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 | |
| 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 |

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

ENROLMENT FEE AND BOND PAYMENT

1. No enrolment fee is charged upon confirmation of enrolment.
2. No bond payment is taken

GENERAL FEES

1. CCS is paid directly to the Service and this is used as a fee reduction (visible on a family’s statement)
2. Fees are charged for each session of care and vary depending on the age of the child in care
3. 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’
4. ‘Gap fees’ must be paid via Electronic Funds Transfer (EFT)
5. Fees must be kept in advance of a child’s attendance
6. Families have access to real-time payment information through the Xplor Home App, where the Account Summary section provides a live statement of all transactions for the current billing period, allowing them to easily track payments and fees as they are processed. Fees are to be paid weekly or fortnightly through a direct debit system. If families wish to pay fees on a weekly or monthly basis, it is a requirement that the family pay in advance and are not in arrears
7. Fees are payable in advance for every session that a child is enrolled at the Service. This includes pupil free days, sick/absent days, and family holidays.
8. If the Service is required to close due to periods of local emergency such as bushfire or flood or a pandemic, gap fees will be charged
9. 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
10. Fees are charged for full sessions only (regardless of the actual attendance hours any day)
11. Families are requested to contact the Service if their child is unable to attend a particular session
12. Casual days may be offered to families if available within the Service’s license
13. Any overpayment of fees will be credited to the family account
14. If, at the end of enrolment, the family account is in credit, any fees will be refunded to the family 8 weeks following the child’s last day of attendance.  
      
      
      
    CHILD CARE SUBSIDY (CCS)
15. Parents/guardians are required to register for CCS through their [myGov](https://my.gov.au/LoginServices/main/login?execution=e2s1) account linked to Centrelink and provide documentation to support the CCS payment
16. Basic requirements that must be satisfied for an individual to be eligible to receive Child Care Subsidy
17. 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
18. The child must:
    * be 13 or under
    * not attending secondary school (unless an exemption applies)
    * meet immunisation requirements
19. Childcare must be provided by an approved provider
20. Families level of Child Care Subsidy will be determined by:
    * [family income estimate](https://www.servicesaustralia.gov.au/your-family-income-estimate-for-family-assistance-payments?context=41186)
    * [activity level](https://www.servicesaustralia.gov.au/recognised-activities-for-child-care-subsidy?context=41186)
    * [Aboriginal and Torres Strait Islander children](https://www.education.gov.au/early-childhood/child-care-subsidy/family-eligibility-and-entitlement/activity-test-aboriginal-andor-torres-strait-islander-children)
    * [number of children in care](https://www.servicesaustralia.gov.au/your-number-children-care-can-affect-your-higher-child-care-subsidy?context=41186)
    * [type of early learning and childcare Service](https://www.servicesaustralia.gov.au/type-child-care-you-use-can-affect-child-care-subsidy?context=41186)
21. Child Care Subsidy will be provided directly to the Service and this amount deducted from the parent/family account
22. 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)
23. 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.
24. Child care [discounts for early childhood workforce](https://www.education.gov.au/early-childhood/early-childhood-workforce/child-care-discount-early-childhood-workforce) will only be offered as outlined in the CCS Handbook.

PAYMENT OF FEES

1. Families are required to pay fees using the Service’s direct debit system. The family is required to provide banking details to facilitate set up of the direct debit account.
2. Fees and charges associated with direct debit system are outlined upon enrolment
3. A dishonour fee will apply for direct debit transactions where there are insufficient funds to cover the fees
4. Families will be issued with a *Statement of Entitlement* on a fortnightly basis in accordance with the fee payment and Regulatory requirements
5. The *Statement of Entitlement* will include details of the sessions of care provided and the resulting fee reduction amounts
6. 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 (effective from July 2025).

