

# ST. CATHERINE'S EARLY EDUCATION CENTRE

## FEE PAYMENT POLICY

### National Quality Standard (NQS)

Quality Area 7: Governance and Leadership		
7.1	<b>Governance</b>	Governance supports the operation of a quality service
7.1.2	<b>Management Systems</b>	Systems are in place to manage risk and enable the effective management and operation of a quality service
7.1.3	<b>Roles and Responsibilities</b>	Roles and responsibilities are clearly defining, and understood and support effective decision making and operation of the service

### Education and Care Services National Regulations

Children (Education and Care Services) National Law NSW	
168	Education and care service 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

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

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## RELATED POLICIES

- Arrival and Departure Policy
- Governance Policy
- Dealing with Complaints Policy
- Enrolment and Orientation Policy
- Fraud Prevention Policy
- Privacy and Confidentiality Policy

## PURPOSE

For parents to gain a clear understanding of the Service fee structure, payment requirements and Childcare 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, management and visitors to the service.

## IMPLEMENTATION

Our Service aims to ensure families understand the fee schedule and payment process required for education and care to be provided for their child. The following outlines how the fees can be paid. We are committed to meet our obligation to maintain financial integrity and comply with all Childcare Subsidy legislative requirements. We have effective compliance systems in place to ensure childcare funding is administered appropriately.

Our fee structure includes:

- Upon enrollment, families must pay 2 weeks bond deposit, which is refundable when you cease care.
- Please note the bond is non-refundable should you decide to withdraw from care prior to commencement. Upon commencement of care should you choose to cease care within three months of your starting period the bond will be non-refundable.
- Fees must be paid one week in advance.
- Fees can be paid weekly, fortnightly or monthly in advance by Ezi debit.
- Fees are payable in advance for every day that your child is enrolled at the service. This includes public holidays, sick days and family holidays but excludes periods when the service is closed.

### **Enrolment Fee & Bond Payment**

*Holding Deposit: REQUIRED FROM NEW CLIENTS ONLY*

- Deposit of two weeks fees to be paid on return of enrolment forms, this deposit shall be credited back to your account when you cease care at St Catherine's Early Education Centre in two weeks.
- Your booking is not confirmed without payment of the deposit.

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- Please note this is non-refundable should you decide to withdraw from care prior to commencement. Upon commencement of care should you choose to cease care within three months of your starting period the bond will be non-refundable.
- Fees must be paid one week in advance.

## General fees

- Fees are charged on a daily basis and vary depending on the families Childcare Subsidy (CCS) entitlements.
- CCS is paid directly to the service and used as a fee reduction (shown on the billing statement). The families are required to pay the difference between the fee charged and subsidy amount – the 'gap' amount.
- Fees must be kept in advance of a child's attendance at all times.
- Fees are to be paid by a direct debit system. If families wish to pay fees on a weekly, fortnightly or monthly basis, it is a requirement that the family pays in advance and is not in arrears.
- Fees are set up using the Service's direct debit system.
- Families will be issued with a fee statement on a fortnightly basis in accordance with the fee payment and Regulatory requirements.
- Fees are payable in advance for every day that a child is enrolled at the service. This includes pupil free days, sick days and family holidays but excludes periods when the service is closed.
- Fees are charged at full days only (no matter what the attendance hours are)
- Casual days may be offered to families if available within the Service's license. All casual days booked will be charged. Once casual day or days are booked, it will not be cancelled.
- Childcare Subsidy (CCS) is available to all families who are Australian Residents. To find out about eligibility, families must contact the Family Assistance Office.
- Childcare Subsidy can be received as:
  - A reduction of fees through the service.
  - A lump sum payment to families at the end of the financial year that the Service is used in.
- If a session of care falls on a public holiday, families are required to pay normal fees. CCS may be paid for sessions that fall on public holidays.
- Families are requested to contact the service if their child is unable to attend a particular session.

