



Parent Financial Agreement

To be signed or accepted electronically at enrolment and at the start of each academic year

Version 2.0 · Effective: 1 September 2026

This Agreement sets out the financial terms of your child's enrolment at Josephian Schools. It is a binding agreement between you, as parent or legal guardian, and the Registered Trustees of Educate the Children (NGO No. 9422), trading as Josephian Schools. Please read it in full before signing or accepting. A summary version is also available; the summary does not replace this Agreement.

This version (2.0) is derived from the Josephian Fees & Finance Policy v2.0 and replaces version 1.0, which was not circulated. A Swahili version is available; the English version prevails in the event of any discrepancy of meaning.

1. Parties

This Agreement is made between:

Party	Detail
The School	Registered Trustees of Educate the Children (NGO No. 9422), trading as Josephian Schools, of Mbezi Beach Rafia, Kinondoni, Dar es Salaam, Tanzania
The Parent	The undersigned parent(s) or legal guardian(s) of the named learner
The Learner	The named child enrolled at Josephian Schools, as identified in Section 2

2. Learner and programme

Learner full name	
Date of birth	
Class / grade / form	



Business unit	Pre-School / Primary / Secondary Academic / Vocational / SEN
Date of first enrolment	
Academic year covered	

3. Fee structure

The Parent acknowledges that Josephian operates on a quarterly billing structure aligned with the academic year. The cost of educating a child each quarter — staff salaries, learning materials, utilities, transport routes, meals where applicable, and other operating commitments — is largely fixed and committed before each quarter begins, and does not vary with individual attendance.

Fees applicable to the Learner for the academic year covered by this Agreement are set out in Schedule A (attached). Schedule A is updated annually before the start of Q1.

3.1 Quarterly billing calendar

Quarter	Payment deadline
Q1	31 December (preceding year)
Q2	31 March
Q3	30 June
Q4	30 September

Payment deadlines are fixed and do not move with the academic calendar. Each quarter is billed in advance.

3.2 Components

- Tuition — quarterly, in advance.
- SEN tuition premium (where applicable) — quarterly, in advance, bundles specialised support and scheduled therapy.
- Registration fee — one-time on first enrolment, non-refundable, not pro-rated.
- Transport (where opted in) — quarterly, in advance, charged in full.
- Vocational consumables and materials (where applicable) — quarterly, in advance, charged in full.
- Other ancillary services (Orcas Swim Club, Judo Upendo, ESRAC external assessments, clubs and events) — billed per the published rate cards.

4. Mid-quarter joining

Where the Learner first attends after the start of a quarter, tuition is calculated as follows:



Joining week	Tuition payable
Weeks 1 – 3 of the quarter	100% of quarter tuition
Weeks 4 – 6	75% of quarter tuition
Weeks 7 – 9	50% of quarter tuition
Weeks 10 – 12	25% of quarter tuition, or enrolment may be deferred to the next quarter at the School's discretion

Pro-ration applies to tuition only. Transport, ancillary services, and vocational consumables are charged in full regardless of joining week, because the underlying capacity is reserved and committed in full. The registration fee is always payable in full on first enrolment.

For SEN learners, where the start of attendance is delayed by ESRAC assessment or therapy scheduling, tuition is calculated from the assessed start date with appropriate documentation.

Returning Learners who delay arrival without prior agreement pay the full quarter fee.

5. Withdrawal and refunds

Fees are non-refundable as a default. The same logic that prevents pro-ration for late joiners (within the first half of the quarter) prevents refunds for early withdrawers — the School's costs do not reduce when an individual learner withdraws. Deductions under this section recover costs the School has committed; they are not penalties, and no cost is recovered twice.

5.1 Notice

Thirty days' written notice of withdrawal is required. Notice must be given by email to accounts@josephian.co.tz or in writing to the Admin Manager. Where notice is shorter than thirty days, a **short-notice charge** applies. The charge is limited to costs the School has already committed for the following quarter in reliance on the Learner's place, and is capped at one-third of the next quarter's tuition. The School may reduce the charge where the place is refilled or costs are otherwise avoided.

5.2 Refundable circumstances

A pro-rata refund of tuition may be approved only where one of the following is documented:

- Permanent relocation more than 50 kilometres from the School (employment letter, lease, or equivalent).
- Long-term medical condition preventing attendance (registered medical practitioner's letter).
- Bereavement of the primary fee-payer (death certificate).
- Other exceptional circumstances at the Directors' discretion, recorded in writing.

5.3 Refund formula



Where a refund is approved: (full quarter tuition × proportion of unused calendar weeks) minus a 25% administration retention. The retention is the School's documented estimate of fixed costs already committed to the Learner's place and of processing the withdrawal; the School may reduce it in documented hardship cases. Transport, ancillary services, and vocational consumables are not refundable. Pro-rated ancillary services (Orcas, Judo) are refundable on the same basis as tuition, less the same retention. A written decision on any refund application is issued within fourteen working days; approved refunds are paid within thirty days by bank transfer to the originating account.

5.4 Expulsion

Where the Learner is expelled or excluded for disciplinary reasons, fees already paid for the current quarter are not refundable, because the underlying costs were committed for the full quarter. The next quarter's fees, if not yet paid, are not charged.

6. Discounts

Discount	Trigger	Notes
10%	Full annual fee for corresponding year paid in advance by 30 November	Tuition only. Mutually exclusive with the 5% quarterly discount.
5%	Quarter fee paid at least 30 days before the deadline	Tuition only. Per quarter.
Sibling 5% / 7% / 10%	2nd / 3rd / 4th+ enrolled child	Tuition only. Stackable with early-payment discounts.

