

PAYMENT OF FEES POLICY

PURPOSE

Under the Education and Care Services National Regulations, an approved provider must ensure that policies and procedures are in place for the payment of fees and the provision of an invoice/statement of fees charged by the service and take reasonable steps to ensure policies and procedures are followed (ACECQA, 2021).

Quality early education and care provides the foundation for children's development and social engagement whilst supporting workforce participation of parents and carers. Our Service is committed to providing quality education and care to all children at an affordable fee for families.

We undertake supporting families to gain a clear understanding of the Service fee structure, payment requirements and Child Care Subsidy benefits prior to enrolment. This policy explains the process of fee payment and the necessity of ensuring children's fees are paid on time and consequences for failure to pay fees on time.

SCOPE

This policy applies to children, families, staff, educators, management, approved provider, nominated supervisor and visitors of the Service.

LEGISLATION

Education and Care Services National Law Act 2010 (Amended 2023)

Education and Care Services National Regulations 2011 (Amended 2023)

Child Care Subsidy Secretary's Rules 2017

Family Law Act 1975

Family Assistance Law – Incorporating all related legislation for Child Care Provider Handbook

DEFINITIONS

Department of Education - Early Childhood Education and Care (ECEC) – Regulatory Authority responsible for the approval, monitoring and quality assessment of services in their jurisdiction in accordance with the national legislative framework and in relation to the National Quality Standard.

National Quality Framework (NQF) – provides a national approach to regulation, assessment and quality improvement for early childhood education and care and outside school hours care services across Australia.

National Quality Standard (NQS) – sets a high national benchmark for early childhood education and care and outside school hours care services in Australia. The NQS includes seven quality areas that are important outcomes for children. Services are assessed and rated by their regulatory authority against the NQS and given a rating for each of the 7 quality areas and an overall rating based on these results.

Child Care Subsidy (CCS) – is the main way the Australian Government helps families with childcare fees. Families must meet eligibility criteria to get CCS.

Gap Fee – families who receive CCS must make a co-contribution to their childcare fees. This is a requirement under Family Assistance Law. They do this by paying the difference between the Service fee and the CCS amount. This is known as the gap fee.

Hubhello – is a cloud-based Child Care Software system designed to service Early Childhood Education and Care and Outside School Hours Care Services in Australia.

Additional Child Care Subside (ACCS) – provides extra help with the cost of early childhood education and care to families facing difficult or challenging circumstances. ACCS will usually cover all a child's early childhood education and care fees.

Parents/Guardians – a person who has parental responsibility for the child.

Staff – employee of Elder Street Early Childhood centre.

Nominated Supervisor – a person with responsibility for the day-to-day management of an approved service.

Leadership Team – an internal group of leaders within the Childcare Centre comprising of the Approved Provider, Directors and Educational leaders.

POLICY STATEMENT

As an approved childcare service, Child Care Subsidy (CCS) is available to reduce fees to eligible families. Our fee structure is based on our ability to provide the requirements of the Education and Care National Law and National Regulations, Family Assistance Law, the Australian Taxation Office and guidelines contained in the Child Care Provider Handbook.

Our Service aims to ensure families understand the fee schedule and payment process required for education and care to be provided for their child. We are committed to meet our obligations to maintain financial integrity and comply with all Child Care Subsidy legislative requirements. We have effective compliance

systems in place to ensure childcare funding is administered appropriately. Our Service ensures the confidentiality and privacy of all personal information provided to the Service about the enrolled child and family.

POLICY

General Fees:

- a) Fees are charged for each session of care and vary depending on the age of the child in care
- b) CCS is paid directly to the Service, and this is used as a fee reduction (visible on a family's invoice)
- c) Families are required to pay the difference between the fee charged by the Service and the subsidy amount - this is referred to as the 'gap fee'
- d) A dated receipt is provided to all families upon receipt of fee payments.
- e) Fees are to be paid either weekly, fortnightly or monthly directly into the service's bank account. Bank details are provided to families on enrolment.
- f) Fees are payable for every session that a child is enrolled in the Service. This includes sick days, and family holidays but excludes periods when the Service organises the closure e.g. Christmas closure period and Staff Professional Development days.
- g) Fees are charged for full sessions only (regardless of the actual attendance hours)
- h) Families are requested to contact the Service if their child is unable to attend a session
- i) Casual days may be offered to families if available within the Service's license through our Buy/Sell process. Please see our Centre Handbook for further information.

