

Yarram Early Learning Fees Policy

Quality Area 7: Governance and Leadership

PURPOSE

This policy will provide clear guidelines for the setting, payment, and collection of fees; and ensuring the viability of Yarram Early Learning, by setting appropriate fees and charges.

POLICY STATEMENT

VALUES

Yarram Early Learning is committed to:

- Providing responsible financial management of the service, including establishing fees that will result in a financially viable service, while keeping user fees at the lowest possible level.
- Providing a fair and manageable system for dealing with non-payment and/or inability to pay fees/outstanding debts.
- Ensuring financial barriers are minimised for families wishing to access an early childhood program for their child/children.
- Maintaining confidentiality in relation to the financial circumstances of parents/guardians.
- Advising users of the service about program funding, including government support and fees to be paid by parents/guardians.

SCOPE

This policy applies to the Approved Provider, Nominated Supervisor, Certified Supervisor, staff and parents/guardians with an enrolled child, or who wish to enrol a child at Yarram Early Learning.

BACKGROUND AND LEGISLATION

Background

The Department of Education and Early Childhood Development (DET) provides per capita funding as a contribution towards the costs of the four-year-old kindergarten program. Income from other sources, primarily fees, is required to meet all the additional costs incurred by the service in the delivery of the children's program.

DET requires that funded services have a comprehensive written fees policy in place, and the content of this policy must be communicated to families. The policy must include a written statement about the fees to be charged, as required under Regulation 168(2)(n), and the payment process. All families must be informed of applicable term and annual fees at the time of enrolment. Parents can access their personal information via the Centrelink website: www.centrelink.gov.au (Accessed /Updated 2013)

LEGISLATION AND STANDARDS

- Relevant legislation and standards include but are not limited to:
- *Charter of Human Rights and Responsibilities 2006* (Vic), as amended 2011
- *Child Wellbeing and Safety Act 2005* (Vic), as amended 2012
- *Disability Discrimination Act 1992* (Cth)
- *Education and Care Services National Law Act 2010*
- *Education and Care Services National Regulations 2011: Regulation 168(2)(n)*
- *Equal Opportunity Act 1995* (Vic)
- *National Quality Standard, Quality Area 7: Leadership and Service Management*
- Standard 7.3: Administrative systems enable the effective management of a quality service

DEFINITIONS

The terms defined in this section relate specifically to this policy. For commonly used terms e.g. Approved Provider, Nominated Supervisor, Regulatory Authority etc. refer to the *General Definitions* section of this manual.

Approved care: Care given by a service provider that has been approved by the Family Assistance Office to receive Child Care Benefit payments on behalf of eligible families. Most long day care, family day care, before-and-after school care, vacation care, some occasional care and some in-home care childcare services are approved providers. Details are available at <http://australia.gov.au/topics/benefits-payments-and-services/family-payments-and-services/child-care>

Approved provider: Yarram Early Learning Incorporated.

Attendance option: The days of the week the child is enrolled at attend Yarram Early Learning.

Child: The child who the parent/s has/have enrolled or is/are enrolling, or seeking to enrol at the Centre

Child Care Subsidy System (CCSS): Yarram Early Learning operates under the Child Care Subsidy System (CCSS) which is a national childcare support system that brings all approved childcare/ long day kindergarten services online. Yarram Early Learning uses CCSS registered software to record child enrolment and attendance information. This data is reported to the Australian Government Department of Education via the internet to allow calculation and payment for the Child Care Subsidy (CCS) entitlements on behalf of children enrolled at Yarram Early Learning.

Child Care Subsidy (CCS): Child Care Subsidy (CCS) is a payment made by the Commonwealth Government to help families with the cost of quality childcare. The percentage of CCS will vary according to your circumstances as this rebate is means tested. The hours of subsidised care you can get per fortnight depends on the hours of recognised activities you do. The Government will pay CCS directly to your childcare provider to reduce the fees you have to pay.

Please login to MYGOV and apply for childcare subsidy before commencing care. If you do not have a MYGOV account, you will need to apply for an account via the website. www.my.gov.au You will then be given a Customer Reference Number (CRN) for yourself and your child. Please list these details on your enrolment form. Please NOTE that it is the Parent/guardian responsibility to apply for CCS. Until your

CCS application has been approved by Centrelink and is accessible on our system you will be liable for paying full fees. available at:

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy>

Enrolment form: The form of this name completed or required to be completed with respect to the enrolment of the child at Yarram Early Learning

Excursion/Incursion Service Event Charge: An additional charge required to meet the cost of special events or excursions that occur in response to emerging children's program needs. Events that are planned ahead and are included as an expenditure item in the service's budget do not incur this additional charge (refer to *Excursions and Incursion Policy*).

