

Fees Policy

POLICY STATEMENT

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 a statement of fees charged by the Service and take reasonable steps to ensure policies and procedures are followed (ACECQA, 2021).

Out of School Hours Care provides quality education and care for primary school-aged children outside school hours and during school holidays. Northwest Community Childcare (NWCC) provides such services and supports children to engage in play and leisure activities, develop new skills and build relationships with other children and educators whilst supporting workforce participation of parents and carers. We are committed to providing quality education and care to all children at an affordable fee for families.

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 Childcare Provider Handbook.

NATIONAL QUALITY STANDARD (NQS)

QUALITY AREA 7: GOVERNANCE AND LEADERSHIP		
7.1	Governance	Governance supports the operation of a quality Service
7.1.2	Management Systems	Systems are in place to manage risk and enable the effective management and operation of a quality Service
7.1.3	Roles and Responsibilities	Roles and responsibilities are clearly defined, and understood and support effective decision making and operation of the Service

EDUCATION AND CARE SERVICES NATIONAL REGULATIONS	
168	Education and care Services must have policies and procedures
170	Policies and procedures to be followed
171	Policies and procedures to be kept available
172	Notification of change to policies and procedures

RELATED LEGISLATION

<p>Child Care Subsidy Secretary's Rules 2017 A New Tax System (Family Assistance) Act 1999</p>	<p>Family Law Act 1975 Family Assistance Law – Incorporating all related legislation for Child Care Provider Handbook in Appendix G https://www.education.gov.au/early-childhood/resources/child-care-provider-handbook</p>
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RELATED POLICIES

<p>Management of Complaints Policy Arrival and Departure on Premises Policy Enrolment Policy</p>	<p>Governance Policy Privacy Policy</p>
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PURPOSE

For parents to gain a clear understanding of the Northwest Community Childcare 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, NWCC staff, Management, the Approved provider, Nominated supervisors' and Visitors of our OSHC Service.

IMPLEMENTATION

Northwest Community Childcare (NWCC) 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 OSHC Service ensures the confidentiality and privacy of all personal information provided to the Service about the enrolled child and family.

The fee structure of NWCC includes:

GENERAL FEES

- Fees are charged for each session for before and after school care and per day for vacation care and staff development days.
- CCS is paid directly to the Service, and this is used as a fee reduction (visible on a family's *Account and entitlement statement*).
- Families are required to pay the difference between the fee charged and the subsidy amount- the 'gap' amount.
- 'Gap Fees' must be paid via Direct Debit.
- Fee payments will be allocated and shown on *Account and entitlement statements* issued to all families fortnightly via email. Unsuccessful or reversed payments will also be shown on these statements.
- Fees for before and after school care are invoiced and paid fortnightly in arrears and are payable for every session that a child is enrolled at NWCC. This includes sick days, and family holidays. This does not include periods when the Service is closed. The Service may be closed due to public holidays, or periods of local emergency such as bushfire, flood or pandemic.
- Fees for vacation care and staff development days are paid fortnightly in arrears and include all casual bookings for these days made by a family.
- Fees are charged on a "per session" basis (regardless of the actual attendance hours on any day)
- Fees for all families will be paid via a third-party direct debit provider Debit Success Pty Ltd.
- Families agree to the terms and conditions of Debit Success regarding payment processing when completing the Direct Debit application form at enrolment.
- Casual days may be offered to families if available within the Service license for NWCC.
- There are no upfront enrolment or bond fees payable by NWCC families to confirm enrolment.

ADDITIONAL (AVOIDABLE) FEES

- There is a non-notification fee of \$5.00 per child per session. This fee is payable if NWCC is not notified of a child's absence, at least 1 hour in advance of a session commencing, via the "My family lounge" App, texting the relevant service, or emailing bookings@nwcc.com.au.
- *There is a late pickup fee applicable if your child is collected after the published closing times of the service.* Currently, a fee of \$15.00 per 10-minute blocks or part thereof will be incurred by the family.

