,235	\$ 3,950,829	\$ 5,249,063

Bridging Visa		Dependant Program	
Nationality	Balance Amount	Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 438,496	s.47(3)(b) - Contrary to Public Interest	\$ 307,201
	\$ 328,768		\$ 146,028
	\$ 294,251		\$ 126,874
	\$ 275,977		\$ 68,398
	\$ 218,914		\$ 67,185
	\$ 207,568		\$ 65,257
	\$ 193,061		\$ 62,378
	\$ 173,207		\$ 58,460
	\$ 141,497		\$ 55,188
	\$ 128,355		\$ 53,816
Others	\$ 1,473,937	Others	\$ 364,247
Grand Total	\$ 3,874,031	Grand Total	1,375,032

Program	Primary	Junior High School	Senior High School	Grand Total
Bridging Visa	\$ 2,400,787	\$ 1,010,126	\$ 463,118	\$ 3,874,031
Dependant	\$ 924,658	\$ 354,647	\$ 95,728	\$ 1,375,033
Grand Total	\$ 3,325,444	\$ 1,364,773	\$ 558,846	\$ 5,249,063

Fee waivers: Approved September		2015	2016	2017	Grand Total
Bridging Visa				\$ 3,060.00	\$ 3,060.00
Dependant				\$ 8,349.00	\$ 8,349.00
Grand Total		0.00	0.00	11,409.00	11,409.00

Fee waivers: Refused September		2015	2016	2017	Grand Total
Bridging Visa				\$ 15,180.00	\$ 15,180.00
Dependant		\$ -	\$ -	\$ -	\$ -
Grand Total		0.00	0.00	15,180.00	15,180.00

MARKETED PROGRAM

	0 - 30 days	31 - 60 days	91 - 120 days	120 days +	Grand Total	# students	P-11	Year 12	Inactive enrolments	Notes
High School	6,682.00	10,162.58	3,278.00	124,648.22	144,770.80	15	12	3	8	1
Homestay		4,512.00	2,699.16	14,624.00	21,835.16	7	4	3	7	1
Overseas Student Health Cover			62.00	706.00	768.00	3	3			
Primary				35,697.00	35,697.00	7	7		2	1
Study Abroad		3,965.00		13,840.60	17,805.60	4	3	1		
Tourist Visa		2,965.00		8,696.00	11,661.00	6	6		3	1
Grand Total	\$ 6,682.00	\$ 21,604.58	\$ 6,039.16	\$ 198,211.82	\$ 232,537.56	42	35	7	20	
Total %	3%	9%	3%	85%						

Total Fees Outstanding

	BISG	EQI	GCISC	Grand Total
High School	67,744.88	70,343.92	6,682.00	144,770.80
Homestay	17,323.16		4,512.00	21,835.16
Overseas Student Health Cover	621.00		147.00	768.00
Primary		35,697.00		35,697.00
Study Abroad			17,805.60	17,805.60
Tourist Visa	9,825.00		1,836.00	11,661.00
Grand Total	95,514.04	106,040.92	30,982.60	232,537.56
Number of students	17	12	7	

2017 BISG& EQI Outstanding Fees by Agency

Agency	Passport Nationality	Grand Total	Student count	Notes
s.47(3)(b) - Contrary to Public Interest		\$ 2,965.00	1	
		\$ 6,682.00	1	
		\$ 8,477.00	1	
		\$ 13,440.58	2	
		\$ 59,694.00	9	3
		\$ 91,258.58	14	

