

PAYMENT OF FEES POLICY

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).

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.

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.

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

Child Care Subsidy Secretary's Rules 2017	Family Law Act 1975
Child Care Subsidy Minister's Rules 2017	A New Tax System (Family Assistance) Act 1999

Family Assistance Law — Incorporating all related legislation as identified within the Child Care Provider Handbook in <https://www.education.gov.au/early-childhood/resources/child-care-provider-handbook>

RELATED POLICIES

CCS Accounts Policy	Fraud Prevention Policy
Child Care Subsidy (CCS) Governance Policy	Governance Policy
Dealing with Complaints Policy	Orientation of Families Policy
Delivery of Children to, and Collection from and Education and Care Service Premises	Privacy and Confidentiality Policy
Enrolment Policy	Record Keeping and Retention Policy
	Termination of Enrolment Policy

PURPOSE

For parents to gain a clear understanding of the Service fee structure, payment requirements and Child Care Subsidy benefits prior to enrolment. This policy explains 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, Approved Provider, Nominated Supervisor and visitors of 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. 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.

Our fee structure includes:

Holding Deposit

A \$50 per child - non-refundable holding fee is required on enrolment to secure a place.

On payment each child will receive a First Five Welcome Pack consisting of a Backpack, and T-Shirt, and hat (where applicable).

General Fees

- Fees are charged per each child's booked attendance, at either a 9hr, 10hr or full day session, per day of care and calculated using the family's eligibility for Child Care Subsidy (CCS) percentage and hours.
- CCS is paid directly to the centre by the government to offset the full fee and used as a fee reduction (a record of this is available to view at any time on the primary account holders' statement via the Xplor HOME app).
- Families are required to pay the difference between the fee charged and the subsidy amount- the 'gap' amount.
- Fees must be kept a minimum of 1 week in advance of a child's attendance.
- Statements showing payments received are available 24 hours a day on the primary account holders Xplor HOME app. Statements can also be provided by email on request.
- Fees are to be paid weekly, fortnightly or monthly via Direct Debit signing up to our external vendor Debit Success and maintaining current week plus 1 week in advance regardless of payment cycle.
- Fees are payable in advance for every session that a child is enrolled at the centre. This includes public holidays, sick days, and family holidays.
- If a session of care falls on a public holiday, families are required to pay normal fees.
- Fees are charged for full day session, and 10hr or 9hr sessions only where it is beneficial for the primary account holders child care subsidy hours (regardless of the actual attendance hours any day).

Example 1. You decide to collect your child early and they have only attended for 5 hrs they will still be charged the same fee.

Example 2. If you are eligible for 72 hours a fortnight, we can set your sessions to 9hrs to allow your child to attend up to 4 days per week, provided they attend for no more than 9hrs per day.

- Casual days may be offered to families where available. You can speak to the Centre Manager or send an extra day request through the Xplor HOME app. One of the Management team will either receive a notification that the booking has been excepted via the app or you will receive a phone call if this is approved.
- Please note that account holders seeking additional days are required to be up to date and paid 1 week in advance.

Damages and Lost Property

First Five Early Learning holds no responsibility nor liability for loss, damages, repairs or replacement costs related to personal belongings of children, and families brought into the service.

Damages caused by a child or family including marking, defacing, removing or breaking items belonging to First Five Early Learning may result in, compensation sought for property damage as calculated at the cost of restoration or replacement and invoiced to the individual or family of the child responsible.

In an instance of a serious injury or incident or your child is extremely unwell.

If we believe urgent medical attention is required, the Nominated Supervisor/Centre Manager will contact you immediately. If we cannot contact a parent or guardian, we will attempt to contact an authorised nominee for consent. Where you or your authorised nominee cannot be contacted, we may call an ambulance. If you are unable to meet the ambulance at the Service, we will send one of our educators/staff members to accompany your child in the ambulance. Ambulance cover and any related medical costs are the responsibility of the child's guardians/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 CWA (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 is the responsibility of the family. The family will be referred to contact Centrelink directly for any enquiries regarding CCS payments.
- Discounts will only be offered as outlined in the CCS Handbook.

Holiday Discount

- First Five Early Learning offers a 4-week pro-rata Holiday Leave 30% discount to families.
Example 1 – A child attending 5 days a week will be eligible for 20 discounted days per financial year.
Example 2 – A child attending 1 day per week is eligible for 4 discounted days per financial year.
- To be eligible, primary account holders who provide a minimum of 2 weeks' notice of taking holidays and whose fees are up to date and 1 week in advance at the time of the being absent for the notified Holiday period will be eligible to 30% discount. (This discount is applied prior to the full fee, and before Child Care Subsidy is applied.)
- If permanent bookings are terminated or temporarily reduced, reinstatement of bookings will be subject to availability and the daily fee payable will be the standard fee *at that time*, not the fee the child was on prior to their booking/s being reduced or before termination.

