



## **Policy: Fees and Payments**

Stepping Stones Child Care Centre has endeavoured to develop a fee structure that is affordable, and one which also ensures the viability of the service.

### **Account Charges:**

Normal fees are charged for all children's booked days even if they happen to fall on a Public Holiday. If a child is absent from the Centre due to illness or holidays, normal Child Care fees will apply. Stepping Stones Child Care Centre does not swap days of care and does not arrange make up days, due to the restriction of licensed places and maintaining educator to child ratios.

Accounts are charged fortnightly and total fees charged must be paid in full within that fortnight. When charging fees Stepping Stones Child Care Centre estimates families Child Care Benefit (CCB), but do not estimate Child Care Rebate (CCR) in advance. Families will be responsible for paying full fees minus any CCB. Any CCR payments will be credited onto families accounts once payments are confirmed by the Family Assistance Office (FAO). Accounts are forwarded to a nominated email address or placed in your designated pigeon hole at the Centre if an email address has not been provided. It is vital that if any family is finding difficulty in meeting their fee obligations, that they discuss the matter immediately with the Centre Director or Finance Officer so an alternate payment arrangement can be negotiated. Any such arrangement will remain confidential.

### **Bonds:**

A Bond equivalent to two (2) weeks of full fees is payable to secure a position at the Centre within three (3) working days of a place being offered. Bonds are held separately and do not show on child care accounts. Bond payments are calculated by the number of days each child attends in a fortnight. Please refer to the Centres "Bonds Policy".

### **Overdue Accounts:**

If an account is not settled within the billing fortnight and remains outstanding on the following Monday, and if no arrangement has been made or failure to comply with an arrangement to repay the debt, the family will be given the opportunity to settle the account by close of business that Friday. Failure to settle the account by that day will result in immediate termination of the enrolment.

In the event an account remains outstanding, a final letter of demand will be issued, and failure to comply with the letter of demand will result in our Debt Collection Agency being instructed to commence full recovery of the amount. Stepping Stones Child Care Centre trusts that families acknowledge, value and respect the care provided to their child and accept full responsibility of the payment of their fees so legal action will be unnecessary.

During the orientation process for children prior to commencing in care at the Centre, fees will only be charged if children have been left for more than 4 hours.

Late collection fees will be charged if children are collected from the Centre later than the closing time, please refer to Centres "Late Collection of Children" Policy.

Additional charges may be added to accounts for excursions and incursions. Families will be notified and of these additional charges on an Excursion/Incursion Permission Form prior to the event taking place, and will be required to authorise the additional charge via the Centres Ezidebit payment system.

### **Fees:**

Fees are displayed in the Centre foyer. Families should not accept enrolment at the Centre if they are unable to meet their fee obligations. Stepping Stones Child Care Centre reserves the right to increase child care fees, and will occur after consultation with Parent Committee Members. Families will be advised in writing by providing six (6) weeks' notice of any fee changes.

### **Payments:**

Direct Debit (Ezidebit) from a nominated Bank Account or Credit Card is the only payment option available for families using the Centre. **Note:** No cash, Cheque, EFTPOS, or Direct Deposit facilities are available for fee payments.

Option 1: Direct Debit from a nominated Bank Account, to be processed on the start date and nominated day either weekly / fortnightly as indicated by the family on the Direct Debit Request form. To assist families with financial commitments, families have the opportunity to nominate their Direct Debit start date, the frequency and the day in which their periodical debits will occur. Direct Debit transactions fees will not be incurred by the family, as they will be absorbed by the Company.

Option 2: Direct Debit from a nominated Credit Card, to be processed on the start date and nominated day either weekly / fortnightly as indicated by the family on the Direct Debit request form. To assist families with financial commitments, families have the opportunity to nominate their Direct Debit start date, the frequency and the day in which their periodical debits will occur.

Credit Card fees will incur additional charges and will be charged directly to the family. Visa and MasterCard will incur charges of 1.87% of debit amount and American Express and Diners will incur charge of 3.96% of debit amount. "Ezidebit" will appear as the merchant on Bank Statements for all Credit Card payments.

### **Direct Debit Procedures:**

When a child enrolls at Stepping Stones Child Care Centre it is a requirement that a Direct Debit Request Form must be completed and returned to the Centre prior to the commencement of a child's enrolment at the Centre.

Families are required to nominate their Direct Debit start date, the frequency and

the day in which their periodical debits will occur. Periodical debits will occur as indicated on the Direct Debit Request Form until such time as a new Direct Debit Request Form is completed or a child ceases in care at the Centre - providing termination notice periods have been met.

Stepping Stones Child Care Centre will debit each families nominated Bank Account or Credit Card as indicated below:

**Weekly Debit**

Account balance at end of Week = Debit Amount  
Will be debited on the nominated day of that week.

**Fortnightly Debit**

Account balance at end of Fortnight = Debit Amount  
Will be debited on the nominated day of that fortnight.

Please note that if an account is in credit, the weekly or fortnightly debit amount will not be taken and or may be automatically reduced to reflect the current account balance at the time of debit. The minimum debited amount is \$1.00, and no funds will be debited for account balances below this amount.

