# 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, 2026).

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 early childhood education and care 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 | | |
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| 7.1 | Governance | Governance supports the operation of a quality service that is child safe |
| 7.1.2 | Management Systems | Systems are in place to manage risk and enable the effective management and operation of a quality service that is child safe |
| 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 LAW AND NATIONAL REGULATIONS | |
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| S. 2A | Paramount consideration—safety, rights and best interests of children |
| 111 | Administrative space |
| 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 |
| 181 | Confidentiality of records kept by approved provider |
| 183 | Storage of records and other documents |

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| 184 | Storage of records after service approval transferred |

## RELATED LEGISLATION

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| 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 | |

## RELATED POLICIES

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| CCS Accounts Policy<br>Child Care Subsidy (CCS) Governance Policy<br>Dealing with Complaints Policy<br>Delivery of Children to, and Collection from and Education and Care Service Premises<br>Enrolment Policy | Fraud Prevention Policy<br>Governance Policy<br>Orientation of Families Policy<br>Privacy and Confidentiality Policy<br>Record Keeping and Retention Policy<br>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 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, approved provider, nominated supervisor, students, volunteers 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 (CCS) legislative requirements. We have effective compliance systems in place to ensure CCS is administered appropriately and receipts and statements are provided to families. Our Service ensures the confidentiality and privacy of all personal information provided to the Service about the enrolled child and family. We are committed to ensuring that children's safety, rights and best interests are the paramount consideration in all decisions, actions

and practices including those relating to the payment of fees, recognising the importance of continuity of education and care for all children.

Our fee structure includes:

## ENROLMENT DEPOSIT

- A $200 enrolment deposit is payable upon acceptance of an offered place at Kurrajong Kids. Payment of the deposit confirms and secures the child's enrolment and must be received prior to commencement at the Service.
- When the child commences care, the $200 enrolment deposit will be credited in full to the family's account and applied towards fees payable.
- Where a family cancels or withdraws an accepted enrolment prior to the child's agreed commencement date, the enrolment deposit is non-refundable, unless otherwise determined by the Approved Provider in exceptional circumstances.
- Where Kurrajong Kids is unable to provide the confirmed place or agreed commencement of care, the enrolment deposit will be refunded in full.
- Families must establish the Service's approved electronic payment arrangement prior to commencement of care. Ongoing childcare fees are payable in accordance with the billing arrangements outlined in this Fees Policy.

## GENERAL FEES

- The Service will issue families an invoice outlining fees charged for each session of care, any discounts provided and any CCS payments applied
- CCS is paid directly to the Service and is used as a fee reduction
- Fees are charged for each session of care and vary depending on the age of the child in care
- Families are required to make a co-contribution to their child care fees. This is the difference between the fee charged and the child care subsidy amount- the ‘gap fee’
- ‘Gap fees’ must be paid via Electronic Funds Transfer (EFT)
- Fees must be kept in advance of a child’s attendance
- A dated receipt will be provided for each payment OWNA invoice system
- Fees are to be paid weekly through a direct debit system. If families wish to pay fees on a fortnightly basis, it is a requirement that the family pay in advance of 2 weeks and are not in arrears
- Fees and charges associated with direct debit system are outlined upon enrolment
- The family is required to provide banking details to facilitate set up of the direct debit account

- 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* 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 which meets all requirements as per Family Assistance Law legislation including prescribed and non-prescribed recording obligations
- Fees are payable in advance for every session that a child is enrolled at the Service. This includes pupil free days, sick/absent days, casual days and family holidays.
- If the Service is required to close due to periods of local emergency such as bushfire or flood, gap fees will be charged
- 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
- Fees are charged for full sessions only (regardless of the actual attendance hours any day)
- Families are requested to contact the Service if their child is unable to attend a particular session
- Casual days may be offered to families if available within the Service's license
- Any overpayment of fees will be credited to the family account
- Where a family's account is in credit at the end of enrolment, any amount owing to the family will be refunded once all final attendances, Child Care Subsidy (CCS) payments and adjustments have been processed and the account has been finalised.
- Refunds will be processed to the family's nominated payment method or bank account within a reasonable timeframe following finalisation of the account.

## 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
- All eligible families are guaranteed **at least** 72 hours of subsidised child care per fortnight (3 days per week) regardless of activity levels
- Basic requirements that must be satisfied for an individual to be eligible to receive Child Care Subsidy
- Parents must:
    - care for their child at least 2 nights per fortnight or have 14% share of care
    - be liable for child care fees at an approved early childhood education care service
    - meet residency requirements

- The child must:
    - be 13 or under
    - not attending secondary school (unless an exemption applies)
    - meet immunisation requirements
- Child care must be provided by an approved provider
- Families level of Child Care Subsidy will be determined by:
    - family income estimate
    - recognised participation
    - Aboriginal and Torres Strait Islander children
    - number of children in care
    - type of early learning and child care 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.
- Child care discounts for early childhood workforce will only be offered as outlined in the CCS Handbook.

## ABSENCES FROM THE 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
- 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)
- 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 for each additional absence, where required
- Families can view their absence count through their Centrelink online account via myGov.
- In a period of emergency (declared by the Australian Government), such as bushfire or flood, extra allowable absences for the duration of the emergency will be automatically applied in the CCS system.

## ADDITIONAL CHILD CARE SUBSIDY

- Additional Child Care Subsidy (ACCS) provides extra help with the cost of early education and care
- There are four different payments under 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

  Grandparents—to help grandparents on income support who are the principal caregiver of their grandchildren. Families are required to contact Centrelink directly regarding this payment

  Temporary financial hardship—to help families experiencing financial hardship. Families are required to contact Centrelink directly regarding this payment

  Transition to work—to help low-income families transitioning from income support to work. Families are required to contact Centrelink directly regarding this payment
- If a family is experiencing financial difficulties, a suitable payment plan may be arranged with authorisation of the approved provider.

