

6.02 FEES

Purpose Statement

The purpose of this policy is to ensure all families and educators are aware of their rights and responsibilities regarding the payment and collection of Family Day Care fees.

Scope

This policy applies to Family Day Care educators and families accessing education and care services.

Definitions

Early Start Kindergarten: a funding program that enables three-year-old Aboriginal and Torres Strait Islander children, and children known to Child Protection to attend a kindergarten program that is planned and delivered by an early childhood teacher for a specific number of hours.

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

Health Care Card: a commonwealth government entitlement providing concessions for low-income earners and other eligible people.

Kindergarten Fee Subsidy (KFS): a state government subsidy paid directly to the funded service to enable eligible families to attend a funded kindergarten program or funded three-year-old place at no cost (or minimal cost) to promote participation.

Department of Education and Training (DET): this state government department supports the development, health and wellbeing of babies and young children through services, legislation and care.

Family Assistance Law (FAL): The Family Assistance Law is the basis for Commonwealth child care fee assistance, which includes the Child Care Subsidy (CCS) and Additional Child Care Subsidy (ACCS).

Policy Statement

THAT ALL FAMILIES ACCESSING FAMILY DAY CARE ENTER INTO A CONTRACT WITH WINDERMERE OUTLINING THEIR RIGHTS AND RESPONSIBILITIES IN RELATION TO THE PAYMENT AND COLLECTION OF FEES. THIS CONTRACT WILL AIM TO ENSURE THAT ALL FAMILIES ARE TREATED WITH FAIRNESS AND EQUALITY.

Procedures

General

1. All families are required to verify attendance records by signing children in and out of care on a daily basis on the electronic sign-in (ESI) system. The children's attendance and/or absence days are submitted to the Family Assistance Office for Child Care Subsidy (CCS) payments.
2. Where paper attendance records are being used, parents/guardians must ensure the information recorded is true and correct. A signature is regarded as verification of these legal documents.

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- The core hours of operation for Family Day Care are 8am to 6pm, Monday to Friday. All education and care provided between these hours is referred to as standard hours care. All education and care provided between 6pm and 8am on weekdays and all day on weekends is referred to as non-standard hours care. Please refer to your educator's fee schedule for all fee rates.
- DET states that all families are required to enter an arrangement with the childcare provider. This is called a Complying Written Arrangement (CWA). A child cannot attend care until the CWA has been reviewed and approved through Hubworks. Parents/Guardians will be required to review and approve CWA's when changes are made to standard booked hours.

Child Care Subsidies

- Child Care Subsidies (CCS) is a payment made directly to providers by the Commonwealth Government to be passed onto eligible families as a fee reduction to assist with the cost of quality early years education and care. Families will make a co-contribution to their childcare fees and pay to the provider the difference between the fee charged and the subsidy amount.
- To register for CCS you need to apply on your myGov account that is linked to Centrelink. Families are responsible for updating their information with the Family Assistance Office to ensure it is always current and correct, and for providing Windermere with all relevant information to claim Child Care Subsidies (CCS). Due to privacy law, Windermere cannot contact Centrelink on your behalf to discuss/update CCS status.
- Three factors determine a family's level of Child Care Subsidy. These are:

a. Combined Family Income:

Under the Child Care Subsidy, the percentage of subsidy a family is entitled to is based on their combined annual income, with more financial support available to lower income families.

Your family Income	Child Care Subsidy percentage
\$0 - \$85,279	90%
More than \$85,279 to below \$535,279	Decreasing from 90%. The percentage decreases by 1% for every \$5,000 of income a family Earns above \$80,000
\$535,279 or more	0%

b. Activity Test – the activity level of both parents:

The number of hours of subsidised childcare that families have access to per fortnight is determined by a three-step activity test. In two parent families both parents, unless exempt, must meet the activity test. In the case where both parents meet different steps of the activity test, the parent with the lowest entitlement determines the hours of subsidised care for the child.

Step	Hours of activity*	Maximum number of hours of subsidy per child*
1	Less than 8 Hours	0 hours if you earn above \$85,279 24 hours if you earn \$85,279 or below

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Step	Hours of activity*	Maximum number of hours of subsidy per child*
		36 hours – Aboriginal and/or Torres Strait Islander child, regardless of family activity
2	More than 8 hours to 16 hours	36 hours
3	More than 16 hours to 48 hours	72 hours
4	More than 48 hours	100 hours

* **Per fortnight**

Recognised activities – A broad range of activities meet the activity test requirements, including:

- paid work, including being self-employed or on leave (including paid or unpaid parental leave)
- doing unpaid work in the family business
- training courses for the purpose of improving the individual's work skills or employment prospects
- an approved course of education or study
- volunteering
- unpaid work experience or internships
- actively setting up a business
- actively looking for work.

c. *Service Type – type of child care service:*

The maximum hourly rate the Government will subsidise is based on the type of childcare service.