Fees: A charge for a place within a program at the service.

Fees schedule: The list of daily and weekly fees (based on attendance options), and annual levy fee.

Funded Place: 'Funded Place' means a Victorian Government Long Day Care Kindergarten place. The Department of Education and Early Childhood Development provides a per capita grant for each enrolled child who turns 4 years old by 30 April of the year of entry. This funding is allocated to the service to support the employment of Qualified Kindergarten Teachers who are employed to design, implement and evaluate the 4year old Kindergarten Program.

Parents/Guardians: The person or persons named on the enrolment form who has or have lawful authority for the child.

Per Capita Funding: A state government contribution to the service toward the costs of providing a four-year-old kindergarten program. Funding is provided for each eligible child enrolled and attending a service operated by an eligible service provider. Per capita funding can only be accessed at one service at any one time for each child.

2nd year Funded Place: Only enrolled children with identified developmental delays, and who would benefit from a second year of kindergarten as assessed by the Kinder teacher as per guidelines set by the Department of Education and Early Childhood Development will be considered for a second year of funded kindergarten.

SOURCES AND RELATED POLICIES

SOURCES

- Australian Government, *Child Care*:
<http://australia.gov.au/topics/benefits-payments-and-services/family-payments-and-services/child-care>
- Australian Government, Department of Human Services, Centrelink Website:
http://www.humanservices.gov.au/customer/information/centrelink-website?utm_id=7
- Department of Education: <https://education.vic.gov.au/Pages/default.aspx>

- Department of Education and Early Childhood Development, *Victorian kindergarten funding guideline*:
[https://www.education.vic.gov.au/childhood/providers/funding/pages/kinde
rfundingcriteria.aspx](https://www.education.vic.gov.au/childhood/providers/funding/pages/kinde
rfundingcriteria.aspx)

SERVICE POLICIES

- *Complaints and Grievances Policy*
- *Financial Management Policy*
- *Delivery and Collection of Children Policy*
- *Enrolment and Orientation Policy*
- *Excursions and Incursion Policy*
- *Inclusion and Equity Policy*
- *Privacy and Confidentiality Policy*

PROCEDURES

The Approved Provider is responsible for:

- Reviewing the current budget to determine fee income requirements.
- Developing a fee policy that balances the parent's/guardian's capacity to pay, with providing a high-quality program and maintaining service viability.
- Implementing and reviewing this policy in line with the requirements of DET's *Victorian Kindergarten Policy, Procedures and Funding Guide* (refer to *Sources*).
- Considering any issues regarding fees that may be a barrier to families enrolling at the ELC and removing those barriers wherever possible.
- Reviewing the number of families experiencing financial hardship and the effectiveness of the procedures for late payment and support offered.
- Considering options for payment when affordability is an issue for families.
- Where possible, clearly communicating this policy and payment options to families in a culturally sensitive way, and in the family's first language.
- Providing all parents/guardians with a copy of the document containing fee information for families (refer to Attachments 1 and 2).
- Providing parents/guardians with online access to statements of fees and charges
- Ensuring that the *Fees Policy* is readily accessible at the service.
- Providing all parents/guardians with a fee payment agreement (found in the Enrolment Form).
- Collecting all fees and providing receipts upon request.
- Collecting all relevant information and maintaining relevant documentation regarding those with entitlement to concessions, where applicable.
- Complying with Yarram Early Learning Privacy Policy regarding financial and other information received, including in relation to the payment/non-payment of fees.
- Notification of fee changes during the year Fees set for the year would only be reviewed in extraordinary circumstances, for example, if attendance rates fall below the budget 'break even' point. Parents/guardians will be notified one month in advance of any required fee increase and will be offered the option to request a payment plan.

The Nominated Supervisor is responsible for:

- Implementing and reviewing this policy, in consultation with the Approved Provider and staff, and in line with the requirements of DET's *Victorian kindergarten Funding Guide* (refer to *Sources*).
- Considering any issues regarding fees that may be a barrier to families enrolling at Yarram Early Learning and removing those barriers wherever possible.
- Considering options for payment when affordability is an issue for families.
- Where possible, clearly communicating this policy and payment options to families in a culturally sensitive way, and in the family's first language.
- Providing parents/guardians with access online statement of fees and charges.
- Collecting all relevant information and maintaining relevant documents regarding those with entitlement to concessions, where applicable.
- Complying with Yarram Early Learning Privacy Policy regarding financial and other information received, including in relation to the payment/non-payment of fees.
- Notification of fee changes during the year Fees set for the year would only be reviewed in extraordinary circumstances, for example, if attendance rates fall below the budget 'break even' point. Parents/guardians will be notified one month in advance of any required fee increase and will be offered the option to request a payment plan.

