

Pymble Ladies' College

PAY BY PAYMENT PLAN – EDSTART PLUS

From 2025 *Pymble* will partner with Edstart to continue to provide flexibility and choice with fee payments. Edstart Plus provides:

- Options to pay weekly, fortnightly, or monthly by selecting the schedule that works best for you
- The ability to choose your preferred day when payments are made
- The ability to spread your school fee payments over a full calendar year
- The option to pay via direct debit, debit/credit card or BPay
- The ability to adjust your repayments at any time
- The ability to include all additional charges such as Boarding fees or adjust for College-awarded scholarships, where applicable
- The ability to include in your repayments an estimated value for annual ancillary charges such IT levy, subject costs, excursions and co-curricular charges as a percentage of tuition fees (as either 10 percent or 15 percent of applicable tuition fees). This option will assist families to smooth repayments over the year to take account of these charges which will otherwise increase regular repayment amounts when included in your invoices as the year progresses.
- Edstart will not include the Voluntary Building Fund in your repayments. Should you wish to contribute to the Voluntary Building Fund please pay via 'Pymble Payments' on the College website or via the home page on the *MyPymble* portal.

Cost to use the Edstart service

As a commitment to our families, we will absorb the administrative cost for your Edstart Plus service. Please note that credit card surcharges levied by Edstart will apply to payments made by credit card.

Who do I contact if I have questions regarding fees or charges on an invoice?

You will continue to be able to view your invoices via MyPymble. Should you have a query regarding school fees or a charge on your invoice, please contact finance@pymblelc.nsw.edu.au quoting your family reference number as Edstart will be unable to answer or resolve any queries you may have regarding specific charges. Should an adjustment be necessary to your account following your query, the adjustment will appear on your next invoice and will be reflected in your future repayment amounts to Edstart.

Do I need to send a copy of each invoice to Edstart?

You do not need to send a copy of your invoice to Edstart for payment as we will send this on your behalf as soon as invoices are issued by us. Please note that if you are signed up to Edstart Plus, the balance owing as shown in the Pymble Portal shows the balance Edstart owes to *Pymble*. Refer to the Edstart customer portal for the balance you owe to Edstart.

How to sign up to Edstart Plus

2024 Payment Plan Families

Those families signed up to our 2024 payment plan will receive an onboarding email from Edstart to assist in transitioning to our new payment plan platform as our current platform will not be available in 2025.

Families wishing to commence paying by payment plan in 2025

The portal notification advising Term 1 2025 fees are available for review and payment (issued in mid-January 2025) will include a link to our dedicated *Pymble* page with Edstart to enable you to set up a payment plan for 2025.

An Edstart Fact is included as an appendix to this document with further information.

Visit Avon Road Pymble NSW 2073

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pymblelc.nsw.edu.au

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**WATCH US
CHANGE
THE WORLD™**

About Edstart Plus

Information about managing your school fees with Edstart Plus

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

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

Pymble Ladies' College

How do I get started with Edstart Plus?

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

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

What are my payment options?

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

What are the costs of using Edstart Plus?

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

What happens if I want to change my payments?

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

Is Edstart Plus a loan or credit?

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

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

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

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

Is the school receiving financial incentives for using Edstart?

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



1300 139 445



contact@edstart.com.au



edstart.com.au/pymblelc

What does the fee payment process look like?

Submit your details online

Submit your details via the dedicated Edstart website for your school



Open your Edstart account

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



Edstart pays your school fees

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

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

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

Will my credit profile be impacted?

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

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

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

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

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

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

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

Can I still talk to my school about my fees?

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

Why is my school using Edstart?

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

About Edstart

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