ABSENCES FROM THE SERVICE

1. Families are requested to contact the Service if their child is unable to attend a particular session
2. Families must still pay the ‘gap’ fee to the Service if their child is unable to attend
3. 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)
4. Allowable absences can be taken for any reason. Families do not have to provide evidence
5. Additional absences can be claimed for the specified reasons as defined by the Family Assistance Law
6. Records and evidence will be kept by the Service for each additional absence, where required
7. Families can view their absence count through their Centrelink online account via [myGov](https://my.gov.au/LoginServices/main/login?execution=e2s1).
8. 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
9. Additional Child Care Subsidy (ACCS) provides extra help with the cost of early education and care
10. There are four different payments under Additional Child Care Subsidy:
    * [Child wellbeing](https://www.education.gov.au/early-childhood/additional-child-care-subsidy/child-wellbeing-subsidy/about-child-wellbeing-subsidy) 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](https://www.education.gov.au/early-childhood/additional-child-care-subsidy/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](https://www.education.gov.au/early-childhood/additional-child-care-subsidy/temporary-financial-hardship)—to help families experiencing financial hardship. Families are required to contact Centrelink directly regarding this payment
    * [Transition to work](https://www.education.gov.au/early-childhood/additional-child-care-subsidy/transition-work)—to help low-income families transitioning from income support to work. Families are required to contact Centrelink directly regarding this payment
11. If a family is experiencing financial difficulties, a suitable payment plan may be arranged with  
      
    authorisation of the approved provider.

DEBT RECOVERY PROCEDURE

1. 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
2. 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
3. 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

1. 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
2. Currently, a fee of $2.00 per 1 minute will be incurred by the family
3. A review of the child’s enrolment will occur where families are consistently late with fee payment.

CHANGE OF FEES

1. 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)
2. CCS hourly rate caps may be increased by the [CPI](https://guides.dss.gov.au/family-assistance-guide/acronyms#cpi) at the commencement of each financial year
3. Any CCS hourly rate increases are governed by CCS and are automatically adjusted through our CCS Software.

TERMINATION OF ENROLMENT

1. Parents/guardians are to provide four weeks written notice of their intention to withdraw a child from the Service
2. If termination from the Service is required without notification, families may lose their Child Care Subsidy, resulting in the payment of requirement for full fees to be charged
3. In some circumstances CCS may not be paid for sessions if the child has not physically started care
4. 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:

1. ensuring that obligations under the *Education and Care Services National Regulations* are met
2. ensuring the Service and all Persons with Management and Control (PMC) comply with the rules under Family Assistance Law (FAL)
3. ensuring Persons with Management and Control (PMC) are considered ‘fit and proper’ persons
4. taking reasonable steps to ensure all educators, staff and volunteers follow the *Payment of Fees Policy* and procedure
5. ensuring all families are aware of our *Payment of Fees Policy*
6. ensuring enrolments are submitted correctly with the appropriate enrolment information
7. providing families with regular statement of fees payable
8. providing families with receipts of fees paid
9. ensuring parents pay fees electronically to the Service
10. notifying families of any overdue fees
11. providing families with reminder letters as required
12. terminating enrolment of children should fees not be paid
13. discussing fee payment with families if required
14. providing at least 4 weeks written notice to families of any fee increases or changes to the way fees are collected

RESPONSIBILITY OF FAMILIES

1. ensure fees are paid on time as per this *Payment of Fee Policy*
2. 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
3. ensure payment of fees as per policy
4. notify Centrelink of any changes that may affect their CCS entitlement
5. 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 childcare fees. State and territory governments (and their agencies) can contribute to the cost, in part or full of childcare 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 the 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. (effective 7 July 2025)

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](https://www.education.gov.au/about-department/contact-us/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](https://www.education.gov.au/early-childhood/compliance-and-enforcement/report-ccs-fraud).