Service Type	Maximum hourly rate cap (children below school age)	Maximum hourly rate cap (school-aged children)
Family Day Care	\$13.56 [^]	\$13.56 [^]

[^] These amounts are correct for 2025/26 and may be subject to adjustment through indexation in subsequent years.

- If CCS has not been approved, full fees are payable. This full fee will need to be paid according to billing cycle (i.e. no roll over of fortnights or billing periods). If **full payment is made** by the due dates – the enrolment can continue care until CCS is applied. Refund will be processed by Windermere to family once CCS is approved (if applicable). If the **payment is not made** in full during any billing period, care is suspended until payment is made.

Fees and Charges

- Windermere, in collaboration with educators, review and set educator's hourly rate, fees and charges on a minimum annual basis. Educators are provided with an opportunity to negotiate their hourly rate. Windermere will provide families with four weeks' notice of any change.
- A current Fee Schedule will be provided to families on enrolment and/or request.

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3. Families will be charged based on the schedule as developed by the educator. Fees, charges and minimum booked hours are set by the educator and may differ from one educator to the next.
4. Educator's rates may exceed the maximum hourly rate cap for CCS meaning that families are required to pay full cost of anything above this allocated amount.
5. If families exceed their hourly allocation for CCS, they are required to pay full rates on these additional hours. Note: hours are allocated fortnightly and can be affected by the utilisation of care with another provider approved to receive CCS payment on the family's behalf.
6. Fees will be charged on booked hours, with additional fees charged for any extra care provided outside of the booked hours. Additional fees are charged in 15-minute increments.
7. Fourteen days' notice is required for all cancellations of permanent bookings by the family or educator, or fees may apply.
8. 24 hours' notice is required for all cancellations of casual care. Where casual care is not cancelled, fees will be charged for the entire hours booked.
9. In accordance with CCS guidelines, if children cease care on an absence CCS will be revoked from the last day of attendance, this means no CCS will apply from the last actual attendance date and families will be liable for any outstanding debt.
10. In line with Windermere's policies and procedures, Educators are entitled to charge families a late fee of \$1 per minute for children who are not collected within 15 minutes after the booked pick-up time. Late fees do not attract CCS and must be paid in full by the parents/guardians. This is at the discretion of the Educator in consultation with Co-Ordination unit.

Travel

1. Travel charges are listed on the educator's Fee Schedule and do not attract CCS. A copy is provided on confirmation of enrolment and discussion is had with educator prior to or at commencement of care.
2. Travel can be charged for kinder/school drop off and pick up. Or if a family requires a pickup or drop off from the child/ren's home, children must attend the educator's environment prior to attending kinder/school in the morning or prior to being dropped at home in the afternoon.
3. Travel charges are per family and recorded on the attendance of the primary child.
4. Travel is charged per family and can either be charged through one of the below methods:
 - a. per km when kinder/school aged child/ren is/are in the vehicle, or
 - b. a flat rate per round trip.

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Public Holidays

In line with the Australian Government Department of Education, in accordance with Family Assistance Law, Family Day Care Businesses are able to charge for all public holidays or emergency closures (as directed by the Victorian State Government).

If an Educator is on leave before and after a public holiday, Windermere does not recommend Educators charge families Public Holidays for permanent booked sessions if they fall within the Educators leave period. It is the responsibility of the educator to make a business decision and inform families what charges they will incur.

1. In accordance with Family Assistance Law, public holidays will be charged as an absence for booked hours. This includes if the educator chooses to charge for **all** public holidays that fall **within** their leave dates. CCS does apply.
2. It is the responsibility of the educator to inform and have parents sign the educator leave form, confirming they understand their child/ren's booked hours will be charged as absences for all public holidays that fall **within** their leave dates.
3. An educator cannot charge a family an absence for booked hours on a public holiday if the family attends relief care at another approved service or educator on that day.

Casual Care

1. Casual care can be booked directly with educators, as required.
2. Booking forms are required each time there is a casual booking.
3. Casual care does not follow a regular pattern and fees are charged for the hours booked for the day or actual hours used, whichever is greater.