CHILD CARE SUBSIDY (CCS)

- Parents/guardians are required to register for CCS through their [myGOV](#) account linked to Centrelink and provide documentation to support the CCS payment.
- Basic requirements that must be satisfied for an individual to be eligible to receive Child Care Subsidy.

The child must:

- be a 'Family Tax Benefit child' or 'regular care child' and
- be 13 or under and not attending secondary school and
- meet immunisation requirements

The person claiming the Child Care Subsidy, or their partner must:

- meet residency requirements and
- be liable to pay for care provided under a Complying Written Arrangement (their written agreement) with their childcare provider
- childcare must be provided by an approved provider
- Families level of Child Care Subsidy will be determined by:
 - Combined family income
 - Activity test of parents
 - Type of early learning and childcare Service
- Child Care Subsidy will be provided directly to the Service and this amount deducted from the parent/family account.
- 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)
- 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.
- Discounts can only be offered as outlined in the CCS Handbook.

PAYMENT OF FEES

- Payment of fees are processed using a third-party partner, Debit Success Pty Ltd.
- As a condition of enrolment with NWCC, and prior to commencement of care, all families are required to provide bank or credit card details to facilitate the setup of a direct debit account, and they must agree to the standard Debit Success Pty Ltd terms and conditions as part of this process.

- Any associated fees and charges relating to the direct debit system are outlined by Debit Success Pty Ltd.
- A dishonour fee will apply for any direct debit transactions that fails due to insufficient funds or for any other reason. This fee is payable the next time your account is debited for fees, and is paid directly to Debit Success Pty Ltd. This amount is not included on your childcare *Statement of Account and entitlement*.
- Families will be issued with a combined *Statement of Account and Entitlement* on a fortnightly basis in accordance with the fee payment and Regulatory requirements. This statement will be issued no later than 48 hours prior to the Direct debit cycle to allow families to review the balance that will **be charged to their nominated payment method**.
- The *Statement of Account and Entitlement* will include details of the sessions of care provided and the resulting fee reduction amounts.
- The *Statement of Account and Entitlement* is generated using our CCS Software which meets all requirements as per Family Assistance Law legislation.

ABSENCES FROM OSHC SERVICE

- Families are requested to contact the Service if their child is unable to attend a particular session. This can be done via the My Family Lounge App, by sending a text message to the relevant Service phone, or by emailing bookings@nwcc.com.au.
- There is a non-notification fee applicable, which will be charged if our Services are not notified of an absence at least 1 hour in advance of a session, and staff are required to search for the whereabouts of your child.
- Families must still pay the 'gap' fee to the Service if their child is unable to attend.
- 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. (For additional information see servicesaustralia.gov.au/childcaresubsidy)
- Allowable absences can be taken for any reason. Families do not have to provide evidence.
- Additional absences can be claimed for the specified reasons as defined by the Family Assistance Law
- Records and evidence will be kept by the Service Administration for each additional absence, where required.
- Families can view their absence count on their combined *Statement of Account and Entitlement* or through their Centrelink online account via myGov.

- 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

- If a family is experiencing financial difficulties, a suitable payment plan may be arranged with NWCC to facilitate the payment of outstanding Gap fees. We encourage families to reach out and discuss their options.
- Families can apply for Additional Child Care Subsidy (ACCS) through Centrelink if they are experiencing temporary financial hardship
- There are four different payments under Additional Child Care Subsidy:
 - **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
 - **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
 - **Additional Child Care Subsidy (temporary financial hardship)**—to help families experiencing financial hardship. Families are required to contact Centrelink directly regarding this payment
 - **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

- If a family fails to pay the required fees via the fortnightly direct debit system, a reminder email will be issued at the time NWCC is notified of the dishonoured payment. Such fees will then be charged with the following fortnightly payment. A dishonour fee will also be charged and paid directly to Debit Success.
- If a family fails to pay the required fees for a second consecutive fortnight, NWCC will send a reminder email at the time NWCC is notified of the dishonour payment. NWCC will also reach out to the family via telephone to establish an alternative payment method to bring the account up to date. Debit success will charge a second dishonour fee to be taken at the time of the next successful payment to NWCC.

