



Application For Financial Assistance

Family Name

Parent Details

First Name	Last Name	Mobile
Father		
Mother		

Kesser Torah College Student's Details

First Name	Last Name	Age	2025 School Year Group	First Name	Last Name	Age	2025 School Year Group

Other Dependent Children in the Family

First Name	Last Name	Age	2025 School Year Group	Current School, Yeshiva or Seminary	City	Gross Tuition Fees	Subsidies Received	Net Education Costs

Grandparents

At Kesser Torah College, we value the role of family and community in supporting Jewish education. Before applying for fee assistance, funded by the broader community, we encourage you to first explore whether grandparents or close relatives can assist with school fees.

Do you have grandparents or other close relatives who may be in a financial position to contribute towards school fees? Yes No

If so, have you approached them to discuss the possibility of their support before applying for fee assistance? Yes No

Please provide details of any assistance they are able to provide:

Note: If you are completing this form digitally, click **SAVE AS now, so you don't lose any entered information.**

Employment Information

Father's Details

Main Employer Name

Role Description or Job Title

Other employment or income sources (including job title and role description):

Mother's Details

Main Employer Name

Role Description or Job Title

Other employment or income sources (including job title and role description):

Income (Per Annum)	Father		Mother	
	Gross	Net of tax	Gross	Net of tax
Salary - Main employer				
Salary / other income 2				
Salary / other income 3				
Bonuses & commissions				
Centrelink or other government agency support				
Fringe benefits or other tax-free allowances				
Business Income (Owner's director's drawings)				
Investment income or trust distributions				
Net income from investment properties				
Total Income (\$)				

Additional Information

Family / Parent 1

Parent 2 (if seperated)

Information about your residence

Residential address

If you own your home:	Year Purchased	Purchase Price		Renovated since purchase
		\$		Yes <input type="radio"/> No <input type="radio"/>
Residential mortgage balances:	Loan Balance	Fixed	Variable	Rate
Loan 1:	\$	<input type="radio"/>	<input type="radio"/>	%
Loan 2:	\$	<input type="radio"/>	<input type="radio"/>	%
Loan 3:	\$	<input type="radio"/>	<input type="radio"/>	%
Loan 4:	\$	<input type="radio"/>	<input type="radio"/>	%
Annual holding costs	Council rates	Strata rates		Building insurance
	\$	\$		\$

Year Purchased	Purchase Price		Renovated since purchase
	\$		Yes <input type="radio"/> No <input type="radio"/>
Loan Balance	Fixed	Variable	Rate
\$	<input type="radio"/>		%
\$	<input type="radio"/>		%
\$	<input type="radio"/>		%
\$	<input type="radio"/>	<input type="radio"/>	%
Council rates	Strata rates		Building insurance
\$	\$		\$

If you rent your home:

Monthly rental
\$

Monthly rental
\$

Other Assets

Investment properties	Year Purchased	Purchase Price		Renovated since purchase
		\$		Yes <input type="radio"/> No <input type="radio"/>
Investment mortgage balances	Loan Balance	Fixed	Variable	Rate
	\$	<input type="radio"/>	<input type="radio"/>	%

Year Purchased	Purchase Price		Renovated since purchase
	\$		Yes <input type="radio"/> No <input type="radio"/>
Loan Balance	Fixed	Variable	Rate
\$	<input type="radio"/>	<input type="radio"/>	%

Motor vehicle 1	Make & model	Year manufactured	Purchase price
			\$
Motor vehicle 2			\$

Motor vehicle 1	Make & model	Year manufactured	Purchase price
			\$
Motor vehicle 2			\$

Listed shares		Market value: \$
Investment portfolios	Portfolio name	Market value: \$
Shares in private companies/unlisted funds	Name	Market value: \$
Other investments	Name	Market value: \$

		Market value: \$
Portfolio name		Market value: \$
Name		Market value: \$
Name		Market value: \$

Other liabilities	Loan Balance	Fixed	Variable	Rate
	\$	<input type="radio"/>	<input type="radio"/>	%
	\$	<input type="radio"/>	<input type="radio"/>	%

Loan Balance	Fixed	Variable	Rate
\$	<input type="radio"/>	<input type="radio"/>	%
\$	<input type="radio"/>	<input type="radio"/>	%

Trusts

Are you or any of your dependents the beneficiary of a trust Yes No

If yes, please provide details:

Are you or any of your dependents the beneficiary of a trust Yes No

If yes, please provide details:

Checklist of documents to be attached (where applicable):

- A minimum of 3 most recent consecutive payslips from each employer.
- Payslip or letter from employer stating whole remuneration package including non-cash benefits.
- Statement of benefits from Centrelink or Family Assistance Office.
- Copy of most recent council rates assessment and strata fees invoice.
- Income tax returns for two most recent financial years and ATO Notices of Assessment (for both parents).
- Latest financial statements and tax returns for any interests in sole trader business, partnerships, trusts, or companies in which you are a shareholder or beneficiary.
- Investment property's settlement document, loan statements for the past 12 months and minimum of 3 most recent consecutive agent rental statements.
- Fee statements for other school, Yeshiva, or Seminary education costs, including any subsidies received.
- Loan statements for the past 12 months showing your variable or fixed interest rates for your residence.
- Lease Agreement if renting the property to live in.
- Latest Home Insurance policy.
- Motor Vehicle certificates of registration.
- Documentation showing investment portfolios, shares in private companies or unlisted funds, listed shares or other investments.
- Details of any liabilities showing amount owing, fixed or variable rate and rate %.

