ACHS
Australian Christian Home Schooling

"Home Grown Education"

www.achs.edu.au
Welcome to Australian Christian Home Schooling

Australian Christian Home Schooling provides home schooling families with curriculum and support services. Formerly known as the Australian Christian Academy, we have been assisting families with the education of their children at home since 1982. Whether your child is commencing the Pre-School years, or aiming to graduate at the Year 12 level, we can provide a service to assist your home schooling needs.

Home schooling is the educational practice where parents are fully responsible for the education of their own children. Research into home schooling (McDowell & Ray, 2000) has shown that home schooled children are able to do well academically and that they are well socialised.

Members of Australian Christian Home Schooling use the Australianised ACE curriculum, which is Australia’s most widely used home schooling curriculum.

Australian Christian Home Schooling provides two levels of service, which are tailored to meet the different needs of students and their families.

These levels are:

- Basic Home Schooling Membership
- Advanced Home Schooling Membership

Visit our website for more information.

Australian Christian Home Schooling Contact Details:

Postal Address:
PO Box 3101
Caboolture, QLD 4510

Street Address:
8-12 Business Drive
Narangba QLD 4504

P 07 3881 5745
W www.achs.edu.au
Eachs@cem.org.au

Reference
What is Home Schooling?

Definition

Home schooling is the practice of parents taking responsibility for the education of their own children in the environment of their own family home.

The modern home education movement is rapidly growing, both in Australia and around the world. Educational researchers\(^1\) state that home education is a growing global educational phenomenon.

History

Home schooling, however, is not a new educational phenomenon. Historians\(^2\) have noted that in the past, the home and the church have been largely responsible for education in the western world. Home-based education has been the educational “norm” for much of the history of our culture.

Compulsory State education is a relatively recent phenomenon, arising from a nationalistic movement of the 19th Century. From the 1870s, the “State” began to take control of education in many western nations. In Australia, during the 1800s, the state designed the learning requirements and the goals of education based on “common Christianity”.

During the 20th century, however, many Christian values were slowly withdrawn from the Australian education syllabus. By the 1960s, Australian schools saw traditional Biblical Christian values replaced by humanistic values. Accompanying this trend was a decline in basic literacy and numeracy and general academic standards in schools.

Similarly, declining moral values in school curricula was accompanied by moral decline in students. This moral decline was characterised by the questioning of biblical values and parental authority, a marked increase in teenage delinquency, bullying, drug and alcohol abuse, sexual promiscuity, teenage pregnancy and youth suicide in our society. Some educators and parents have concluded that our State schools are not the best environment for the academic and social development of children.

In response to these trends within the public school system in the 1960s, 1970s and 1980s, the modern home schooling movement grew dramatically. Now, in the 21st century, parents have, in home schooling, an educational alternative for their children which is consistent with their own family values.

1 Brian Ray Ph.D.  Marching to the Beat of Their Own Drum. A profile of Home Education Research (1992)
Benefits of Home Schooling

Academic benefits
Home schooling is distinctly tailored to the needs of the individual child. Each child’s academic needs are directly addressed with ACHS’s academic program. Our academic program combines individualised curriculum, mastery learning methods, professional teachers (Advanced Level) and parent dedication to give each student access to optimal academic growth.

Home schooled students are able to focus on their work in a loving environment free from distraction by peer pressure, large class numbers, foolish class behaviour, bullying and ridicule. Home schooled students are able to avoid the major disadvantages of mass education.

Academic research by respected scholars (1-3) around the world show that home educated students in general, are able to perform academically as well as, if not better than, children their own age, who attend traditional schools.

ACHS students are taught to read by the phonics method. This method builds strong readers. We provide assistance to students who come to ACHS with poor reading skills. Throughout our academic program, our students are encouraged to develop independent study skills, which equip them well for later TAFE and University studies.

Family Values Benefits
Home schooling parents are able to emphasise to their children, the importance of the nuclear family. They are able to teach their children their own family values. Thus, home schooled children do not suffer conflicting values between home and a school-based education. This consistency of lifestyle and family values assists children to become secure and confident. Furthermore, home educated children are better protected from values which are contrary to family values, and from exposure to negative peer influences and other role models and lifestyles contrary to their family values.