## DEBT RECOVERY PROCEDURE

- If a family fails to pay the required fees on time, a 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 terminated if payment has not been made after **three weeks**, for which the family will receive a final letter 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 pick children up late from the Service. A late fee will apply where children are not picked up prior to closing time.
- Currently, a fee of $15.00 per 10 minutes block or part thereof will be incurred by the family
- A review of the child's enrolment will occur where families are consistently late.

## CHANGE OF FEES

- Fees are subject to change at any time provided a minimum of four weeks written notice is given to all families (Reg. 172 requires a minimum of 14 days' notice)
- 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/guardians are to provide two weeks written notice of their intention to withdraw a child from the Service
- If termination from the Service is required without notification, families may lose their Child Care Subsidy, resulting in the requirement for full fees to be paid
- 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 that obligations under the Education and Care Services National Law and Education and Care Services National Regulations are met
- ensuring that children's safety, rights and best interests are the paramount consideration of all Service decisions and practices
- setting fees for children to enrol at the Service
- ensuring the Service and all persons with management and control (PMC) comply with the rules under Family Assistance Law (FAL)
- ensuring persons with management and control (PMC) are considered 'fit and proper' persons
- taking reasonable steps to ensure all educators, staff and volunteers follow the *Payment of Fees Policy* and associated procedure
- ensuring copies of our *Payment of Fees Policy* are readily accessible for families
- ensuring enrolments are submitted correctly with the appropriate enrolment information
- providing families with regular statement of fees payable
- providing families with receipts of fees paid
- ensuring parents pay fees electronically to the Service
- notifying families of any overdue fees
- providing families with reminder letters as required
- discussing financial hardship considerations and payment plans with families, when necessary

- terminating enrolment of children should fees not be paid
- providing at least 4 weeks written notice to families of any fee increases or changes to the way fees are collected

## RESPONSIBILITY OF FAMILIES

- ensure fees are paid on time as per this *Payment of Fee Policy*
- 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.

## PRESCRIBED AND NON-PRESCRIBED THIRD-PARTY PAYMENTS

Parents are generally liable to pay the co-contribution for fees. State and territory governments (and their agencies) can contribute to the cost, in part or full of early education and care fees for families with no impact on CCS payments (in some circumstances).

Where an agreement has been made between an employer or charity to assist in the contribution of fees, fees must be reduced accordingly before CCS has been applied, these will be recorded and submitted as non-prescribed discounts. Our Service will record all documentation regarding any third-party payments and submit reports to the Department as part of session reports.

## STAFF DISCOUNTS

Our Service offers 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, administration, cook and cleaner. The approved provider will report any prescribed provider-funded discount when submitting and updating session reports.

Centre directors are eligible to receive the staff discount if they hold an early childhood education and care qualification and are working at a Service. The staff discount is calculated at 70% of full-service fees after CCS has been applied and does not affect CCS eligibility. (Department of Education – Discounted care for early childhood workforce). (*Staff must continue to pay at least 5% of the gap fee*).

## 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 Department of Education via their Online contact form. Additionally, information about any potential breach of Child Care Subsidy can be reported anonymously by submitting an online report directly to the Department of Education. For more information visit the Department of Education website: Reporting fraud via a tip-off.

### Resources and information for families

Child Care Subsidy

Centrelink Customer Reference Number

How to manage absences - Australian Government

Managing third party discounts

## CONTINUOUS IMPROVEMENT/REFLECTION

Our *Payment of Fees Policy* will be evaluated and reviewed on an annual basis or earlier if there are changes to legislation, ACECQA guidance or any incident related to our policy. Feedback will be requested from children, families, staff, educators and management, and notification of any change to policies will be made to families within 14 days.

## RELATED RESOURCES

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| Fee Increase Letter – General<br>Fee Increase Letter – Wage Increase<br>Forward Bills fees: EOY Letter<br>Late Collection of Child – Late fee charged<br>Overdue Account Letter | Overdue Fee Payment Letter<br>Overdue Fee Payment Procedure<br>Payment Plan Record<br>Staff Discount Application |

## SOURCES

Australian Children's Education & Care Quality Authority. (2026). https://www.acecqa.gov.au/sites/default/files/2023-03/Guide-to-the-NQF-March-2023.pdf*Guide to the National Quality Framework*

Australian Children's Education & Care Quality Authority. (2026). *Payment of service fees and provision of a statement of fees charged by the service Policy and procedure guidelines*
Australian Government Department of Education Child care discount for early childhood workforce
Australian Government Department of Education. (2026). Child Care Provider Handbook
Australian Government Department of Education *Early Childhood and Care*
Australian Government Department of Education (2024). *Help in an emergency*
Education and Care Services National Law Act 2010
Education and Care Services National Regulations 2011

## REVIEW

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| POLICY REVIEWED BY | Christine Fitzgerald | Approved Provider | 9/9/2026 |
| POLICY REVIEWED | MAY 2026 | NEXT REVIEW DATE | MAY 2027 |
| VERSION NUMBER | V20.05.26 | | |
| MODIFICATIONS | • annual policy review<br>• updated changes to CCS effective January 2026<br>• added legislative changes to include paramount consideration<br>• sources updated as required | | |
| PREVIOUS MODIFICATIONS | | | |
| MAY 2025 | • annual policy maintenance<br>• added information about overpayment of fees and requirement to pay fees electronically<br>• added reporting requirements for prescribed discounts (7 July 2025)<br>• sources checked for currency and hyperlinks updated | | |