

PAYMENT OF FEES POLICY

Policy Statement

To enable Little Adventures Early Learning to provide high quality early childhood education and care to children and their families, we need to ensure we are financially viable. Our service's financial viability and access to our Service will be ensured by having families made aware of all fees and the fee payment requirements upon enrolment.

Strategies and Practices

- The *Payment of Fees Policy* is available to families upon enrolment and staff upon induction.
- The Approved Provider determines the required fee level.
- The Fee Schedule is explained to families at the time of enrolment and is included in the Family Handbook for their reference.
- A late fee of \$1 per minute will be charged for any child collected later than the Service's closing time.
- The Service ensures that wherever possible, parents of children enrolled at the Service are notified at least 14 days in advance of any change that will affect the fees charged or the way in which the fees are collected
- A Statement of Fees is issued to families every two weeks detailing the child's attendance, fees charged, and payments made within that period. Receipts of payments are also documented on the fortnightly statement.
- Families should contact the Service to advise of their child's inability to attend as soon as this is known. Fees are still required to be paid on days the child would normally attend, including public holidays.
- Fees are not charged for days when the Service is closed outside of Public Holidays.
- An enrolment fee is charged per child to secure the child's booking at the Service. This fee is non-refundable. The current enrolment fee is disclosed in the Family Handbook.
- A bond fee is charged per child. This fee is required to be paid before the child commences or included in the first fee payment deduction. The current bond fee is disclosed in the Family Handbook.
- Families accounts are charged and required to be paid two weeks in advance at all times.
- Once 2 weeks notice of intent to withdraw the child has been received by the Service, the bond fee will be credited towards the last two weeks fees, or refunded to the nominated bank account.
- The child must be physically present at the service on the last day of their two-week notice period. The family is not eligible to receive CCS from the time that their child last physically attended the service and the end of the notice period, if they do not attend on their last day of care. Therefore, full fees will be incurred for that period. This is called Cessation of Care and is a Government requirement not a service specific policy position.
- Families are able to choose the frequency and day that they want their fees to be deducted. The service maintains a list of family's preferences for fee payments and follows this schedule when deducting fees each day.
- The service uses the Debit Success System to process fees. Families nominate a bank account or credit card from which they would like their fees to be deducted and complete the required authorisation form.
- At the discretion of the Nominated Supervisor, families may pay their fees using the Centrelink Centrepay option or via Direct Deposit into the services bank account. Families must request these payment preferences with the Nominated Supervisor.

PAYMENT OF FEES POLICY

- It is the responsibility of the individual paying the fees to ensure that the nominated bank account and/or credit card details provided to Little Adventures Early Learning remains up to date and accurate. Families are required to notify the Service should their bank and/or credit card details change, no later than 48 hours prior to the scheduled debit.
- If an incorrect or invalid bank account and/or credit card details result in funds unable to be withdrawn, families will be liable for a Direct Debit Failed Payment Fee (Dishonour Fee).
- It is the responsibility of the family to ensure there are sufficient cleared funds in their nominated bank account and/or credit card by the debit due date to enable the direct debit to be honoured. Failure to do so will result in a Direct Debit Failed Payment Fee (Dishonour Fee).
- Families must discuss with the Nominated Supervisor any difficulties they may have in meeting payments and make suitable arrangements to pay, agreed to in writing by both parties.
- Parents/guardians are notified immediately once the service is made aware that their fees have not cleared. The family will be given the option to pay the fees that did not clear immediately, or with their next scheduled payment. If these fees are not paid immediately or with their next scheduled payment, or they have not entered into an arrangement with the Nominated Supervisor, the family will be contacted, advising them that their child's enrolment at the Service is at risk of being terminated.
- If after being notified that their child's enrolment is at risk of being terminated and no reasonable attempts are made to pay their overdue account, the family will be provided with two weeks written notice stating that their child's enrolment will be terminated.
- If accounts are still in arrears, after the child's last day of care, the Debit Success agreement and payments will still continue to be debited from the nominated bank account and/or credit card until the debt has been paid in full. If payments continue to decline, Little Adventures Early Learning will engage the services of a debt collection agency and all charges and fees relating to the collection of the debt will be paid by the family, not by Little Adventures Early Learning.
- **Child Care Subsidy (CCS) and the Child Care Subsidy System (CCSS)**
 - Little Adventures Early Learning complies with the Australian Government requirements to be an approved education and care service for the purposes of CCS. The online CCSS reporting requirements and any other requirements for claiming and administering CCS are maintained by the Service.
 - Child Care Subsidy is paid directly to Little Adventures Early Learning Pty Ltd who then passes it on to families as a fee reduction so that their fees are reduced at the time that they use childcare. Families pay the Service the difference between their subsidy and the fees charged (the gap fee).
 - From 7 March 2022, families with more than one child aged 5 or under in care can get a higher CCS. Families will get the higher subsidy for their second child and younger children. Services Australia will automatically work out the higher subsidy for each family and this information will be made available to the service.
 - The individual who is enrolling the child at the service is responsible for lodging a claim for CCS with Centrelink to determine their benefits. Ideally, this should occur prior to the child attending the service. A claim needs to be made for each individual child who is attending the Service.
 - The individual who enrolls the child at the service and has made the Claim for CCS under their Customer Reference Number (CRN) is the person responsible for paying the childcare fees. Where another party, such as the state, an employer or another organisation is paying all or part of a child's childcare fees, no subsidy can be paid for the fees paid by the other party.