Discounts are forfeited if a payment is reversed, bounced, or recalled. Staff children attract no automatic discount. Scholarships are awarded separately by Director decision in STEM and extracurricular tracks.

7. Late payment

- A grace period of 7 calendar days applies after each quarter deadline.
- From day 8: a single **late administration charge of TZS 30,000 per child per quarter** applies. It is applied once per quarter. There are no weekly accruals and no percentage surcharges.
- Cap: TZS 100,000 per quarter per family.
- The charge recovers the administrative cost of reminders, statements, and follow-up; it is reviewed annually.
- No late charge applies to amounts under an active hardship arrangement or an approved payment plan that is being met.

7.1 Escalation



If arrears persist, the School will issue reminders and notices on a published timeline, and will offer a payment plan at Director level from day 30. Persistent arrears trigger a Director-level review at day 60 and a Managing Director review from day 75. The School may decline re-enrolment for the following quarter until arrears are settled. No learner is suspended or excluded automatically by the lapse of time: any suspension or exclusion happens only where legally permissible, after written notice to the Parent and an opportunity to respond, and with the approvals required by the Fees & Finance Policy. Specific protections apply to SEN learners, Form 4 NECTA candidates, pre-school learners under the age of six, and any learner on an active payment plan that is being met.

8. Hardship

If the Parent experiences financial difficulty, the Parent is encouraged to engage the School early. A Hardship Application may be made on the prescribed form, supported by appropriate documentation (employer letter, medical letter, death certificate, or other). The Directors will issue a written decision within fourteen working days of complete documentation. Outcomes may include an approved payment plan (typically up to three monthly instalments within the quarter, interest-free), partial waiver, scholarship referral, or deferral. If an instalment is missed, the School reviews the plan with the Parent; the plan may be restructured once, after which the account returns to the standard arrears process. No surcharge is applied to a late instalment.

9. Payment channels and receipts

From 1 July 2026, Government Notice No. 158C of 2026 requires school fees to be paid and received through electronic payment means. Fees are payable by: bank transfer or deposit (including deposits via bank agents / wakala) to the School's accounts at NMB Bank, CRDB Bank, or Azania Bank; mobile money (M-Pesa, Tigo Pesa, or Airtel Money) to the published lipa namba; or card/POS at the Admin Office where available. Account details are published on the annual fee notice. **Cash is accepted only until 31 December 2026**, by appointment at the cashier's desk; from 1 January 2027 cash is not accepted, and the School will assist any parent to use the nearest bank agent or mobile-money channel.

Please pay using the Learner's name or account reference. A payment is recognised when it is received through an authorised channel and can be verified against a bank or mobile-money record. The School issues a receipt within twenty-four hours of confirmation; the receipt confirms and records the payment. Parents are advised to keep their transaction confirmations. Payments made without an identifiable reference are held unallocated until identified.

10. Communication

The School will issue fee statements, reminders, and notices through WhatsApp, SMS, email, or the parent portal as available. The Parent is responsible for keeping contact details current with the Admin Manager. Notices to the School should be sent to accounts@josephian.co.tz or delivered in writing to the Admin Office.



11. Data protection

The School processes Parent and Learner personal data (contact details, billing and payment records) for fee administration, in accordance with the Personal Data Protection Act, 2022 and the School's privacy notice. Access is limited to staff who need it for the finance function, and records are retained as required for audit and statutory purposes. Questions may be directed to the School's Data Protection Officer via the Admin Office.

12. Governing document

This Agreement is governed by the Josephian Schools Fees & Finance Policy v2.0 (JS-FIN-POL-01), which is reviewed annually alongside the external audit cycle. The Policy may be obtained on request from the Admin Office or on the School website. Where the Policy is updated mid-year, the version of this Agreement signed or accepted by the Parent governs until the next annual reaffirmation, except where an update is more favourable to the Parent, in which case the School applies the more favourable term.

13. Language and governing law

This Agreement is published in English and Swahili. The English version prevails in the event of any discrepancy of meaning. The Agreement is governed by the laws of the United Republic of Tanzania. Disputes will first be addressed through good-faith discussion between the Parent and the Directors; failing resolution, through mediation; failing that, through the courts of Tanzania.

14. Acceptance and signature

This Agreement may be accepted **electronically or by physical signature**. Under the Electronic Transactions Act, 2015, electronic acceptance has the same legal effect as a handwritten signature. Electronic acceptance is made through the School's official channels only (the School's verified WhatsApp Business service or the parent portal), and the School's record of the acceptance — the Parent's name, registered phone number, the version accepted, and the date and time — constitutes the record of signature. One acceptance per family covers all named learners listed in the acceptance record.

By signing or accepting, the Parent confirms that they have read, understood, and agreed to the terms of this Agreement, including the principle that quarterly fees are paid in full because the School's costs are committed in advance, and the corresponding rules on refunds, late payment, hardship, and enrolment.

Parent / legal guardian

Full name	
Relationship to learner	



Phone (WhatsApp)	
Email	
Physical address	
Mode of acceptance	Electronic (WhatsApp / portal) / Physical signature
Signature (if physical)	
Date	

Co-parent / second guardian (optional)

Full name	
Relationship to learner	
Phone (WhatsApp)	
Email	
Signature / acceptance	
Date	

For Josephian Schools

Name	
Position	
Signature	
Date	
Official stamp	



Schedule A – Fee schedule

To be attached annually before the start of Q1. Schedule A specifies, for the relevant academic year:

- Tuition fees per business unit and grade band, including SEN premium where applicable
- Registration fee
- Transport fees by route tier
- Meal fees where applicable
- Vocational consumables and materials by track
- Ancillary service fees (Orcas Swim Club, Judo Upendo, ESRAC external assessments, clubs and events)
- Bank account details and lipa namba for each approved payment channel