Socialisation Benefits
Social Psychologist, Dr. Durkin (1995) defines socialisation, in the Encyclopedia of Social Psychology, as:

“the process whereby people acquire the rules of behaviour and systems, beliefs and attitudes that equip a person to function effectively as a member of a particular society” (p.614).

Home educated children interact socially with people across the complete age-range of society. Through this interaction they are able to acquire the rules of behaviour, and the beliefs and attitudes that will allow them to function effectively as members of our society. Unlike children who are in age-peer classes for up to twelve years, home educated students are not socially forced into prolonged unwelcomed relationships with children of their own age, or with children who may be a bad influence. Age-segregated classrooms, in schools, differ from the reality of our communities, as nowhere else in our society are people restricted to interacting, on a long-term basis, with people of the same age, experience and values.

Parenting Benefits
Home schooling parents have control of their child’s education and development rather than handing this over to others in schools. They are able to provide their loving home environment as an ideal context for their children’s nurture and education. Home schooling enables parents to incorporate good discipline, efficient use of time and “real-life” experiences into their children’s formal education.

Family Relationships Benefits
Home schooling parents enjoy the privilege of being with their children throughout the school day. They are able to maintain close family relationships as a normal part of living. This gives committed home educators a deep sense of fulfilment when it comes to fathering and mothering. It also gives children a greater sense of security. This security, psychologists believe, allows children to confidently progress into the adult world, at the appropriate time. (8)
Benefits of Home Schooling continued...

Academic researchers (4-7) demonstrated that home schooled students have a significantly higher self-concept than traditionally-schooled students. Dr. Delahooke (5) showed that home schooled students are more socially adjusted and display better communication skills and daily living skills than traditionally-schooled children. Dr. L. Shyers (7) research showed that home educated students resorted to significantly lower problem behaviour, as a way of coping with life’s difficulties than traditionally-schooled children. Dr. Smedley’s work noted that because home schooled students related far more frequently to adults during the day, they were consequently more mature than their traditionally school-educated counterparts.

Home schooled children are protected from the negative peer influences of the classroom, and are able to grow in a relaxed manner, to reach their God given potential. They are able to grow in self-confidence and confidence in God within the secure, family environment. They can grow as strong individuals, less susceptible to a “herd mentality”, and are able to love and serve others in the wider community.

The Curriculum

The Australian Christian Home Schooling uses the International ACE curriculum. ACE is Australia’s most widely used home education curriculum. ACE is a “Mastery Learning” academic program.

ACHS’s curriculum offers:

- A Comprehensive Kindergarten Program.
- A Phonics-Based Learning-to-Read program.
- Over 50 elective subjects for High School.
- Regular testing. Check-up tests, self tests and unit tests are built into every unit of work.

Spiritual Benefits

Children who are home schooled with Australian Christian Home Schooling are able to be grounded in the Christian faith. They learn from Christian curriculum and are exposed to your family’s spiritual tone on a consistent basis. They are also protected from non-Christian influences, humanistic teaching and humanistic teachers. Thus, our students have the opportunity to literally follow the “faith of our fathers”, as they respond to the instruction of their father and the law of their mother (Proverbs 1:8). Such children have a maximum opportunity to come to know God the Father and Jesus Christ whom He has sent.

1. Dr. Brian Ray, PhD., 1992, Marching to the Beat of Their Own Drum: A Profile of Home Education Research.
7. Dr. M.E. Shavers (1992), A Comparison of Social Adjustment Between Home and Traditionally Schooled Children.
9. Educational researchers state Home Education is growing around the world.
The Methodology

**LEARNING CENTRED** The self-instructional method of learning is centred around children and their learning, not the teacher and teaching.

**GOAL SETTING** Children are taught to set daily, weekly and long-term goals.

**BUILT-IN CHECKS ON LEARNING** The scoring strips, checkup quizzes, self tests and unit tests are points of reference to check to see if learning is really taking place. Very few, if any, other learning methods in Australia employ such an objective set of learning reference points.