PAYMENT OF FEES POLICY

- Once the individual has lodged their claim for CCS, the service must enter into an agreement with the individual on the planned arrangements for the care of the child. There are four types of arrangements that can be entered into (See table in attachment 1). Individuals need to agree to the terms of each arrangement in writing.
- For any arrangement type, the service must submit an enrolment notice for each child attending the service. The enrolment notice reflects the type of arrangement that is in place between the service and the family/ individual or organisation. For a Relevant Arrangement, or an Arrangement with an Organisation, the service invoices the individual or the organisation for the full fee as agreed in the arrangement, because no subsidy applies.
- After the service has submitted the enrolment notice for a child, the individual will be notified through their online Centrelink account to confirm that the enrolment details are correct. Once the enrolment is confirmed, entitlements to Child Care Subsidy and Additional Child Care Subsidy will be calculated and childcare fee assistance payments can begin. The service will be notified through Xplor Office when an enrolment has been confirmed. Attachment 2 outlines the enrolment process.
- Once the individual has confirmed the child's enrolment at the service, attendances (session reports) can now be submitted to CCSS for each child. Based on the information submitted in these session reports, the service will then receive payment. Attachment 3 details the recommended sequence of payments to providers where session reports are submitted after CCS eligibility and entitlement has been established.
- For any arrangement type, the service must submit an enrolment notice for each child attending the service. The enrolment notice reflects the type of arrangement that is in place between the service and the family/ individual or organisation. For a Relevant Arrangement, or an Arrangement with an Organisation, the service invoices the individual or the organisation for the full fee as agreed in the arrangement, because no subsidy applies.
- After the service has submitted the enrolment notice for a child, the individual will be notified through their online Centrelink account to confirm that the enrolment details are correct. Once the enrolment is confirmed, entitlements to Child Care Subsidy and Additional Child Care Subsidy will be calculated and childcare fee assistance payments can begin. The service will be notified through Xplor when an enrolment has been confirmed. Attachment 2 outlines the enrolment process.
- Once the individual has confirmed the child's enrolment at the service, attendances (session reports) can now be submitted to CCSS for each child. Based on the information submitted in these session reports, the service will then receive payment. Attachment 3 details the recommended sequence of payments to providers where session reports are submitted after CCS eligibility and entitlement has been established.
- When a parent claims, or eligibility and entitlement is established after session reports have been submitted, the finalisation of the claim triggers new payment decisions for any past session reports already submitted. In this sequence, any resulting back payment is made to the parent. (See attachment 4). In this instance, families will be charged the full daily fee until the individual's eligibility and entitlements are confirmed by CCSS through the QikKids software.
- Families are entitled to 42 absence days for each registered child in a financial year. CCS is paid for these days provided the child would normally have attended that day and fees have been charged. Additional absences can be claimed when the first 42 days have been used. Supporting documentation is required for approval of these additional absences. If no documentation is received, then individuals will incur the full fee for that day.
- All documentation pertaining to CCS will be kept for the specified period of time and made available to Australian Government Officers on request.

PAYMENT OF FEES POLICY

References

- *Education and Care Services National Law*
- *Education and Care Services National Regulations*
- *Guide to the National Quality Framework*
- Community Early Learning Australia – Sample Policies
- Australian Child Care Alliance NSW –
<https://nsw.childcarealliance.org.au/members/policies-required-under-regulation-168>
- Services Australia – Child Care Subsidy
<https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy>
- Department of Education Skills and Employment – *Child Care Provider Handbook*
- Dr Brenda Abbey (Childcare by Design)
- Department of Education Skills and Employment - Higher Child Care Subsidy Fact Sheet -
<https://www.dese.gov.au/child-care-subsidy/resources/higher-child-care-subsidy-factsheet>

Policy Review

The Service encourages staff and parents to be actively involved in the review of each of its policies and procedures. In addition, the Service will accommodate any new legislative changes as they occur and any issues identified as part the Service's commitment to quality improvement. The Service consults with relevant recognised authorities, where necessary, as part of the review to ensure the policy contents are consistent with current research and contemporary views on best practice.