Resources and information for families

[Child Care Subsidy](https://www.servicesaustralia.gov.au/individuals/services/centrelink/child-care-subsidy)

[Centrelink Customer Reference Number](https://www.servicesaustralia.gov.au/individuals/subjects/centrelink-customer-reference-number-crn#a1)

[Absences from childcare- Australian Government](https://www.education.gov.au/early-childhood/child-care-subsidy/absences)

[Reporting requirements for prescribed discounts](https://www.education.gov.au/early-childhood/resources/reporting-requirements-prescribed-discounts)

CONTINUOUS IMPROVEMENT/REFLECTION

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

RELATED RESOURCES

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

SOURCES

Australian Children’s Education & Care Quality Authority. (2025). [*Guide to the National Quality Framework*](https://www.acecqa.gov.au/sites/default/files/2025-01/Guide-to-the-NQF-250101.pdf)

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.*](https://www.acecqa.gov.au/sites/default/files/2021-08/PaymentServiceFeesProvisionStatementGuidelines.pdf)

Australian Government Department of Education [Child care discount for early childhood workforce](https://www.education.gov.au/child-care-package/early-childhood-workforce-initiatives/child-care-discount-early-childhood-workforce)

Australian Government Department of Education. (2025). [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 (2024). [*Help in an emergency*](https://www.education.gov.au/early-childhood/help-emergency#:~:text=A%20Child%20Care%20Subsidy%20(CCS,people%20in%20that%20area%2C%20and)

Education and Care Services National Law Act 2010*.* (Amended 2023).

[Education and Care Services National Regulations](https://www.legislation.nsw.gov.au/view/html/inforce/current/sl-2011-0653?query=((Repealed%3DN+AND+PrintType%3D%22act.reprint%22+AND+PitValid%3D@pointInTime(20200831000000))+OR+(Repealed%3DN+AND+PrintType%3D%22reprint%22+AND+PitValid%3D@pointInTime(20200831000000))+OR+(Repealed%3DN+AND+(PrintType%3D%22epi.reprint%22+OR+PrintType%3D%22epi.electronic%22)+AND+PitValid%3D@pointInTime(20200831000000)))+AND+Content%3D(%22early%22+AND+%22childhood%22)&dQuery=Document+Types%3D%22%3Cspan+class%3D%27dq-highlight%27%3EActs%3C/span%3E,+%3Cspan+class%3D%27dq-highlight%27%3ERegulations%3C/span%3E,+%3Cspan+class%3D%27dq-highlight%27%3EEPIs%3C/span%3E%22,+Search+In%3D%22%3Cspan+class%3D%27dq-highlight%27%3EAll+Content%3C/span%3E%22,+All+Words%3D%22%3Cspan+class%3D%27dq-highlight%27%3Eearly+childhood%3C/span%3E%22,+Point+In+Time%3D%22%3Cspan+class%3D%27dq-highlight%27%3E31/08/2020%3C/span%3E%22). (Amended 2023).

[*Western Australian Legislation Education and Care Services National Law (WA) Act 2012*](https://www.legislation.wa.gov.au/legislation/statutes.nsf/law_a146885.html)

[*Western Australian Legislation Education and Care Services National Regulations (WA) Act 2012*](https://www.legislation.wa.gov.au/legislation/statutes.nsf/main_mrtitle_12929_subsidiary.html)

REVIEW

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| --- | --- | --- | --- | --- | --- |
| POLICY REVIEWED BY | Zoe Maraldo | | Director | | 28/05/2025 |
| POLICY REVIEWED | MAY 2025 | NEXT REVIEW DATE | | MAY 2026 | |
| VERSION NUMBER | V19.05.25 | | | | |
| MODIFICATIONS | 1. annual policy maintenance 2. added information about overpayment of fees and requirement to pay fees electronically 3. added reporting requirements for prescribed discounts (7 July 2025) 4. sources checked for currency and hyperlinks updated | | | | |
| POLICY REVIEWED | PREVIOUS MODIFICATIONS | | | NEXT REVIEW DATE | |
| MAY 2024 | 1. annual policy maintenance 2. updated CCS eligibility (effective July 2023) 3. added content to responsibility of approved provider/management 4. sources checked for currency and hyperlinks updated | | | MAY 2025 | |
|  |  |  |  |  |  |