**LEARNING AT THE CHILD’S RATE** The use of the ACE system allows the child to learn at his or her own rate. This is true for students who are gifted learners, for students whose learning abilities are not as advanced and also for students with learning difficulties.

**ENSURES PROGRESS** Diligent, daily use of the ACE system provides the child with an efficient home-based education. A child can progress from the junior academic levels into High School academic levels under parental control and supervision.

**CHARACTER BUILDING** Use of the ACE self-instructional, individualised system promotes independent learning, honesty, accountability, reliability and stability in the child who is faithful, and is supervised well by his or her parents.

**DAILY ACCOUNTABILITY** The daily goal check allows parents to check the child’s goals, work and learning for the day.

Benefits of the Australianised ACE Curriculum

The **CURRICULUM is ESTABLISHED** It has been developed by curriculum writing experts. Parents don’t have to find, access and compile their own curriculum. It is already in place.

**SELF INSTRUCTIONAL** The ACE curriculum is a self-instructional tool, not a school text book. It does not need a professional teacher with a degree in a subject to teach that subject to your child. The teaching is written into the curriculum. This method of instruction is one of the best forms of self-directed and mastery learning. It is used in registered schools in all Australian states(1).

**EMPOWERS PARENTS** The Bible states that parents are to teach their children. (Deuteronomy 6:5-7; Proverbs 22:6; Ephesians 6:4). The ACE curriculum provides the expertise in each specific subject area to assist the parent in this task. Thus the parent does not have to have a degree in any particular subject area. The partnership of the parent, the curriculum and ACHS allows the parent to confidently teach the child.

**BIBLICAL WORLDVIEW** The philosophy and worldview of the curriculum is distinctly Biblical. It embodies traditional Biblical Christian values.

**CHARACTER BUILDING** The curriculum encourages the development of positive character traits in the child. These character traits include characteristics that Jesus demonstrated such as: courage, honesty, compassion, creativity, resourcefulness, etc. Positive character development in children is one of the main goals for home educators.

**EMPATHISES WITH CHILDREN** The cartoon characters in the curriculum grow up with your children. They face similar problems that children normally face and exhibit Biblical answers to their problems. The curriculum provides wholesome role models for children as they study daily.

**COLOURFUL & INTERESTING** The work units look good and are fun to use.

**ENCOURAGES THOUGHT** The activities in the curriculum require varied levels of higher order thinking processes.

**SAFETY NET** The curriculum is a safety net for you as an educator. It provides the basics of education, so your child will not miss out on important steps in education. This core curriculum covers all that is required for a fundamentally sound education.

**ALLOWS FOR CREATIVITY** Other activities or subjects may be added beyond the core curriculum to enhance the child’s development and education according to his or her individual gifts and abilities. Similarly, the structured curriculum can be the basis for any form of further discussion, research or follow-up learning activities associated with points of interest for your child.

**FREES THE PARENT** Parents are free from being loaded down with tedious lesson planning. They are freed to give their full attention to their own children without being hindered by having to develop other curricula and lesson plans.

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We believe in:
* The inspiration of the whole Bible;
* The one God, eternally existent Father, Son, and Holy Spirit, who created man by a direct, immediate act;
* The deity, pre-existence, incarnation, virgin birth, sinless life, miracles, substitutionary death, bodily resurrection, ascension to Heaven, and the second coming of the Lord Jesus Christ.
* The fall of man, the need of regeneration by the operation of the Holy Spirit on the basis of grace alone, and the resurrection of all, to life or damnation.
* The spiritual relationship of all believers in the Lord Jesus Christ, living a life of righteous works, avoiding sin, witnessing of His saving grace through the ministry of the Holy Spirit.

The ACHS academic program consists of an individualised, self-instructional curriculum which is consistent with the above.

Membership Agreement

ACHS agrees:
* To maintain procedures in compliance with:
  - The Lordship of Jesus Christ
  - ACHS Policy and Rationale
  - Accelerated Christian Education Ministries Inc Procedures
* To make available one copy of the Home Educators’ Procedures Manual and the Home Educators’ Training Course.
* To make available curriculum, and other necessary supplies.
* To make available support services.