Certified Supervisors and staff are responsible for:

- Informing the Approved Provider of any complaints or concerns that have been raised regarding fees at Yarram Early Learning.
- Referring parents'/guardians' questions in relation to this policy to the Approved Provider.

Parents/guardians are responsible for:

- Reading the Yarram Early Learning Fee Information for Families (refer to Attachment 1) and the Statement of Fees and Charges (refer to Attachment 2).
- Notifying the Approved Provider if experiencing difficulties with the payment of fees.
- Payment of fees fortnightly in arrears. Payment is required once a fortnight of care has been completed.

EVALUATION

In order to assess whether the values and purposes of the policy have been achieved, the Approved Provider will:

- Monitor the implementation, compliance, complaints and incidents in relation to this policy.
- Monitor the number of families/children excluded from the service because of their inability to pay fees.
- Keep the policy up to date with current legislation, research, policy and best practice.
- Revise the policy and procedures as part of the service's policy review cycle, or as required.

- Notify parents/guardians at least 14 days before making any changes to this policy or its procedures.

ATTACHMENTS

Attachment 1: Fee Information for Families

Attachment 2: Statement of Fees and Charges – Fee Schedule 2020

Attachment 3: Overdue Account email

Attachment 4: Final reminder Letter Attachment

5: Payment Plan Contract

Attachment 6: Payment Plan Default/Cancellation of Care

Attachment 7: Notice of Cancellation of Care

AUTHORISATION

This policy was adopted by the Yarram Early Learning Incorporated in July 2020

REVIEWED BY COMMITTEE - September 2023

TO BE REVIEWED - September 2026

ATTACHMENT 1

FEE INFORMATION FOR FAMILIES

YARRAM EARLY LEARNING

1. Why fees are necessary

Childcare in Australia is not government funded in the same way that schools are. The Department of Education and Training (DET) provides per capita funding as a contribution to the service toward the costs of providing a four-year-old kindergarten program, all other rooms are unfunded. Services meet the balance of costs through charging fees to parents/guardians.

2. How fees are set

As part of the budget development process, the Yarram Early Learning Management Committee sets fees each year for the programs of the service, taking into consideration:

- The financial viability of the service.
- The fees charged by similar services in the area and
- Reasonable expenditure in meeting agreed program quality and standards.

Fees set for the year are only reviewed in extraordinary circumstances. For example, if attendance rates fall below the budget 'break even' point. Yarram Early Learning takes responsibility for managing any shortfall in budget that may occur due to unforeseen circumstances. Parents/Guardians are provided with the Yarram Early Learning Fee Schedule upon the acceptance of Offer of Place.

3. Other charges

Other charges levied by the ELC are included on the Statement of Fees and Charges. These are:

Excursion/Incursions/Service Event Charges: Additional charges are required to cover the cost of excursions, incursions or special events. These charges occur throughout the year in response to emerging children's program needs and interests. Affordability and relevance to the children's interests and the service program will be taken into consideration before a decision is made that will require families to pay this additional charge (refer to *Excursions and Incursion Policy*)

4. Statement of fees and charges

Parents/Guardians will be provided with a weekly statement of fees and charges for their children's childcare or kindergarten bookings. The first statement will be received on the Monday following the child's first day. Statements will then be sent weekly via the Xplor Home app.

5. Child Care Subsidy (CCS)

Child Care Subsidy (CCS) is a payment made by the Commonwealth Government to help families with the cost of quality childcare. The percentage of CCS will vary according to your circumstances as this rebate is means tested. The hours of subsidised care you can get per fortnight depends on the hours of recognised activities you do. The Government will pay CCS directly to your childcare provider to reduce the fees you have to pay.

Please login to MYGOV and apply for childcare subsidy before commencing care. If you do not have a MGOV account, you will need to apply for an account via the website. www.my.gov.au You will then be given a Customer Reference Number (CRN) for yourself and your child. Please list these details on your enrolment form. Please NOTE that it is the Parent/guardian responsibility to apply for CCS. Until your CCS application has been approved by Centrelink and is accessible on our system you will be liable for paying full fees.