## Childcare Subsidy (CCS)

- Parents/guardians are required to register for CCS through their MyGov account linked to Centrelink and provide supporting documentation.

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- Basic requirements that must be satisfied for an individual to be eligible to receive Childcare 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 Childcare 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 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.

## Payment of fees

- Families are required to pay fees using the Service's **direct debit system- Debit success**. The family is required to provide banking details to facilitate set up of the direct debit account.
- Fees and charges associated with **direct debit system** are outlined upon enrolment.
- A dishonour fee will apply for direct debit transactions where there are insufficient funds to cover the fees.
- Families will be issued with a Statement of Entitlement on a fortnightly basis in accordance with the fee payment and Regulatory requirements.
- The Statement of Entitlement will include details of the sessions of care provided and the resulting fee reduction amounts.
- The Statement of Entitlement is generated using our CCS Software (XPLOR) which meets all requirements as per Family Assistance Law legislation.

## Absences from Service

- Families are requested to contact the Service if their child is unable to attend a particular session.
- **Families must still pay the 'gap' fee to the Service if their child is unable to attend. [Fee charging practices are commercial decisions made by each childcare service and are not a matter regulated by the Family Assistance Law. Source: Australian Government Department of Education]**
- Under the Childcare Subsidy families are allowed 42 absence days per child, per financial year and may be entitled to additional absence days in certain circumstances. (See Childcare Subsidy Handbook).

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- Allowable absences can be taken for any reason, including public holidays and when children are sick.
- Records will be kept by the Service for each absence.
- Families can view their absence count 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 the authorisation of the approved provider or a Nominated supervisor.
- Families can apply for Additional Childcare Subsidy (ACCS) through Centrelink for additional fee assistance if they are experiencing financial hardship.
- There are four different payments under Additional Childcare Subsidy:
  - Additional Childcare 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 Childcare 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 Childcare Subsidy (temporary financial hardship)—to help families experiencing financial hardship. Families are required to contact Centrelink directly regarding this payment.
  - Additional Childcare 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.

## Kindergarten fee Subsidy

- The Kindergarten Fee Subsidy (KFS) is available for some children to attend kindergarten for free or at low cost. Your child is eligible if they are Aboriginal and/or Torres Strait Islander, hold an eligible humanitarian or refugee visa, are a triplet or quadruplet.

Please notify us if you believe your child may be eligible for the KFS.

## Failure to Pay

- If a family fails to pay the required fees on time, they will receive a friendly reminder letter. Families can make an appointment to speak to the Business manager and Nominated supervisor regarding their payment. Continually not paying fees will put your child/ren's place in at the services in jeopardy. At this time the service will initiate its debt collection procedure.

## Late Fees

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- It is unacceptable to pick children up late from the Service. A late fee will apply where children are not picked up prior to 6.30pm.
- As of the 1<sup>st</sup> January 2020, our late fee charge will rise. We can no longer cover the overtime costs of the educators when children leave after 6.30pm. If you are late collecting your child two educators must stay behind and therefore both have to be paid overtime.
- **The late fee will now be a flat rate of \$45.00 per 15 minutes, for example: for any part of 6.35 to 6.45pm will be \$45.00 after 6.45pm, will incur a flat fee of 120\$.**
- This will be applied to your account automatically, and while we do ask parents to call to advise us that you will be late, doing so does not waive the late fee.
- We are licensed until 6.30pm only, that means we lock our doors, and all children need to be off the premises by this time.
- If you are running late, please phone the Centre to make the staff aware and they can explain to your child and reassure them that you are coming.

## Change of Fees

- Fees are subject to change at any time provided a minimum of four weeks written notice is given to all families.
- 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.