A family is able to indicate a "Max Debit Amount", on the Direct Debit Request Form, and no amount higher than this will be debited. In the instance that a child's days of attendance increase, Child Care Benefit changes, excursion fees are incurred, etc and the cost for these exceed the "Max Debit Amount", we will be unable to be automatically debit these and the Centre will require written authorisation to debit the funds.

If a family does not indicate a "Max Debit Amount" the balance will automatically be debited based on the days of attendance for the week/fortnight, adjust any Child Care Benefit changes or any other authorised account charges. Excursion fee charges, once authorised by the Parent/Guardian on the Excursion Form will be debited on the next date the families periodical debit will occur.

Parent/Guardians are responsible for ensuring that the Bank Account and/or Credit Card details provided are up to date, accurate and are required to notify the Centre, should Bank Account and/or Credit Card details change. Parent/Guardians are responsible for ensuring that there are sufficient cleared funds in the nominated account by the due date to enable the direct debit to be honoured on the debit date.

Direct debits will occur on the nominated date and normally occur overnight, however transactions can take up to three (3) business days to be processed depending on your financial institution.

There may be delay in processing if:

1. There is a Public or Bank Holiday on the day of the debit, or any day after the debit day.

2. The direct debit date is not a banking business day in Queensland.
3. Natural Disaster.

Any direct debits that are due on either of the above will be processed on the next business day.

Stepping Stones Child Care Centre and Ezidebit will not be held responsible for any fees and charges that may be charged by your financial institution, for further advice or clarification discuss with you financial institution.

#### **Dishonoured Payments:**

Any dishonoured payment transactions will incur a fee of \$8.80 which will be charged directly to the Parent/Guardian by Ezidebit.

If a Direct Debit amount declines for any reason, the balance will be debited on the following nominated payment date. If a "Max Debit Amount", has been indicated and the account balance exceeds this amount, the Centre will require written authorisation to debit the funds.

#### **Debit Resolution Processes:**

If in the even a Parent/Guardian believes the Stepping Stones Child Care Centre has debited an amount without authorisation or in error:

1. Parent/Guardian is to contact the Centre Director immediately.
2. Centre Director is to inform Finance Office immediately.
3. Finance Office is to investigate Direct Debit amount or failed authorisation.
4. Findings to be discussed with Centre Director and Finance Office to discuss findings with Parent/Guardian.
5. If liability is accepted by Stepping Stones Child Care Centre for an incorrect Direct Debit amount or failed authorisation, as instructed by the Parent/Guardian the funds will either remain as a credit on the Parent/Guardian account or a refund will be issued by Direct Deposit into a nominated Bank Account within three (3) business days of the completed investigation.
6. If a Parent/Guardian has occurred any additional charges due to an error or a debit amount without authorisation, and liability has been accepted by Stepping Stones Child Care Centre, these amounts will be included in the refund provided, on receipt of a Bank Statement indicating any charges which may have been incurred.

#### **Child Care Benefit (CCB) and Child Care Rebate (CCR):**

Child Care Benefit (CCB) is a payment made by the Commonwealth Government to families to assist with the cost of Child Care fees. Child Care Rebate (CCR) assists families with out of pocket expenses and covers 50% of out of pocket expenses, up to a maximum of \$7,500 per child per financial year. Families using Stepping Stones Child Care Centre may be eligible to claim CCB and CCR as the Centres are approved by the Department of Education, Employment and Workplace Relations (DEEWR).

The Family Assistance Office (FAO) will assess your income based on information provided by you; a re-assessment can be requested if families circumstances change. The FAO will advise you of what percentage of the hourly fee they will pay, and a gap fee will apply. You must apply to claim CCB before commencing care or full fees will apply. All claims can be made by phoning the FAO on 13 61 50.

CCB will not be paid if a child does not attend on the first day of expected attendance or the last day of attendance, if leaving the Centre. Full fees will apply in these circumstances.

**IMPORTANT:** Children MUST be signed in and out of the Centre daily. Centres are subject to spot checks by the FAO and the Centre cannot claim CCB for any child who is not signed in our out. Should this occur the family will be charged full fees for that day. Absences are also recorded on attendance records.

To claim Child Care Benefit families are required to provide the Centre with the following information:

- Child's Full Name and Date of Birth
- Child's Customer Reference Number (CRN)
- Registered Parents Full Name and Date of Birth
- Registered Parents Customer Reference Number (CRN)
- Notification of if the child attends another service.
- Total number of children who are registered with Centrelink and are accessing any type of registered care (As this will determine the number of child percentage, the family will receive).

It is the responsibility of the Registered Parent to notify Stepping Stones Child Care Centre of any change to the number of children the family has accessing Registered Care, and failure to update these details may result in a debt incurred by the family.

#### Formal Enrolment:

Formal enrolments are used for sessions of care provided to parents/guardians and children with Customer Reference Numbers (CRN) issued by the FAO. The CRN'S and the date of birth of the child and parent/guardian must be provided to the Centre so that a formal enrolment record can be created and sent to DEEWR. A match can then made between this information and that already provided to DEEWR by the FAO.