Child Care Subsidy (CCS):

- a) Parents/guardians are required to register for CCS through their myGov account linked to Centrelink and provide documentation to support the CCS payment
- b) Basic requirements that must be satisfied for an individual to be eligible to receive Child Care Subsidy. The child must:
 - 1) be a 'Family Tax Benefit child' or 'regular care child' and
 - 2) be 13 or under and not attending secondary school and
 - 3) meet immunisation requirements
- c) The person claiming the Child Care Subsidy, or their partner must:
 - 1) meet residency requirements and
 - 2) be liable to pay for care provided under a Complying Written Arrangement (CWA) (their written agreement) with their childcare provider
- d) Childcare must be provided by an approved provider
- e) Families level of Child Care Subsidy will be determined by:
 - 1) combined family income
 - 2) activity test of parents

- 3) type of early learning and childcare Service
- f) Child Care Subsidy will be provided directly to the Service and this amount deducted from the parent/family account
 - g) Families must regularly check their details are correct and report a change in circumstance to Centrelink (family income, activity levels, relationship changes or any other changes to their circumstances)
 - h) Any disputes with CCS payments are the responsibility of the family. The family will be referred to contact Centrelink directly for any enquiries regarding CCS payments.

Payment of Fees:

- a) Families are required to pay fees into the Centre's BSB, and bank account details provided on enrolment.
- b) Families will be issued with an invoice each Tuesday on a weekly basis in accordance with the fee payment and Regulatory requirements
- c) The invoice will include details of the sessions of care provided and the resulting fee reduction amounts
- d) The invoice is generated using CCS Software, Hubhello, which meets all requirements as per Family Assistance Law legislation
- e) The service uses Hubhello to issue Statements (on request) and Invoices (weekly)
- f) The service uses Hubhello to collect the gap fee from families
- g) The gap fees must be paid using our bank details as provided
- h) A review of the child's enrolment will occur where fees are not paid on a regular basis

Absences from Service:

- a) Families are requested to contact the Service if their child is unable to attend a session
- b) Families must still pay the gap fee to the Service if their child is unable to attend
- c) Under the Child Care Subsidy, families are allowed 42 absence days per child, per financial year and may be entitled to additional absence days in certain circumstances
- d) Allowable absences can be taken for any reason. Families do not have to provide evidence
- e) Additional absences can be claimed for the specified reasons as defined by the Family Assistance Law
- f) Records and evidence will be kept by the Service for each additional absence, where required
- g) Families can view their absence count through their Centrelink online account via myGov
- h) In a period of local emergency, such as bushfire or pandemic, and our Service is temporarily shut down on public health advice, families may be provided with additional absence days as per Family Assistance Law legislation

Financial Difficulties:

- a) Families can apply for Additional Child Care Subsidy (ACCS) through Centrelink for additional fee assistance if they are experiencing temporary financial hardship
- b) There are four different payments under Additional Child Care Subsidy:
 - 1) Additional Child Care Subsidy (child wellbeing)—to help children who are at risk of serious abuse or neglect. The approved provider is involved in determining children who may require additional support who are at risk of harm
 - 2) Additional Child Care Subsidy (grandparent)—to help grandparents on income support who are the principal caregiver of their grandchildren. Families are required to contact Centrelink directly regarding this payment
 - 3) Additional Child Care Subsidy (temporary financial hardship)—to help families experiencing financial hardship. Families are required to contact Centrelink directly regarding this payment
 - 4) Additional Child Care Subsidy (transition to work)—to help low-income families transitioning from income support to work. Families are required to contact Centrelink directly regarding this payment

Debt Recovery Procedure:

- a) If fees are more than two weeks in arrears the family will be contacted via email and asked to make a payment immediately.
- b) If families have failed to communicate or can't be contacted in relation to the debt owing, then a formal letter will be emailed to the family encouraging them to enter into a debt agreement with the service to repay the outstanding fees. A written document will be provided for the family to sign outlining the repayment plan details. The repayment plan will provide information as to the duration and amount of the repayment as well as steps that will be taken if the repayment plan is not adhered to.
- c) The family will be contacted for immediate payment and if payment is not received, the family will receive a letter terminating the child's position. At this time the Service will initiate its debt collection process, following privacy and conditional requirements.
- d) A child's position will be terminated if payment has been made after this process.