6. Payment of fees

Yarram Early Learning will regularly review payment options and procedures to ensure that they are inclusive and sensitive to families' cultural and financial situations. Parents/guardians will have access to online statements of fees through the Xplor Home app. Fees can be paid via parents as a direct deposit transaction through their financial institution or via Visa/Mastercard through the services Square Reader Virtual Terminal. Square reader transactions will incur a processing fee of 2.2% that will be borne by the parent/guardian.

We encourage families to schedule regular direct deposits through their financial institution of their standard weekly fees to avoid overdue accounts.

PLEASE NOTE: Cash and Cheque are no longer accepted as an option for fee payment. Parents/guardians experiencing difficulty paying fees are requested to contact the Certified supervisor, nominated supervisor to arrange a suitable alternative payment plan or Centre pay deduction. The *Privacy and Confidentiality Policy* of the service will be complied with at all times in relation to a family's financial/personal circumstances. Yarram Early Learning will charge fees for any absent days (i.e. through sickness, holidays et). Fees are charged as normal on public holidays. Yarram Early Learning is closed for one to two weeks during the Christmas holidays, during this period fees will not be charged.

7. Unpaid fees

Statements of accounts are sent each Monday and parents have 14 days to pay their account.

The primary caregiver (the parent who is linked with Centrelink to that child for Child Care Subsidy) that is listed on the enrolment form is responsible for paying any accrued fees.

If fees are not paid within 14 days the following steps will be taken:

- 14 days in arrears – families will receive an overdue notification via the Xplor app indication that payment is overdue; families are encouraged to come in to discuss the range of support options available and establish a payment plan.
- 21 days in arrears – a notification/letter advising you that outstanding fees are not paid within 7 days or a satisfactory payment plan commenced then your child's place will be cancelled and the account will be sent to the debt collectors. Outstanding fees are expected to be paid.
- 28 days – notice is sent to parents that their care has been cancelled and their account has been sent to the debt collectors

Your child's placements may also be terminated if they are absent from the Centre for two weeks or more without any notice.

Continual or habitual lateness in payment of fees can jeopardise the child's place at the Centre.

We have the right to obtain and use Debt Collector to follow up on any unpaid fees when we deem it necessary. We will use the information given on your child's enrolment form to pass onto the Debt Collector. Should a Debt Collector be initiated by YELC any associated costs will be added to the outstanding fees to be paid by the family.

8. Refund of fees

There will be no refund on fees where a family chooses to not send their child to the program for the maximum number of hours for which he or she is enrolled.

9. Support services

Families experiencing financial hardship often require access to family support services. Families are responsible for contacting Centrelink to pursue these supports.

10. Additional Child Care Subsidy

The ACCS is part of the Child Care Safety Net, to give the most vulnerable and disadvantaged children, as well as those from regional and remote communities, a strong start through access to quality early childhood education and care.

The ACCS includes four elements:

- ACCS (child wellbeing) - for families who require practical help to support their children's safety and wellbeing. Applied for by the childcare service.
- ACCS (grandparent) - for grandparents who are the primary carers of their grandchildren. Applied for by the family directly through Centrelink.
- ACCS (temporary financial hardship) - for families experiencing temporary financial hardship. Applied for by the family directly through Centrelink.
- ACCS (transition to work) - for families transitioning from income support to work. Applied for by the family directly through Centrelink.

ACCS is a top-up payment in addition to Child Care Subsidy (CCS). Except for the ACCS (transition to work), ACCS will cover all of a child's child care fees in most cases. Information about other ACCS (child wellbeing) eligibility criteria, including CCS eligibility, is available in the Guide to ACCS.

11. Notification of fee changes during the year

Notification of fee changes during the year Fees set for the year would only be reviewed in extraordinary circumstances, for example, if attendance rates fall below the budget 'break even' point. Parents/guardians will be notified one month in advance of any required fee increase and will be offered the option to request a payment plan.