Parental Agreement:
* To complete the Home Educator’s Training Course.
* To administer with diligence the Diagnostic Tests.
* To ensure that one parent will be present daily with the children to supervise their learning.
* To ensure that each child works to a target of completing at least 60 PACEs per year.
* To promote high standards in the children’s work, inspiring achievement and rewarding effort.
* To ensure that the parent and each child follows the ACE procedures faithfully eg. scoring.
* To send ACHS all completed and scored PACE tests on the first of every month.
* To furnish ACHS with additional information as requested.
* To not copy or duplicate materials and tapes produced by ACHS, CEM, or ACE.
* To ensure that financial obligations to both CEM and ACHS are paid promptly.
* To notify ACHS in writing when individual students or the family are withdrawing from ACHS.

Fee Structure:
* The initial Start-Up fee is $220 (this cost includes G.S.T.). This fee is non-refundable.
* There are also annual membership fees.
* The membership fees are payable until such time as written notice of withdrawal is received by ACHS or CEM.
* Prices are subject to change without notice.

Financial Obligation:
Parents must be committed to pay promptly that which is due. Delinquent accounts will become a cause for withholding curriculum and other services until such delinquency is cleared. Orders are to be paid in advance when placing the order. Membership may be terminated by notice in writing by either party.
This service is tailored for parents who wish to pursue home schooling by themselves. The benefits of this service include discounted purchase rate for CEM products (including ACE) along with the added benefit of some support and general advice.

Registration
You will receive information on how to apply for registration with your state educational authority.

Student Appraisal
This is a service whereby CEM teaching staff assess your child’s academic level. An educational program is set using CEM curriculum products.

Home School Support
During the school year, a staff member will be available to answer general questions and provide some support. PLEASE NOTE: This does not include assistance with specific academic queries.

Assessment & Reporting
Your child’s results will be recorded and monitored in line with graduation requirements. Your child will receive semester report cards.

Online Campus
Your child will have access to our online activities and forums.

Certification
This provides the opportunity for your child to receive an achieved Year 10 or Year 12 certificate.

Newsletter
You will receive a bi-monthly newsletter.

SCEE Student Conventions
Your child will be entitled to attend ACE Regional, South Pacific and International Student Conventions.

Student Accident Protection Insurance
Student cover is 24 hours a day, seven days a week.

Annual Membership Fees:

1 Student: $470
2 Students: $770
3 Students: $1070
4 Students: $1370
5 Students: $1570

(if you have more than 5 students please contact ACHS accounts staff)

Additional Fees:

First order of curriculum materials for new students: $230 per student
Graduation Certificates: $109.00 (full folder) per certificate + $11.00 freight or $72.25 (upgrade papers) per certificate + $2.75 freight (prices include GST)
ADVANCED Home Schooling Membership

This service includes the benefits of the Basic Home Schooling membership as well as Teacher support.

Registration
You will receive information on how to apply for registration with your state educational authority.

Student Appraisal
This is a service whereby CEM teaching staff assess your child’s academic level. An educational program is set using CEM curriculum products.

Teacher Support
This feature provides contact with a teacher for up to 25 times per school year. This allows for teacher-student contact two times a month for any academic queries and five further contacts for extra help as required.

Assessment & Reporting
Your child’s results will be recorded and monitored in line with graduation requirements. Your child will receive semester report cards.

Online Campus
Your child will have access to our online activities and forums.

Certification
This provides the opportunity for your child to receive an achieved Year 10 or Year 12 certificate.

Newsletter
You will receive a bi-monthly newsletter.

SCEE Student Conventions
Your child will be entitled to attend ACE Regional, South Pacific and International Student Conventions.

Annual Membership Fees:

<table>
<thead>
<tr>
<th>Number of Students</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Student</td>
<td>$760</td>
</tr>
<tr>
<td>2 Students</td>
<td>$1260</td>
</tr>
<tr>
<td>3 Students</td>
<td>$1760</td>
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<tr>
<td>4 Students</td>
<td>$2260</td>
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<tr>
<td>5 Students</td>
<td>$2760</td>
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</table>

(if you have more than 5 students please contact ACHS accounts staff)

Additional Fees:

First order of curriculum materials for new students: $230 per student
Graduation Certificates: $33 (full folder) per certificate + $10.00 freight OR $16.50 (upgrade papers) per certificate + $2.75 freight (prices include GST)
Getting Started with ACHS

**How long till we start?** Allow 3-4 weeks between the time of your application with ACHS and your child commencing on his/her prescribed work.