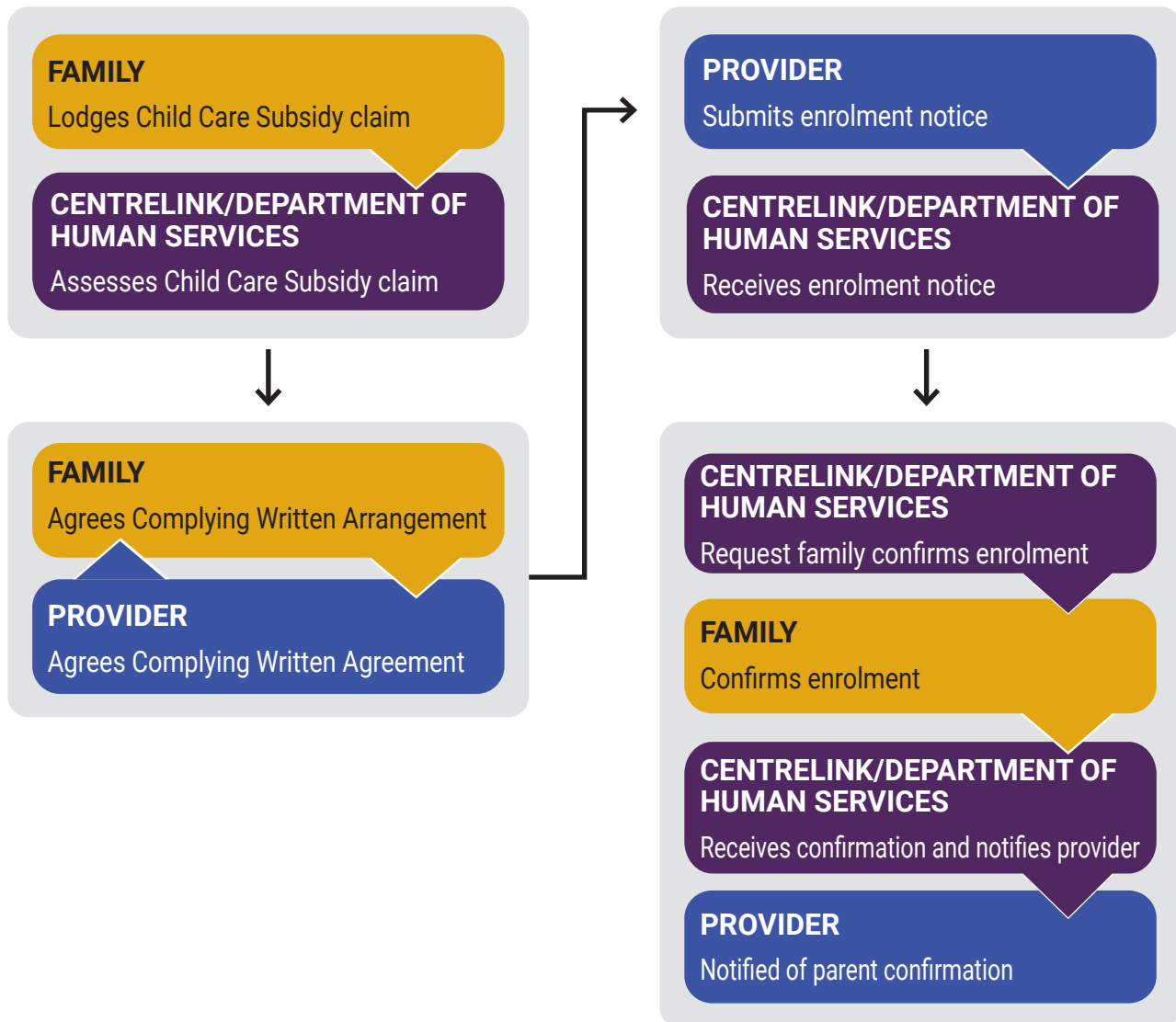
PAYMENT OF FEES POLICY

Attachment 1 – Child Care Arrangement types

Arrangement type	Description	Is Child Care Subsidy payable?
Complying Written Arrangement	<p>A Complying Written Arrangement must include the following information:</p> <ul style="list-style-type: none"> → the names and contact details of the provider and the individual(s) → the date the arrangement starts → the name and date of birth of the child (or children) → details about the days on which sessions of care will usually occur → the usual start and end times for these sessions of care → whether care will be on a casual or flexible basis (in addition to, or instead of, a routine basis) → details of fees charged under the arrangement (providers can reference a fee schedule or information available on their website), which the parties understand may vary from time to time. → Additional information can be included to support the individual’s understanding of their payment obligations. 	Yes – Child Care Subsidy or Additional Child Care Subsidy
Relevant Arrangement	<p>An arrangement between the provider and individual for the care of a child that does not meet the full requirements for a Complying Written Arrangement.</p> <p>Child Care Subsidy can be paid for care provided under this type of agreement.</p> <p>This type of enrolment notice is used only where a provider is sure that the family does not wish to claim Child Care Subsidy.</p>	No
Arrangement with an organisation (third party)	<p>An arrangement between the individual(s) and another party (for example, an employer, other organisation, or the state— such as for participants in the Adult Migrant English Program) where the other party is liable for the fees for care of the child.</p>	No

PAYMENT OF FEES POLICY

Attachment 2 – Enrolment process



PAYMENT OF FEES POLICY

Attachment 3 – Usual and recommended sequence – payments to providers where session reports are submitted after CCS eligibility and entitlements are established



Attachment 4 – Alternate sequence – back-payment to parent for CCS where sessions reports are submitted before CCS eligibility and entitlement is established or the parent is late notifying Centrelink of a change in circumstances that would increase their entitlement for session reports already submitted.

