



PAYMENT OF FEES POLICY



Purpose

To provide families with a clear understanding of Insight Early Learning's (IEL) fee structure, payment requirements, Child Care Subsidy (CCS) processes, and consequences for non-payment. This policy ensures transparency, compliance with relevant legislation, and consistent procedures for managing fees, supporting the delivery of quality education and care.

Scope

This policy applies to all services delivered and fees charged by Insight Early Learning to children, families, and staff. It covers:

- Fee schedules and payment cycles
- CCS eligibility and administration
- Procedures for managing overdue fees
- Provisions for holiday discounts, absences, and financial hardship
- Legislative compliance and record-keeping

Legislative Requirements

Education and Care National Law	
Regulations	Description
Various provisions	Child Care Subsidy Secretary's Rules 2017
Various provisions	A New Tax System (Family Assistance) Act 1999
Various provisions	Family Law Act 1975
legislation for Child Care Provider Handbook	Family Assistance Law

Relevant National Quality Standard (NQS) Elements

Quality Area 7 – Governance and Leadership	
7.1	Governance supports the operation of a quality service.
7.1.2	Systems are in place to manage risk and enable effective management and operation.
7.1.3	Roles and responsibilities are clearly defined, understood, and support effective decision-making.

Implementation

Insight Early Learning 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 meeting our obligations to maintain financial integrity and comply with all Child Care Subsidy legislative requirements. Insight Early Learning will have effective compliance systems in place to ensure childcare funding is administered appropriately. Insight Early Learning ensures the confidentiality and privacy of all personal information provided to the Service about the enrolled children and families.

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Fee Structure

Enrolment Fee

- An enrolment confirmation fee is charged upon confirmation of a child’s enrolment. This fee will be paid prior to commencement at the Service and accompany all enrolment documentation including:
 - Debit success form
 - Completed enrolment form including Childcare Reference Number (CRN) for the child and the person wishing to claim the Child Care Subsidy (CCS)
 - Complying Written Agreement
- The enrolment fee holds a child’s position at the Service and is non-refundable

Multiple

Discounts

Only one discount may be applied at any one time. Discounts, including but not limited to full-time enrolment discounts, holiday discounts, promotional offers, or discretionary fee reductions, cannot be used in conjunction with one another unless otherwise approved in writing by the Approved Provider.

General Fees

- Fees are charged for each session of care and vary depending on the child’s age and the family’s CCS eligibility.
- CCS is paid directly to the Service as a fee reduction. Families pay the ‘gap’ amount.
- Fees must be kept in advance of a child’s attendance according to the chosen payment cycle.
- Weekly statements are provided to families via email.
- Payments are collected via direct debit on Wednesdays (weekly or fortnightly).
- Fees are payable in advance for all services including sick days, public holidays, and family holidays, Casual days may be offered subject to availability.
- Declined payments must be caught up using the Xplor app by close of business each Friday.
- Electronic fee payments which decline two consecutive weeks will result in suspension of care the following week
- If a family is unable to make the payments of care already delivered, care will be suspended and held for a period of two weeks to allow family to catch up on outstanding fees. If fees remain outstanding, care unless a payment plan has been arranged.

Child Care Subsidy (CCS)

- Parents/guardians must register for CCS via MyGov and provide supporting documentation.
- Eligibility requirements include:
 - Meeting immunisation requirements
 - Residency requirements for the claimant or partner
 - Complying Written Arrangement in place with an approved provider
- Child Care Subsidy (CCS) is determined by Centrelink based on family income, activity test results, and service type.
- Each family is eligible for up to three days of guaranteed care within their capped hours under the CCS Scheme.
- Families must ensure that tax returns are completed on time, immunisation is updated and salary is current with Centrelink
- CCS disputes must be addressed directly with Centrelink.

Payment of Fees

- Fees are payable through the Service’s direct debit system.
- Banking details must be provided for prior to the start of care
- It will be the responsibility of the account holder to pay the Dishonour fees passed on from Debit Success for any unsuccessful fee payments.
- Statements are always accessible via the Xplor HOME app. These include Statement of Entitlement, sessions, fee reductions, and balances.

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Holiday Discount

All families at Insight Early Learning receive the benefit of a holiday discount which provides a 20% off regular daily fees for up to 4 weeks per calendar year. The discount can only apply to leave taken in full week blocks.

Families must provide more than three weeks' notice to use the holiday discount benefit and the holidays will be included in the 42 allowable absence days per year. An email to the service confirming days/weeks of absence is sufficient.

Absences from Service Families are required to notify the service if their child will not be in attendance daily. This can be done via email or through the Playground App. All fees are still applicable for all absences.

- CCS allows 42 absence days per child, per financial year, with possible additional days under certain circumstances. These absences include any absence, regardless of holiday, illness etc.
- Medical certificates or other documentation may be required for additional absences.

Financial Difficulties

- Payment plans may be arranged with Approved Provider approval.
- Families may apply for Additional Child Care Subsidy (ACCS) under four categories:
 - Child wellbeing
 - Grandparent
 - Temporary financial hardship
 - Transition to work

Debt Recovery Procedure

- Reminder call and follow-up email for missed payments within 24 hours of declined payment.
- All fees that are outstanding to be caught up using the Xplor app by close of business each Friday. Electronic fee payments which decline two weeks in row will result in suspension of care the following week should fee payment is not made prior to close of business the next Friday
- Written payment plan offered if needed, as approved by the Approved Provider.
- Debt collection process initiated with families liable for associated costs.

Late Fees Children must be collected prior to the services' licensed closing time. If there has been a continual and ongoing late pick-up, a parent will be required to pay the late fee of \$30 for every 30mins. Families will be required to sign a late collection form, and fees will be charged to the family account. Persistent late collection may result in termination of enrolment.

Change of Fees

Insight Early Learning will provide families written notification with a minimum of four weeks' notice for any changes to fees charged at the service

Termination of Enrolment

- Requires 3 weeks' written notice.
- If the child is absent on the last day of care, CCS is not paid for those absences and full fees will apply.
- Between the period of 1st December and 1st February – 4 weeks' notice must be provided.
- Families must attend on the last day of enrolment, to receive CCS until their last day. If non-attendance is registered, full fee payments are required.

Third Party Payments

- Only state/territory governments and certain approved organisations may contribute to childcare fees.
- Third-party contributions must be applied before CCS is calculated.

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- All third-party payment agreements are documented by Insight Early Learning.

Complaints Regarding CCS Administration Any concerns regarding fees should be escalated to the Centre Directors first who will provide widespread support regarding your account. Should further support be required, families are welcome to contact:

- The Child Care Tip-Offline:
- Phone: 1800 664 231
- Email: tipoffline@education.gov.au

Review

This policy will be reviewed annually or as legislation, regulations, or best practice changes.

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