

## Payment of Fees Policy

Out of School Hours Care provides quality education and care for primary school-age children outside school hours and during school holidays (Holiday Program). Our OSHC Service supports children to engage in play and leisure activities, develop new skills and build relationships with other children and educators whilst supporting workforce participation of parents and carers. Our OSHC 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

### RELATED POLICIES

Arrival and Departure Policy Child Care Subsidy (CCS) Governance Policy Enrolment Policy Governance Policy	Orientation of New Families Policy Privacy and Confidentiality Policy Termination of Enrolment Policy
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### Purpose Statement

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



## Payment of Fees Policy

### Scope

This policy applies to children, families, staff, management and visitors of the OSHC Service.

### Policy Statement

THAT ALL FAMILIES ACCESSING OSHC 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.

### Implementation

Windermere 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 OSHC Service ensures the confidentiality and privacy of all personal information provided to the Service about the enrolled child and family.

### General Fees

- Fees are charged for each session for before and after school care. Holiday Program (Vacation Care) are charged for each session booked in during each period, these are casual one-off bookings.
- Fees payable by families vary depending on the amount of Child Care Subsidy (CCS) rebate each family receives.
- CCS is paid directly to Windermere and this is used as a fee reduction (visible on a family's statement).
- Families are required to pay the difference between the fee charged and the subsidy amount- the 'gap' amount
- Fees are to be paid fortnightly through a direct debit system. Holiday Program are paid prior to the program commencing.
- For Before and After School Care 14 days' notice is required for change of permanent session/s.
- For Before and After School Care 14 days' notice is required for cancellation of care.
- 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.



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- Fees are payable for every session that a child is enrolled at the OSHC Service. This includes public holidays, sick days (absences), and family holidays but excludes periods when the Service is closed. The Service may be closed due to periods of local emergency such as bushfire or flood or pandemic.
- If a session of care falls on a public holiday, families are required to pay normal fees. CCS will 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 OSHC Service's license and staffing capacity.

### Child Care Subsidy (CCS)

- Parents/guardians are required to register for CCS through their [myGov](#) account linked to Centrelink and provide supporting documentation.
- Basic requirements that must be satisfied for an individual to be eligible to receive Child Care Subsidy.

The child must:

- be 13 or under and not attending secondary school and
- meet immunisation requirements

The person claiming the Child Care Subsidy:

- meet residency requirements and
- be liable to pay for care provided under a Complying Written Arrangement (their written agreement)
- 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.
- 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.



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- On occasions where CCS has not been approved or ceased, full fees will apply until CCS is reinstated. Windermere charge in arrears, Centrelink will pay the CCS into your bank account. On some occasions where this is paid to Windermere, Windermere will process a refund to the family.
- If CCS has not been approved, full fees are payable. This full fee will need to be paid according to billing cycle 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 processed by Windermere to family once CCS approved (if applicable).
  - If the payment is not made in full during any billing period, care is suspended until the full payment is made.

### Payment of fees

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. Direct Debit payments are processed fortnightly on a Monday, with a statement of entitlement and invoice distributed on the previous Thursday.
3. 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 75 cent processing fee and family pays the additional 1.56% surcharge for choosing credit card option).
  - c. A dishonour fee of \$2.75 is charged per failed transaction which the family pays when there next direct debit is processed.
4. All payments will reflect on the following fortnight's invoice.

### Absences from OSHC Service

- Families are requested to contact the Service if their child is unable to attend a particular session.
- Holiday Program (Vacation Care) are casual one off bookings and will be charged regardless of attendance.
- Families must still pay the 'gap' fee to the Service if their child is unable to attend.
- From 13 July 2020, 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
  - any of the additional absence reasons.



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- 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).
  - the service has changed ownership.
  - the usual service is closed and the child is attending a different service under the same provider.
  - a family tragedy (a major event including the death of an immediate family member) has occurred, or the enrolment ceased incorrectly.
- Allowable absences can be taken for any reason, including public holidays and when children are sick.
- Records will be kept by the Service for each absence.
- Families can view their absence count through their Centrelink online account via [myGov](#) as well as noted on each statement issued.
- 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.

### 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 if they are in temporary financial hardship. ACCS provides extra assistance for up to 13 weeks.

### Overdue Payments and Debts

1. Windermere understands that from time to time families may experience financial difficulties. We require families to keep us informed through timely communication to ensure we are able to support families during these times.
2. If parent/guardians are unable to pay due to financial difficulties, please contact the Windermere Finance team immediately who will assist in setting up an agreed payment plan.
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.



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- b. If after 7 days the account still remains unpaid the child's enrolment will cease immediately.
- c. Forward your details 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.

### Late Fees

- Our OSHC Service is not licensed or insured to have children on the premises after hours. This is a breach in the Education and Care Regulations.
- A late fee will apply where children are not picked up prior to closing time. A fee of \$5.00 per 5 minute block will be incurred by the family.
- A review of the child's enrolment will occur where families are consistently late with fee payment.

Resources and information for families

[New Child Care Package Information for Families Resources](#)

[Child Care Subsidy](#)

[Child Care Package Overview](#)

[Centrelink Customer Reference Number](#)

[Absences from childcare- Australian Government](#)

Source

Australian Children's Education & Care Quality Authority. (2014).

Australian Government Department of Education Child Care Provider Handbook

[https://docs.education.gov.au/system/files/doc/other/child\\_care\\_provider\\_handbook\\_0.pdf](https://docs.education.gov.au/system/files/doc/other/child_care_provider_handbook_0.pdf)

Australian Government Department of Education, Skills and Employment *Early Childhood and Care*

<https://www.education.gov.au/early-childhood-and-child-care-0>

Australian Government Department of Education, Skills and Employment *Information for child care providers when a period of local emergency occurs*

Kearns, K. (2017). *The Business of Childcare* (4<sup>th</sup> Ed.).



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## Payment of Fees Policy

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

Guide to the National Quality Standard (2020)

Revised National Quality Standard. (2018)