Absences

1. Absences are charged at the normal rate and CCS is paid for 42 allowable absences in a financial year, across all services per financial year (which includes public holidays, illness, curriculum day, etc.). Absences above this number must be accompanied by the appropriate documentation, such as a medical certificate, for CCS to be paid, in accordance with Family Assistance Law.
2. Due to Windermere CCS processing being 2 weeks in arrears, CCS cannot be claimed for absences taken for more than 8 consecutive weeks. If planned absences are longer than 8 weeks families will need to exit care and re-enrol on return.
3. Educator fees and booked hours are payable on all absences, including public holidays, to maintain secured placement. Educators are not required to hold a place for families who do not pay the full absence fees.

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4. Educators are not required to provide care on public holidays however if they do, fees will be charged at the public holiday rate.
5. Families can receive CCS for absences up to seven days before a child's first, and after a child's last, physical attendance at a service, where a session of care would have usually been provided, for any of the following reasons:
 - a. Any of the additional absence reasons.
 - b. The child, the individual who cares for the child, the individual's partner or another person with whom the child lives is ill (no medical certificate required if the child has not used 42 absence days).
 - c. The service has changed ownership.
 - d. The usual service is closed and the child is attending a different service under the same provider.
 - e. A family tragedy (a major event including the death of an immediate family member) has occurred, or
 - f. The enrolment ceased incorrectly.

Fee Payment

1. Families who apply for and are eligible for CCS are required to pay the fee not covered by the subsidy. This is commonly referred to as the 'gap' fee.
2. Food, travel and late fees do not attract CCS and will be charged at the full-agreed fee.
3. Educators will receive payment from Windermere on a fortnightly basis, upon receipt and processing of compliant child attendance records.
4. Direct Debit payments are processed fortnightly on a Monday, with a statement of entitlement and invoice distributed on the Thursday of the previous week.
5. There are two payment options for direct debit:
 - a. Direct debit via bank account (no associated fees).
 - b. Direct debit via credit card (Windermere pay the 75cent processing fee and family pays the additional 0.90% surcharge for choosing credit card option).
 - c. A dishonour fee of \$2.75 is charged per failed transaction, which the family pays, when processing of the next direct debit payment occurs.
6. All payments will reflect on the following fortnight's invoice.

Overdue Payments and Debts

1. Windermere understands that from time-to-time families may experience financial difficulties. We require families and educators to keep us informed of any financial difficulties through timely communication. Timely communication ensures we are able to effectively support families.
2. If parents/guardians are unable to pay an account due to financial difficulties, please contact the Windermere Finance team immediately, who will assist in setting up an agreed payment plan.

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3. In the instance of a dishonoured direct debit, Windermere will issue a letter to the parent/guardian advising of the below:
 - a. *Families have 7 days from the date of letter to contact the finance team and arrange payment of the arrears (via direct debit).*
 - b. *If after 7 days the account still remains unpaid the child's enrolment will cease immediately.*
 - c. Referral of the matter to a credit control agency. When an account is forwarded to a credit control agency the account holder will become liable for payment of the collection fees applied as a percentage of each payment at a rate of 25%. *NOTE: Once an account is forwarded to a credit control agency all communications regarding payments must be made directly with the agency. Windermere has no authority to manage payments towards an account at this point.*

Financial Hardship

1. For families experiencing financial hardship, there are options available that may assist with the cost of education and care services. To request options for financial assistance, or to discuss payment options for overdue accounts, speak with the Manager for Early Childhood Education and Care Services. Options include:
 - a. Additional Child Care Subsidy (ACCS) - This is provided by the commonwealth government and enables eligible families to access extra help with the cost of childcare. Eligibility criteria applies.
 - b. KFS – This is provided by DET and enables children to attend four year old kindergarten free of charge or at minimal cost. Eligibility guidelines apply and supporting documentation is required.
 - c. Early Start Kindergarten – This is provided by the DET and enables three year old Aboriginal and Torres Strait Islander children and those known to Child Protection to attend a funded early childhood program that is planned and delivered by a qualified early childhood teacher free of charge.

Relevant Standards/Legislation

- National Quality Framework for Early Childhood Education and Care Services including:
 - Education and Care Services National Law 2011
 - Education and Care Services National Regulations 2011
- A New Tax System (Family Assistance) Act 1999
- Family Assistance Law

Related Policies & Links

- Attendance Records procedure
- Record Keeping procedure
- Confidentiality and Privacy (Children & Families) procedure