## Holiday Fees

All holiday periods will be charged at the normal daily rate unless you give the required 2 weeks' notice and then you will receive a 20% discount for holiday periods of a week or more, for four weeks of leave per calendar year. **NO SINGLE DAYS**

## Termination of Enrolment

- Parents are to provide **two weeks** written notice of their intention to withdraw a child from the service or reduce booked days.
- From November to February Parents are to provide **six weeks** written notice of their intention to withdraw a child from the service or reduce booked days.
- If termination from the Centre is required without notification, families can lose their Childcare Subsidy (CCS) resulting in the payment of full fees to be charged.
- Please note that once you give notice your child still needs to attend the service in order to receive any government benefits. If you fail to attend during this 2-week period CCS may not be paid and you will be required to pay the full fee to the service

## Responsibility of Management

The Approved provider Nominated Supervisor are responsible for:

- ensuring all families are aware of our *Payment of Fees Policy*
- ensuring enrolments are submitted correctly with the appropriate enrolment information

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- 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 4 weeks written notice to families of any fee increases or changes to the way fees are collected.

[Please note: Reg. 172 states a minimum of at least 14 days must be provided to families]

## 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 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.

## Staff discounts

Our service offers educators and cooks a staff discount for children that attend our service, after CCS has been applied. The staff discount applies to employees who are employed, contracted or engaged to work with our service as an educator, early childhood teacher or cook.

Centre directors are eligible to receive the staff discount if they have an early childhood education and care qualification and are working at a service. The staff discount is calculated at 50% of full-service fees.

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## Complaints relating to the administration of Childcare Subsidy

Families who wish to raise concerns regarding the management of Childcare 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 Childcare Subsidy to the dedicated Childcare Tip-Offline either via phone or email:

Phone: 1800 664 231

Email: [tipoffline@education.gov.au](mailto:tipoffline@education.gov.au)

## Resources and information for families

[Childcare Subsidy](#)

[Centrelink Customer Reference Number](#)

[Absences from childcare- Australian Government](#)

## Source

- Australian Children's Education & Care Quality Authority. (2014).
- Australian Children's Education & Care Quality Authority. (2021). Policy and procedure guidelines. *Payment of Service Fees and Provision of a Statement of Fees Charged by the Service*.
- Australian Government Department of Education, Childcare Provider Handbook <https://www.education.gov.au/early-childhood/resources/child-care-provider-handbook>
- Australian Government Department of Education, *Early Childhood and Care* <https://www.education.gov.au/early-childhood>
- Australian Government Department of Education, *Information for childcare providers when a period of local emergency occurs*.
- Education and Care Services National Law Act 2010. (Amended 2023).
- [Education and Care Services National Regulations](#). (Amended 2023).
- Guide to the Education and Care Services National Law and the Education and Care Services National Regulations. (2017).
- Guide to the National Quality Framework. (Amended 2023).
- Kearns, K. (2017). *The Business of Childcare* (4<sup>th</sup> Ed.).
- Revised National Quality Standard. (2018)

**This Policy will be reviewed regularly.**

**The review will be conducted by:**



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- The Financial Board
- Centre Management
- Employees
- Family members

## Review

Policy Reviewed	Modifications	Next Review Date
July 2015		August 2017
August 2017	This policy was reviewed no changes were made	September 2019
February 2018	Updated references to comply with the revised National Quality Standard Minor changes made to the formatting and wording.	July 2020
August 2018	Updated increased late fee	July 2020
January 2020	Change to late fee Change to CCB to CCS	January 2021
May 2020	Absences section added CCS section included	May 2021
September 2020	Bond refund amendments	Sept 2021
<b>June 2021</b>	Holiday fee added	Jan 2022
<b>January 2022</b>	Update of Related Legislation Policy revised to align with recommendations with ACECQA's policy guide (August 2021) Updated Related Policies Updated noticed period. Check links used within policy. Added responsibilities. Added Kindergarten subsidy	January 2023
<b>January 2023</b>	Policy was reviewed. Minor changes were made.	January 2024
<b>January 2024</b>	Information added for bond payment Late fee payment information has been changes Staff discount paragraph has been added Minor formatting edits within text	<b>January 2025</b>

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	Booking casual days information has been added	
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