NOTES

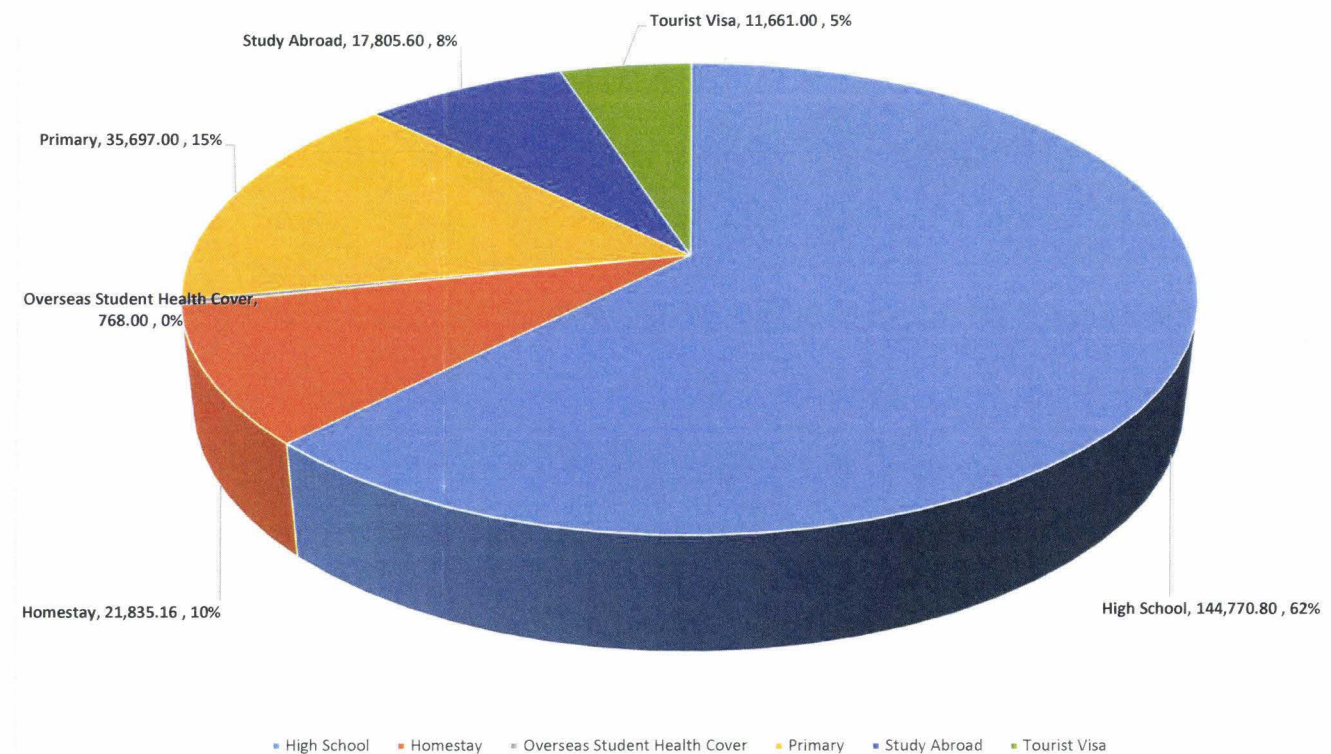
1) \$182K (EQI & BISG ONLY) outstanding in 120 + category is made up of:

- \$82K - 12 students that no longer attending courses to be written off
- \$38K - 2 students appeal supported by ADG - pending payment plan
- \$26K - 1 cancellation (s.47(3)(b) - Contrary to) appeal period over - no decision made regarding overdue fees. Student still attending school.
- \$15.3 - 2 students on a payment plan of \$75.00 per month each - 9 years to repay
- \$20.7k - 6 student on payment extensions - should be finalised this month

3) \$60K PNG Students

- \$13.3k- 1 student cancellation with Glen
- \$10.7k - 3 students with payment extensions
- \$25.5k 2 students pending payment plan
- \$10.5K - payment plan