#### Informal Enrolment:

An information enrolment is one where the parent/guardian and child's CRN'S have not been provide to the service or where they have CRN'S but have not tested for CCB eligibility with the FAO. In these circumstances no information is sent to the FAO and no CCB calculation is preformed.

#### **Special Child Care Benefit (SCCB):**

Special Child Care Benefit (SCCB) is an extra payment provided where a family experiences financial hardship, or in other exceptional circumstances. There is a

maximum period of 13 weeks available if criteria's are met. Families should advise the Centre Director if they believe that SCCB may apply to them.

### **Jobs, Education and Training Child Care Fee Assistance (JETCCFA):**

Jobs, Education and Training Child Care Fee Assistance (JETCCFA) is available to parents receiving the following Centrelink payments:

- Parenting Payment
- Newstart Allowance
- Youth Allowance (for job seekers, not full-time students)
- Widow B Pension
- Widow Allowance
- Partner Allowance
- Carer Payment
- Special Benefit (who would otherwise be eligible for Parenting Payment or Newstart Allowance but who do not meet residency requirements)
- Community Development Employment Projects Participant Supplement (only when the parent had immediate previous entitlement to a JETCCFA eligible income support payment but it is no longer payable due to the supplement income).
- Means -tested ABSTUDY payments.

JETCCFA provides extra help with the cost of approved child care for eligible parents undertaking activities such as job search, work, study or rehabilitation as part of an Employment Pathway Plan, to help parents enter or re-enter the workforce.

Families wishing to request additional assistance through JETCCFA must apply directly to the FAO. If approved the FAO will apply JETCCFA eligibility in calculating weekly fee reductions. DEEWR will pay JETCCFA amounts to the Centre. Families who are eligible for JETCCFA are required to provide the Centre with their JET Child Care Fee Assistance Notice, before JETCCFA can be applied to their account.

### **Grandparent Child Care Benefit (GCCB):**

Grandparent Child Care Benefit (GCCB) is available to grandparents who:

- Meet the existing CCB eligibility requirements **and**
- Are receiving an income support payment from Centrelink or the Department of Veterans' Affairs **and**
- Are the sole or major provider of the ongoing daily care for the grandchild and have the responsibility for the day to day decisions about the grandchild's care, welfare and development.

GCCB covers the full cost of the total fee charged for CCB eligible hours up to 50 hours for each child in approved care each week.

Grandparents claiming GCCB need to apply directly to the FAO. Grandparents must notify the FAO prior to a grandchild/ren leaving their care or of any other change in their circumstances

### **Adult Migrant English Program (AMEP):**

The Australian Government Department of Immigration and Citizenship provides free Child Care for non-school children if their parents are required to attend classes while participation in the Adult Migrant English Program (AMEP). The cost of AMEP related Child Care is the responsibility of the AMEP service providers. The participant is not eligible for CCB or JETCCFA because the AMEP is paying for the child care.

### **Allowable Absences:**

Each child is eligible to receive CCB for an initial forty two (42) days of absences in a financial year, across all services. These can be used for any reason (and includes Public Holidays). The number of absences is provided to families on their Statement and is shown as "YTD Absences". Once these days have been exhausted, full fees will apply for any absences, excluding the listed Approved Additional Absences.

Approved Additional Absences can be claimed and will be payable for absences taken as below (once initial 42 days have been exhausted):

- Illness (with a Medical Certificate).
- Outbreak of an infectious disease and child is not immunised (with written evidence).
- Parents on a rotating shift or rostered day off (with written evidence).
- Temporary closure of a school or pupil free day.
- Period of local emergency.
- Shared care/custody arrangements due to a court order, parenting plan or parenting order (with copy of documentation).
- Attendance at Preschool.
- Exceptional circumstances.

There is no limit to the number of Approved Additional Absence days for which CCB may be paid, as long as:

- they are taken for the reasons specified above, **and**
- supporting documentation (where required) is provided, **and**
- they are days on which care would otherwise have been provided.

Further clarification of the requirements of additional absence days should be sought from the Centre Director and reference to the Child Care Service Handbook issued by the Department of Education, Employment and Workplace Relations (DEEWR).

### **Termination of Care:**

Families are required to provide two (2) weeks written notice, if at any time they wish to withdraw their child from Stepping Stones Child Care Centre or decrease their days of care, please refer to the Centres "Termination of Enrolment Policy".

Bonds will be refunded to a family when a child terminate care and two (2) weeks written notice has been provided. The Bond will be transferred to the families child care account to assist with the payment of any final child care fees. If two (2) weeks written notice is not provided to the Centre, the Bond will be

withheld to cover fee costs for the notice period and will not be refunded to the family.

Families are unable to claim absences once notification has been provided to Stepping Stones Child Care Centre that a family is withdrawing their child from care on a set date and the child does not attend the Service during the notice period. Under these circumstances Child Care Benefit will not be paid and the family will be charged and is responsible to pay the full fee.

**Source:**

- NCAC Quality Practices Guide
- Fiona O'Donnell - Proprietor
- DEEWR Child Care Service Handbook 2010-2011
- My Child Website: [www.mychild.gov.au](http://www.mychild.gov.au)

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