- At any time of the debt recovery process the family will be encouraged to enter a debt agreement with NWCC to repay outstanding fees. A written contract will be provided for the family to sign via DocuSign, outlining repayment plan details. The repayment plan will provide information as to the duration and amount of the repayments as well as steps that will be taken if the repayment plan is not adhered to.
- A child's position will be suspended in writing if payment has not been made after 2 unsuccessful direct debit attempts. At this time NWCC will initiate its debt collection process, following privacy and conditional requirements. We encourage families to engage in active communication and an appropriate payment plan with NWCC to avoid this action if possible.
- A child's position will be terminated if payment has not been made after 3 unsuccessful direct debit attempts, and/or non-response to requests for payment after the first 2 direct debit attempts. The family will receive a final letter terminating the child's position. The terminated position may then be offered to another family.
- All outstanding GAP fees will remain payable to NWCC, and NWCC reserves the right to initiate a debt collection process, following privacy and conditional requirements.
- A review of a child's enrolment may also occur where families are consistently late with fee payments.

CHANGE OF FEES

- Fees are subject to change at any time provided a minimum of two weeks written notice is given to all families.
- Current fees are published on our website and are included on each Services' family fact sheet.
- CCS hourly rate caps may be increased by the CPI at the commencement of each financial year
- Any CCS hourly rate increases are governed by CCS and are automatically adjusted through our CCS Software.

TERMINATION OF ENROLMENT

- Parents are to provide **two weeks** written notice of their intention to withdraw a child from NWCC.
- If termination from the NWCC Service is required without notification, families can lose their Child Care Subsidy, resulting in the requirement for full fees to be backdated and charged.
- In some circumstances CCS may not be paid for sessions if the child has not physically started care.
- 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 MANAGEMENT

The Approved Provider and NWCC Administration are responsible for:

- ensuring all families are aware of our *Payment of Fees Policy*
- ensuring enrolments are submitted correctly with the appropriate enrolment information
- providing families with regular statement of fees payable
- notifying families of any overdue fees
- providing families with reminder letters as required
- terminating enrolment of children should fees not be paid
- discussing fee payment with families if required
- providing at least 2 weeks written notice to families of any fee increases or changes to the way fees are collected

RESPONSIBILITY OF FAMILIES

- Provide the Service with the correct enrolment details to facilitate the CCS claim, if required, including:
 - Centrelink Reference Numbers for child and CCS claimant
 - Date of Birth for child and CCS claimant
- Ensure payment of fees as per policy
- Notify Centrelink of any changes that may affect their CCS entitlement
- Confirm their child's enrolment through the CCS claimants 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 child care 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.

STAFF DISCOUNTS

Our OSHC Service offers all staff a staff discount for children that attend our service, after CCS has been applied. The staff discount applies to employees who are employed to work with our services or at Head Office.

The Staff discount is calculated at 25% of full-Service fees after CCS has been applied and does not affect CCS eligibility. (Department of Education – Childcare discount for early childhood workforce).

COMPLAINTS RELATING TO THE ADMINISTRATION OF CHILDCARE SUBSIDY

Families who wish to raise concerns regarding the management of Child Care Subsidy should speak with the Administration Supervisor in the first instance. The Administration 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

Resources and information for families

- o [Child Care Subsidy](#)
- o [Centrelink Customer Reference Number](#)

Our *Payment of Fees Policy* will be updated and reviewed annually in consultation with Families, Staff, and Management.

REVIEW

POLICY REVIEWED BY	Lisa Jones	Business Manager	09/10/2023
POLICY REVIEWED	Oct 2023	NEXT REVIEW DATE	SEP 2024
VERSION NUMBER	V14.05.23		
MODIFICATIONS	o Childcare Centre Desktop related resources sections added		