**Starting up** with Australian Christian Home Schooling, involves our staff setting up your files, accounts, and the reporting mechanisms for your children. This process begins when we receive your family and student membership forms (pages 11-16) together with the start-up fee of $220 and $50 per child for diagnostic tests (these prices include G.S.T.). The staff will then send you a Starter’s Pack, containing training and diagnostic materials.

**Assessment Stage**
Each child is assessed for their academic performance level. Your child/ren do the Maths, English, Literacy and Word Building Diagnostic Tests under your supervision, in your home. After completion, you send those tests back, with $230 per child. This cost covers the expenses for the first order of curriculum materials and the appraisement process. The appraisement process involves ACHS staff evaluating the completed diagnostic tests and setting an academic prescription for your child/ren. This prescription will consist of:

1. A bridging course to fill the child’s learning gaps.
2. Curriculum, called “PACEs”, which is prescribed for your child at his or her unique learning achievement level.

**Parent Training**
The parent primarily involved in the academic supervision of your child/ren is required to do the home educator’s training course. You and your family can derive the maximum benefit of the use of the ACE curriculum if at least one parent has completed this training. The training consists of a manual and PACEs which are completed at home and sent to ACHS. Tests must be returned with your child’s/children’s completed diagnostic tests.

**Your Learning Centre**
Choose the room you think is best suited to become your learning centre. Your training manual will show you how to set up your learning centre and how to use the ACE learning procedures.
# MEMBERSHIP FORM

## FAMILY DETAILS

**Date:** ........../........../..........  

### FATHER’S DETAILS or GUARDIAN’S/CAREGIVER’S DETAILS

<table>
<thead>
<tr>
<th>Title</th>
<th>First Name</th>
<th>Preferred Name</th>
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<tbody>
<tr>
<td>Surname</td>
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</tr>
<tr>
<td>Home Ph</td>
<td>Fax</td>
<td>Mobile</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Country of Birth</td>
<td>Nationality</td>
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<tr>
<td>Email</td>
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<tr>
<td>Postal Address</td>
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<tr>
<td>Residential Address</td>
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</tr>
<tr>
<td>Highest level of Schooling</td>
<td>Bachelor Degree or Higher</td>
<td>Advanced Diploma</td>
</tr>
<tr>
<td>Occupation</td>
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<td></td>
</tr>
<tr>
<td>Church Attended</td>
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<td>Church Denomination</td>
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### MOTHER’S DETAILS or GUARDIAN’S/CAREGIVER’S DETAILS

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<tr>
<th>Title</th>
<th>First Name</th>
<th>Preferred Name</th>
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<td>Surname</td>
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<tr>
<td>Home Ph</td>
<td>Fax</td>
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<tr>
<td>Marital Status</td>
<td>Country of Birth</td>
<td>Nationality</td>
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<tr>
<td>Occupation</td>
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<tr>
<td>Church Attended</td>
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<td>Church Denomination</td>
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**Name of Parent/Guardian who will supervise the student(s):**

If separated or divorced, who has parental responsibilities of the student(s)?

Please attach copies of Court Orders or Parenting Plans which are relevant to this application.

List below the names and ages of the children in the family:

__________________________  
__________________________  
__________________________
A Student Membership form has been completed for each child. Two are available. Please photocopy student membership form if more are required.

A copy of the Birth Certificate or its equivalent (eg Birth Extract or Passport) is included for each child.

School reports are enclosed.

If applicable, a copy of the parent’s training certificate is enclosed.

Where applicable, documentation relating to a student’s learning difficulty or condition is enclosed.

The Fee Payment form is completed and enclosed.

Payment for Start Up fee, diagnostic testing and membership fee is enclosed.

Statement below is signed.