Payment of fees

- Families can make payment of fees by setting up a direct debit when completing the online enrolment form. This is our preferred method of payment.
- Cash payments are not accepted and only electronic payment methods are excepted at our service (per Department of Education regulation), Additional payment options other than setting up a direct debit are, Eftpos at the centre or PayNow, which is an instant payment only available to the Account Holder/Centrelink CRN holder in the Xplor HOME app.
- The primary account holder is required to provide banking details to facilitate set up of the direct debit account on enrolment.
- Payment of Fees are monitored weekly for both accuracy and debt management. Families will be communicated to directly if any issues arise.

- Fees and charges associated with our direct debit provider are outlined below;

1.7% (of the total amount charged) for Credit Card with the exception of 4% for Amex

\$0.70 for Direct Debit (*First Five Early Learning will absorb this cost for families choosing to pay with this method*)

PayNow (payments made via the Parent HOME app) these incur the same rates as above for Credit Card and Direct Debit. (*First Five will not absorb the Direct Debit fees when using Pay Now*)

\$19.95 dishonour fee if there are insufficient funds

A dishonour fee will apply for direct debit transactions where there are insufficient funds to cover the fees

- Families will have 24/7 access to statements via the Xplor HOME app or on Xplor web.
- 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 which meets all requirements as per Family Assistance Law legislation

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. The approved provider will report any prescribed provider-funded discount when submitting and updating session reports. (Effective 7 July 2025).

The staff discount is calculated at 95% (where team members eligible for Child Care Subsidy) of full-service fees after CCS has been applied and does not affect CCS eligibility. (Department of Education – [Childcare discount for early childhood workforce](#)). (*Staff must continue to pay at least 5% of the gap fee*).

Where a team discount is applied no other promotion or discounts will apply. The current standard fee including any annual increases will be applied.

Absences from Service

- Families are requested to contact the Service if their child is unable to attend a particular session by submitting a request through the “Bookings menu option in the Xplor HOME app.
- 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. (See Child Care Subsidy Handbook) or speak to your Centre Manager for what is considered exceptional circumstances.
- 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 for each additional absence, where required.
- Families can view their absence count through their Centrelink online account via [myGov](#) and also shows on your account statement accessible via the Xplor HOME app.
- 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.
- If our Service is forced to close as a result of a public health directive, we may waive gap fees in line with Family Assistance Law legislation.

Financial Difficulties

- If a family is experiencing financial difficulties, a suitable payment plan may be arranged with authorisation of the Approved Provider.
- Families can apply for Additional Child Care Subsidy (ACCS) through Centrelink for additional fee assistance.
- This must be approved prior to commencing care or the account holder will be required to pay the gap fee/full fee until approval is received
- 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. All documentation must be provided to the centre prior to commencement to confirm eligibility.
 - **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. This must be approved prior to commencing care or the account holder will be required to pay the gap fee/full fee until approval is received (

- **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 on time, a phone message, phone call or reminder letter, will be issued after **one week** and then again, after **two weeks** if the fees are still outstanding.
- At any time of the debt recovery process the family will be encouraged to enter a debt agreement with the service to repay outstanding fees. A written contract will be provided for the family to sign 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 or terminated if payment has not been made after **three weeks**, for which the family will receive a final letter suspending or terminating the child's position. At this time the Service will initiate its debt collection process, following privacy and conditional requirements.

Late Fees

- It is unacceptable to intentionally pick children up late from the Centre. A late fee will apply where children are not picked up prior to closing time.
- A late fee of \$50.00 be charged to your account from 5 minutes to 30 minutes from closing time and an additional \$50.00 per half hour will be charged thereafter.
- If we are unable to contact family or authorised people after 1 hour from closing time the police will be notified, and arrangement will be made for child collection.
- A review of the child's enrolment will occur where families are consistently late with fee payment.

Change of Fees

- Standard fees are subject to change at any time. Impacted families will be provided a minimum of two weeks written notice.
- Where a family have enrolled on a promotion, they must adhere to the terms and conditons of that promotion and First Five Early Learning reserves the right to revoke the offer. The daily fee payable thereafter will be the standard fee *at that time*.
- If a child has their enrolment terminated and then later reinstates their enrolment, the daily fee payable will be the standard fee *at that time*, not the fee the child was on prior to their enrolment termination.