ATTACHMENT 2

STATEMENT OF FEES AND CHARGES (SEPTEMBER 2023)

Yarram Early Learning will operate Monday to Friday 7:45AM – 5:30 for LDC and 3:20pm – 5:15pm for OSHC,

Long Day Care

\$130.00 per daily session/ \$135.00 per casual session
\$134.00 per daily session with nappies/pull ups/ \$139.00 per casual session

Yarram - (3:20pm -5:15pm)

After School Care - \$32.00 per session
Before School Care - \$20.00 per session

Casual Booking

After School Care - \$34.00 per session
Before School Care - \$22.00 per session

Alberton (3:20 – 5:15)

After School Care - \$30.00 per session
Before School Care - \$20.00 per session

Casual Booking

After School Care - \$32.00 per session
Before School Care - \$22.00 per session

Vacation Care

\$130.00 per day. There are some days where an additional excursion cost might be charged. Families will be notified in advance to this.

Child Care Subsidy (CCS)

For information on the Child Care Subsidy refer to Fee information in the handbook.

Late Collection Fee

\$20.00 charge for collection after 5:30pm, (At the centre) 5:15pm (At the school: OSHC) for the first 10 minutes and \$1 per minute thereafter
Late fees will be added to the family's weekly account

Debt Collection

Any additional costs charged to Yarram Early Learning from the Debt Collectors will be added to the unpaid account.

ATTACHMENT 3 – OVERDUE NOTICE

Dear Parent/Guardian,

Your fees statement has been emailed to you and is also available on the Xplor App & website. Please note that this statement includes some/all charges which are now Overdue. If you could please make a payment to bring your account up to date that would be much appreciated.

As per our fees policy, accounts are due to be paid 14 days after the statement end date. Please note if payment has already been made since **DATE** then please disregard this notice.

If you have any enquiries about your account, please comment back to this admin message or contact the office on 51825190.

ATTACHMENT 4 – CANCELLATION OF CARE- DEBT COLLECTION

Dear **NAME**,

Despite previous statements and correspondence, payment of your account has still not been received. Please note that if the overdue charges of **\$AMOUNT** on your account are not paid by **DATE** or an appropriate payment plan is started then we will have to cancel care for **NAME** as of **DATE**. Your account will then be handed over to our debt collectors E-Collect for debt collection.

Payment can be made directly to our account:
Yarram Early Learning Centre

BSB: 633000
ACCT: 177091998

Please note if payment has already been made since **DATE** then please let the office staff know.

ATTACHMENT 5 – DEBT COLLECTION NOTICE

Dear **NAME**,

Despite previous statements and correspondence, payment of your account has still not been received. Please note that if the overdue charges of **\$AMOUNT** on your account are not paid by **DATE** or an appropriate payment plan is started then your account will be handed over to our debt collectors, E-Collect for debt collection.

Legal action to recover your debt will be instigated without further notice and debt collection fees will be incurred. We would prefer to avoid having to take this step by having you commence on a payment plan or by paying your account in full.

Payment can be made directly to our account:
Yarram Early Learning Centre

BSB: 633000
ACCT: 177091998

Please note if payment has already been made since **DATE** then please let the office staff know.

ATTACHMENT 6 – DEFAULT ON PAYMENT PLAN/CANCELLATION OF CARE

Dear **NAME**,

We had setup a payment plan with you of **\$0.00** per week, however we did not receive your scheduled payment for week ending **DATE**.

Could you please make this missed payment by **DATE** to avoid defaulting on your payment plan. If you do not make payment by this **DATE** then we will have to cancel your care as of **DATE**. Your account will then be handed over to our debt collectors E-Collect.

Payment can be made directly to our account:

Yarram Early Learning Centre BSB:

633000

ACCT: 177091998

Please note if payment has already been made since **DATE** then please disregard this notice.

ATTACHMENT 7 – PAYMENT PLAN CONTRACT Terms of Agreement

I/We (name)

of (address)

acknowledge that I/we owe the following sums of money to Yarram Early Learning Centre of 156 Grant St Yarram.

Original sum owed \$.....

plus ongoing fees of approximately.....per week.

The Agreed Sum will be paid by instalments of \$..... per week with the first payment due on (date)..... until all outstanding debts are paid.

Payments are to be made to Yarram Early Learning Centre via card/bank transfer.

BSB: 633000
ACCT: 177091998
Account Name: Yarram Early Learning Inc Bendigo
Bank Yarram

Yarram Early Learning Centre has not made an adverse report to any credit referencing agency and shall not do so, nor take any steps to collect the Agreed Sum for as long as the debtor makes all payments on time.

Failure to make any payment is considered a breach of this payment plan and is grounds for immediate cancellation of care without prior notice, and/or sending your account to E-Collect debt collection agency for debt collection.

Signed by the debtor

Date:/...../.....

Signed by the creditor or its duly authorized agent

Date:/...../.....