By signing here you acknowledge that you have read and understood the ACHS Statement of Faith and Practice and the information book; and you agree to abide by the ACHS Membership Agreement outlined on page 7.
### Student Membership Form

(Complete one form per student. Please photocopy more if needed.)

#### Student Details

<table>
<thead>
<tr>
<th>Full Name:</th>
<th>Preferred Name:</th>
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<tr>
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<table>
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<tr>
<th>Date of Birth:</th>
<th>Gender:</th>
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<th>Nationality:</th>
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#### Membership Details

Commencement of membership?  
- Term 1  
- Term 2  
- Term 3  
- Term 4  
- ASAP  

What service level will this student be on?  
- Basic  
- Advanced  

#### Schooling Details

<table>
<thead>
<tr>
<th>Last Grade completed</th>
<th>What year was the last grade completed?</th>
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<tbody>
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<table>
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<tr>
<th>Last school attended</th>
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Did the school use ACE curriculum?  
- Yes  
- No  

Evaluate progress in child’s previous work:  
- Excellent  
- Good  
- Average  
- Poor  
- Non-reader  
- Poor reader  
- Average reader  
- Confident reader  

Has your child been diagnosed as having learning difficulties or a learning disability?  
- Yes  
- No  

If yes, please give details.

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Any other comments?

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### Family Information

<table>
<thead>
<tr>
<th>Customer Code</th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>Father's Surname</td>
<td>Mother's Surname</td>
<td></td>
</tr>
<tr>
<td>Father's Christian Name</td>
<td>Mother's Christian Name</td>
<td></td>
</tr>
<tr>
<td>PO Box and / or Street</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Town</td>
<td>State</td>
<td>Postcode</td>
</tr>
<tr>
<td>Home</td>
<td>Work</td>
<td>Mobile</td>
</tr>
<tr>
<td>Email</td>
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</tbody>
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### A. New Customer Fees: (up-front payment)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Enrollment Fee Fee (Once only fee)</td>
<td>This includes cost of parent training and setting up family's files. This is a non-refundable fee.</td>
</tr>
<tr>
<td>Diagnostic Tests $50 x per student (number of students: ______ x $50) Online diagnostics provided unless paper based requested</td>
<td>$ ______</td>
</tr>
<tr>
<td>Freight (International Freight will incur higher cost)</td>
<td>$10</td>
</tr>
</tbody>
</table>

**Sub Total A** $ ______

### B. First Curriculum Order Payment: (up-front payment)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Curriculum Order $230 x per student (number of students: ______ x $230)</td>
<td>$ ______</td>
</tr>
<tr>
<td>Add extra $210 if any student is a non-Reader for ABC's Kit</td>
<td>$ ______</td>
</tr>
</tbody>
</table>

**Sub Total B** $ ______

### C. Annual Student Membership:

**Full Year Fees**

<table>
<thead>
<tr>
<th>Grade</th>
<th>Basic</th>
<th>Advanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>First child</td>
<td>$470</td>
<td>$760</td>
</tr>
<tr>
<td>Second child</td>
<td>$770</td>
<td>$1260</td>
</tr>
<tr>
<td>Third child</td>
<td>$1070</td>
<td>$1760</td>
</tr>
<tr>
<td>Fourth child</td>
<td>$1370</td>
<td>$2260</td>
</tr>
<tr>
<td>Fifth or more</td>
<td>$1570</td>
<td>$2760</td>
</tr>
</tbody>
</table>

**Sub Total C**: $ ______ $ ______

### TOTAL OF ITEMS A - C

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Customer Fees - Sub Total A</td>
<td>$ ______</td>
</tr>
<tr>
<td>First Curriculum Order - Sub Total B</td>
<td>$ ______</td>
</tr>
<tr>
<td>Total Amount Due UPFRONT (To be paid by cheque or Credit Card)</td>
<td>$ ______</td>
</tr>
</tbody>
</table>

A payment option for Annual Student Membership Fees must be selected when this form is submitted.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Student Membership - Sub Total C</td>
<td>$ ______</td>
</tr>
</tbody>
</table>

A payment option for Annual Student Membership Fees must be selected when this form is submitted.