- If a child's bookings are temporarily reduced or terminated, and later reinstated (subject to availability), the daily fee payable will be the standard fee *at that time*, not the fee the child was on prior to their booking's termination.
- Siblings enrolling at the Centre are subject to commence on the standard fee *at that time*, not the fee that other siblings may be on.
- If an account is not kept up to date in line with the Payment of Fee Policy, First Five Early Learning may at its discretion, providing two weeks written notice, change and commence charging the standard fee of each child the account relates to with the standard fee *at that time*.
- From time to time the standard fee may increase (standard fee *at that time*), however will only be applied to new children commencing care on or after the fee increase date or to accounts that are not compliant with the Payment of Fee Policy. (This **will also apply** to siblings of children already enrolled at the centre).
- 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 where you report changes to household income and circumstances. This is also reviewed by centerlink during the balancing period each July, and trigger changes in Child Care subsidy percentages and or hours in the first few weeks of a new financial year.

Termination of Enrolment

- Parents are to provide **two weeks** written notice of their intention to withdraw a child from the centre.
- If termination from the Service is required without notification, families may lose their Child Care Subsidy, resulting in full fees to be 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 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.
- 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 14 days 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 parents myGov account.
- Approving a new CWA in the Xplor HOME app under the finance menu item every time there is a change to a child's booked days, the fee or session hours.

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

Resources and information for families

[Child Care Subsidy](#)

[Centrelink Customer Reference Number](#)

[Absences from childcare- Australian Government](#)

CONTINUOUS IMPROVEMENT/REFLECTION

Our Payment of Fees Policy will be updated and reviewed annually in consultation with families, staff, educators and management.

CHILDCARE CENTRE DESKTOP- RELATED RESOURCES

Fee Increase Letter – General	Overdue Fee Payment Procedure
-------------------------------	-------------------------------

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 Child Care 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 child care providers when a period of local emergency occurs*

Education and Care Services National Law Act 2010. (Amended 2018).

[Education and Care Services National Regulations](#). (2011).

Guide to the Education and Care Services National Law and the Education and Care Services National Regulations. (2017).

Guide to the National Quality Framework. (2017). (Amended 2020).

Kearns, K. (2017). *The Business of Childcare* (4th Ed.).

Revised National Quality Standard. (2018)

[Western Australian Education and Care Services National Regulations](#)

REVIEW

POLICY REVIEWED BY	Beck Seager		December 2024
POLICY REVIEWED	December 2024	NEXT REVIEW DATE	December 2025

MODIFICATIONS	<ul style="list-style-type: none"> Update of Department name from Department of Education, Skills, and Employment to Department of Education minor formatting edits within text hyperlinks checked and repaired as required links within sources updated to education.gov.au link to Western Australian Education and Care Services National Regulations added in 'Sources' Continuous Improvement/Reflection section added Childcare Centre Desktop Resource section added Updated with information on "EFT" payment changes from 3/7/22 	
POLICY REVIEWED	PREVIOUS MODIFICATIONS	NEXT REVIEW DATE
DECEMBER 2024	<ul style="list-style-type: none"> Update to holiday notice period Additional information and clarification on requests and approvals for families applying for leave 	DECEMBER 2025
AUGUST 2024	<ul style="list-style-type: none"> Additional paragraph - In an instance of a serious injury or incident or your child is extremely unwell. 	AUGUST 2025
MAY 2022	<ul style="list-style-type: none"> policy maintenance – related policy name change- Arrival and Departure Policy to Delivery of Children to and from EEC Service Policy no major changes to policy minor formatting edits within text hyperlinks checked and repaired as required 	MAY 2023
AUGUST 2021	<ul style="list-style-type: none"> Update of Related Legislation Policy revised to align with recommendations with ACECQA's policy guide (August 2021) Updated Related Policies Check of links used within policy 	MAY 2022
MAY 2021	<ul style="list-style-type: none"> Policy reviewed following updates in October 2020 as part of yearly review cycle Policy content and sources current Resource-<i>Overdue Fees Procedure</i> information added 	MAY 2022
OCTOBER 2020	<ul style="list-style-type: none"> Minor adjustments recorded Additional information added- ACCS, absences, responsibility of families, CCS tip-off line and complaints. 	MAY 2021
MARCH 2020	Policy statement added Implementation information added CCS section included Absences section added Responsibility for Management expanded Resources and information section added	MAY 2021

MAY 2019	Grammar, punctuation and spelling edited. Sources/references alphabetised. Minor formatting for consistency throughout policy. 'Related policies' alphabetised.	MAY 2020
MAY 2018	Changes made to comply with Regulations and changes to Child Care Subsidy	MAY 2019
OCTOBER 2017	Updated references to comply with the revised National Quality Standard	MARCH 2018
MARCH 2017	Minor changes made to ensure compliance with regulations and government requirements.	MARCH 2018