Declaration

1. I/We declare that all information given on this form is true, accurate and complete to the best of my/our knowledge.
2. I/We have read and agree to be bound by all background terms and conditions outlined in this Application either direct or implied.
3. I/We also understand and agree that should it be proven that I/we have intentionally misled KTC by giving false information, omitting information, or making inaccurate declaration, I/we will be personally liable for payment of Full Fees retrospectively from the date of my child/children commenced school for the school year and repayment of Financial Assistance provided.
4. I/We agree that any material change in circumstances will be advised promptly to KTC.
5. I/We acknowledge that I/we are jointly and severally liable to KTC for all school fees, levies and incidental charges incurred in regard to attendance at KTC by the student(s) the subject of the Application.
6. I/We agree that KTC may verify the relevant information provided with any relevant party. KTC or its representatives may inspect copies of my/our income tax returns, those of my/our immediate family, or any Company or Trust returns relating thereto. This application shall be deemed an authority to my/our Accountant or legal or professional adviser to furnish details on request.
7. I/We acknowledge that, if granted financial assistance, I/we complete either a Direct Debit Request or some other similar authority so that remaining fees, levies and charges are automatically paid as they fall due.
8. I/We acknowledge that any financial assistance provided or granted by KTC shall be payable on demand by KTC in the event of a change of circumstances making repayment possible, or in the event that false and misleading information or an inaccurate declaration is found to have been supplied or relevant information omitted. This agreement shall not be extinguished or deemed to be void when our child/children leave KTC.
9. This application authorises and permits KTC to make all and any necessary credit or financial checks and enquiries of any financial or other institution, credit provider or credit reporting agency, notwithstanding the provisions of any Privacy Act or other like Act or legislation and we acknowledge that such information can include any information regarding my/our credit worthiness, credit standing and history or credit capacity that credit providers are allowed to give to us or receive from other credit providers under the Privacy Act.
10. I/We acknowledge that KTC may require a charge to be granted in its favour over real property to secure fees owing and may make the execution of such a charge a condition of the granting or continuing of Financial Assistance.
- 11. I/We acknowledge that, other than with the written approval of KTC, unless all information in this application has been provided and all questions answered accurately and in detail, that this Application will not be considered and Full Fees will remain due and payable.**
12. I/We acknowledge that, until written advice is provided to the contrary, Full Fees will remain due and payable, notwithstanding any Financial Assistance that may have been previously provided.

Full name of parent/guardian 1

Date

Signature

Full name of parent/guardian 2

Date

Signature

Terms and Conditions

1. Kesser Torah College Limited ("KTC") sets school fees in accordance with the KTC School Fees Policy. The School fees are set at rates, which cover the cost of educating each child enrolled at KTC. These fees are called "Full Fees". Full Fees are due unless a family is notified in writing by KTC, in its sole and absolute discretion, that financial assistance has been approved.
2. It is the policy of the school to provide assistance in the form of a fee subsidy to families whom KTC assesses as being unable to pay Full Fees due to their financial circumstances. Determination and offers of financial assistance are at the discretion of KTC. If the Fee Payer intends to apply for financial assistance, they must apply on enrolment or before the end of January of each calendar year, otherwise it is in KTC's sole and absolute discretion whether to accept the application. If a Fee Payer's financial circumstances change at any time throughout the calendar year, the Fee Payer will be entitled to apply for financial assistance. However, KTC will be entitled to request additional documentation evidencing the Fee Payer's financial circumstances changing within the previous one (1) month. If the Fee Payer does not provide the requested information and documentation, KTC is entitled to deem the application withdrawn.
3. The level of assistance is based on the assessment of the answers provided in the application form, as well as further information provided at an interview if necessary.
4. The amount of financial assistance given is set by the KTC Fee Committee, and may be reviewed at their discretion at any time.
5. Fee subsidies do not cover administration fees, levies, books, excursions, transport or uniforms. These costs and expenses will be charged to the Fee Payer in their entirety.
6. There are no subsidies for Pre-School or Day Care fees.
7. **All requested information and documentation listed on the checklist of documents to be attached is to be provided with the application for the assessment to be considered. If the Fee Payer does not provide the requested information and documentation, KTC is entitled to deem the application withdrawn.**
8. The fee subsidy is subject to annual review.