---

Please return to: Accounts Receivable CEM Ltd PO Box 3101, Caboolture QLD 4510
Phone 07 3881 5744 Fax 07 3881 5795 Email achs.acctsrec@cem.org.au
New Family Fee Payment (Cont)

Payment Plans (Please tick your choice of payment method for fees.)

<table>
<thead>
<tr>
<th>OPTION 1</th>
<th>1 Annual Payment.</th>
</tr>
</thead>
<tbody>
<tr>
<td>□</td>
<td>Enclosed is a cheque/money order for $___________ payable to Christian Education Ministries Ltd.</td>
</tr>
<tr>
<td>□</td>
<td>Please debit my Visa/Mastercard/Bank Account with $___________ as per Credit Card details provided.</td>
</tr>
<tr>
<td>□</td>
<td>Please Debit my Bank Account with $___________ as per Bank details provided. (Complete Direct Debit Request)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTION 2</th>
<th>10 Monthly Instalments</th>
</tr>
</thead>
<tbody>
<tr>
<td>□</td>
<td>Please debit my Visa/Mastercard with $___________ in ___ Equal Payments. (Complete Card details below)</td>
</tr>
<tr>
<td>□</td>
<td>Please debit my Bank Account with $___________ in ___ Equal Payments. (Complete Direct Debit Request below)</td>
</tr>
</tbody>
</table>

(Please note that we will debit your Card/Bank Account on approximately the 15th of the month commencing 15th February)

Visa/Mastercard Details

Card Type □ Mastercard □ Visa  
Card Number (Four Digits Per Box)  
Card Expiry Date / /  
Name on Card (please print)  
Card Holder Signature  
Date / /

Direct Debit Request (Bank Account Details)

I/we request and authorise Christian Education Ministries Ltd (CEM Ltd) [Debit User ID 415163] to arrange, through its own financial institution, a debit to our nominated account any amount CEM Ltd deems payable for school fees. This debit or charge will be made through the Bulk Electronic Clearing System (BECs) from our account held at the financial institution we have nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement.

Financial institution name  
Address  
Name/s on account  
BSB number (Must be 6 Digits)  
Account number  

Approval

Please sign below and return this for to: Accounts Receivable CEM Ltd PO Box 3101, Caboolture QLD 4510  
Email achs.acctsrec@cem.org.au

I, Parent/Carer, agree to to the Direct Debit Request Service Agreement on Page 3.

× Print Name  
Signature  
Date / /

* please keep a copy for your records
New Family Fee Payment (Cont)

Direct Debit Request Service Agreement

DEFINITIONS

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request between us and you.

us or we means CEM Ltd, the Debit User you have authorised by signing a direct debit request.

you means the customer who signed the direct debit request.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

1. Debiting Your Account

1.1 By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your account as authorised in the direct debit request.

1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

2. Changes By Us

2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days' written notice.

3. Changes By You

3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on Accounts Receivable Ph: 07 3881 5744.

3.2 If you wish to stop or refer a debit payment you must notify us in writing at least thirty (30) days before the next debit day. This notice should be given to us in the first instance.

4. Your Obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.

4.2 If there are insufficient clear funds in your account to meet a debit payment:

(a) you may be charged a fee and/or interest by your financial institution;

(b) you may also incur fees or charges imposed or incurred by us; and

(c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

4.4 If CEM Ltd is liable to pay goods and services tax ("GST") on a supply made in connection with this agreement, then you agree to pay CEM Ltd on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

4.5 You should check:

(a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.

(b) your account details which you have provided to us are correct by checking them against a recent account statement; and

(c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

5. Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on Accounts Receivable Ph: 07 3881 5744 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

You should check:

(a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.

(b) your account details which you have provided to us are correct by checking them against a recent account statement; and

(c) with your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

7. Confidentiality

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

(a) to the extent specifically required by law; or

(b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to Accounts Receivable - as per address below.

8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.

8.3 Any notice will be deemed to have been received two business days after it is posted.
Please return all membership forms and Fee Payment form to:
Australian Christian Home Schooling
PO Box 3101
Caboolture, QLD, 4510

Cheques should be made payable to:
Christian Education Ministries

Please call (07) 3881-5745 if you have any questions.

www.achs.edu.au