Late Collection of Children Fees:

- a) It is unacceptable to pick children up late from the Service. If your child remains at the centre after this time a fee of \$10.00 for the first 5 minutes and \$1.00 per minute thereafter will be charged.
- b) A review of the child's enrolment will occur where families are consistently picking children up late

Change of Fees:

- a) Fees are subject to change at any time provided a minimum of fourteen days written notice is given to all families
- b) CCS hourly rate caps may be increased by the Consumer Price Index (CPI) at the commencement of each financial year
- c) Any CCS hourly rate increases are governed by CCS and are automatically adjusted through our CCS Software, Hubhello.

Termination of Enrolment:

- a) Parents are to provide two weeks' written notice of their intention to withdraw a child from the centre. Normal fees will continue to be charged for the two-week notice period. Bonds held will be returned once the account has a zero balance.
- b) If termination from the Service is required without notification, families may lose their Child Care Subsidy, resulting in the payment of requirement for full fees to be charged. They will also forego their bond payment made on enrolment.
- c) In some circumstances CCS may not be paid for sessions if the child has not physically started care
- d) Additionally, CCS may not be paid for absences submitted after a child's last physical day of care, unless conditions have been met as specified by Family Assistance Law.

Responsibility of the Nominated Supervisor:

The Nominated Supervisor is responsible for:

- a) ensuring all families are aware of our Payment of Fees Policy
- b) ensuring enrolments are submitted correctly with the appropriate enrolment information
- c) providing families with regular Invoices
- d) notifying families of any overdue fees
- e) providing families with reminder letters as required
- f) terminating enrolment of children should fees not be paid
- g) discussing fee payment with families if required
- h) providing at least 14 days written notice to families of any fee increases or changes to the way fees are collected

Responsibility of Families:

- a) provide the Service with the correct enrolment details to facilitate the CCS claim, if required, including:
 - 1) Centrelink Reference Numbers for child and CCS claimant
 - 2) Date of Birth for child and CCS claimant

- 3) ensure payment of fees as per policy
- 4) notify Centrelink of any changes that may affect their CCS entitlement
- 5) confirm their child's enrolment through the parents' myGov account.

Third Party Payments:

Parents are generally liable to pay the co-contribution for childcare fees. Only state and territory governments (and their agencies) can contribute to the cost, in part or full, of childcare fees for families. Where an agreement has been made between an employer or charity to assist in the contribution of fees the fees must be reduced accordingly before CCS has been applied. Our Service will record all documentation regarding any third-party payments.

Complaints Relating to the Administration of Child Care Subsidy:

Families who wish to raise concerns regarding the management of Child Care Subsidy should speak with the Nominated Supervisor in the first instance. The Nominated Supervisor will follow the steps as outlined in this policy, including advising the Approved Provider of all grievances.

Families can raise concerns regarding management of the Child Care Subsidy to the dedicated Child Care Tip-Off Line either via phone or email:

Phone: 1800 664 231

Email: tipoffline@education.gov.au

CONTINUOUS IMPROVEMENT/REFLECTION

Our Payment of Fees Policy will be reviewed on an annual basis in consultation with children, families, staff, educators and management.

Developed:	June 2012 by Melissa Duffy-Fagan
Reviewed:	July 2015 by M Duffy-Fagan and K Pomfrett
	January 2017 by M Duffy-Fagan
	July 2018 by M Duffy-Fagan and K Pomfrett
	June 2024 by M Duffy-Fagan, K Hewat, P Guy and K Pomfrett
	June 2025 by M Duffy Fagan, K Hewat & P Guy
Sources:	DEEWR Child Care Service Handbook 2011-2012
	Elder Street Early Childhood Centre Handbook 2012
	www.familyassist.gov.au
	www.mychild.gov.au
	Education and Care Services National Regulations 2011
	https://www.education.gov.au/child-care-legislation
	https://www.education.gov.au/child-care-subsidy-0
	CELA – QA7 Governance and Leadership

Guide to the National Quality Framework.
Commonwealth Department of Education