Marketing outstanding October 2017

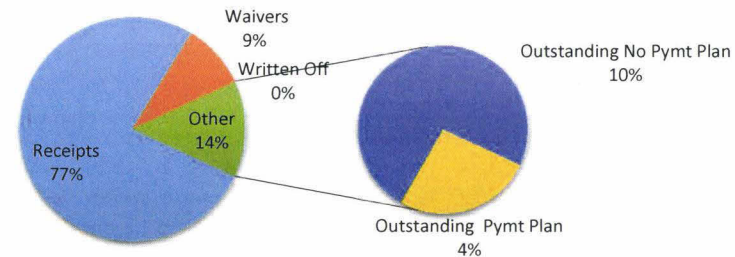


NON MARKETED PROGRAM



Non Marketed Outstanding Fees	0 - 3 mths	4 - 12 mths	1 Yr +	2 Yrs +	3 Yrs +	4 Yrs +	5 Yrs +	6 Yrs +	7 Yrs +	Grand Total
Bridging Visa	\$ 552,498.00	\$ 889,914.80	\$ 617,813.96	\$ 507,438.44	\$ 419,847.09	\$ 396,187.93	\$ 271,076.68	\$ 95,391.70	\$ 3,730.00	\$ 3,753,899
Dependant	\$ 154,406.00	\$ 366,209.00	\$ 270,240.00	\$ 216,955.02	\$ 94,368.90	\$ 124,240.88	\$ 44,309.78	\$ 27,514.00	\$ 17,256.00	\$ 1,315,500
Total Fees Owing	\$ 706,904	\$ 1,256,124	\$ 888,054	\$ 724,393	\$ 514,216	\$ 520,429	\$ 315,386	\$ 122,906	\$ 20,986	\$ 5,069,398
No of Students	235	239	165	119	96	110	62	21	5	618
	14%	25%	18%	14%	10%	10%	6%	2%	0%	100%

Non Marketed - Invoice Collections



	Total Invoiced	Receipts	Waivers	Written Off	Outstanding Pymt Plan	Outstanding No Pymt Plan	Outstanding Total Amount
Bridging Visa	\$10,267,573	\$3,572,220	\$2,941,454	\$ -	\$ 844,572	\$ 2,909,326	\$ 3,753,899
Dependant	\$26,181,801	\$24,384,924	\$481,377	\$ -	\$ 483,326	\$ 832,173	\$ 1,315,500
Non Marketed Program	\$ 36,449,374	\$ 27,957,145	\$ 3,422,831	\$ -	\$ 1,327,899	\$ 3,741,500	\$ 5,069,398

74%
26%

Bridging Visa		Dependant Program	
Nationality	Balance Amount	Nationality	Balance Amount
s.47(3)(b) - Contrary to Public Interest	\$ 418,512	s.47(3)(b) - Contrary to Public Interest	\$ 302,302
	\$ 334,155		\$ 145,253
	\$ 275,477		\$ 126,874
	\$ 272,243		\$ 67,393
	\$ 209,472		\$ 62,278
	\$ 207,568		\$ 59,797
	\$ 196,325		\$ 58,260
	\$ 172,661		\$ 54,988
	\$ 125,845		\$ 54,695
	\$ 123,615		\$ 44,791
Others	\$ 1,418,025	Others	\$ 338,868
Grand Total	\$ 3,753,898	Grand Total	1,315,499

Program	Primary	Junior High School	Senior High School	Grand Total
Bridging Visa	\$ 2,343,031	\$ 983,673	\$ 427,194	\$ 3,753,899
Dependant	\$ 887,521	\$ 336,592	\$ 91,387	\$ 1,315,500
Grand Total	\$ 3,230,552	\$ 1,320,265	\$ 518,581	\$ 5,069,398

Fee waivers: Approved October	2015	2016	2017	Grand Total
Bridging Visa		\$ 6,912.00	\$ 69,674.00	\$ 76,586.00
Dependant			\$ -	\$ -
Grand Total	0.00	6,912.00	69,674.00	76,586.00

Fee waivers: Refused October	2015	2016	2017	Grand Total
Bridging Visa				\$ -
Dependant	\$ -	\$ -	\$ -	\$ -
Grand Total	0.00	0.00	0.00	0.00