



MONTESSORI STEPPING STONES & WAABINY OSHC

PAYMENT OF FEES POLICY



PURPOSE

Montessori Stepping Stones (MSS) aims to provide enrolling parents and families with clear information on the payment of fees processes involved at the centre. This is also in conjunction with providing information on how the current Child Care Subsidy System (CCSS) is administered, and the rights and responsibilities of all parties. All records held at our centre will be maintained in accordance with our Confidentiality and Privacy Policy. MSS understands the importance of maintaining accurate accounts, and providing clear information to families on fee payment processes.

SCOPE

All people involved in the payment and collection of fees at MSS relating to the education and care of children at MSS –including Families, educators and staff who assist in the continuous improvement and implementation of quality practices.

DESCRIPTION/GENERAL

MSS' approach to equal access for all families is based on the principles of equity and inclusion. We aim to provide a quality education and care service at an affordable price to families eligible to attend under the Australian Government Priority of Access Guidelines. Fee levels will be set by MSS each year on completion of the annual budget and according to the service's required income in order to provide a quality education and care service.

LEGISLATION AND GOVERNMENT REQUIREMENTS

Laws relating to protection of privacy and confidentiality; duty of confidentiality arising from contract with parent; to whom and when information must be disclosed;

- Privacy Act 1988;
- Education and Care Services National Law (WA) Act (2012);
- Education and Care Services National (WA) Regulations (2012)

CHILDREN'S NEEDS

For continuity of care and family support in times of financial hardship.

FAMILIES NEEDS

To be given, and have access to, correct information about the current fee structure and their ongoing account. Where possible provide information about available financial support and understand family difficulties in maintaining fees payments to act in order to prevent any negative impact on the care provided to children.

All the required information is provided to parents and families during the enrolment process, via the Parent & Family Handbook, access to the "Parent & Family Resources" website page, and terms & conditions declarations in the enrolment form.

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EDUCATOR/STAFF NEEDS

Clearly explained fees payment process to assist families to maintain fees payments. Maintain confidentiality about fees payment issues as not to impact negatively on the relationships between educators, children and families.

MANAGEMENT NEEDS

Sufficient fees income to ensure maintenance of a quality service by ensuring fee payments to be up to date with accurate fees collection records being maintained.

FEES AND PAYMENT ACCOUNTS

MSS will determine the required fee level to meet budget prediction for the next year. The fee schedule and fees payment policy will be fully explained to families during the enrolment process. Families will be given a minimum of 30 days' notice of any fee increase.

The same fee will be charged to all families for equivalent care arrangements.

We use a direct debit system – Ezidebit - to process payment of fees. This is integrated with Xplor, and you are able to manage your direct debit details through your Xplor account. You can also elect to have your fees processed on either a weekly or fortnightly payment cycle, and fees are processed at 12:00 pm on the Friday of your chosen billing cycle.

You are able to view your account at any time through your Xplor login, which will show a fully itemised view of all of the transactions on your account, including estimated and received subsidies. This will also show your outstanding account balance, right up to the end of the current week. The outstanding amount showing on the week of your chosen billing cycle is the amount that will be processed via direct debit on Friday at 12:00 pm. If you need to query your statement balance, or think there is an error, please contact the service management by 9:00 am on Friday morning at the latest.

Non-payment of fees constitutes grounds for termination of an enrolment. If debt collectors are engaged to recover any outstanding fees, you will be liable for all additional costs incurred through this process.

Details of an individual's account and all completed forms kept by the service will be confidential and stored appropriately. Individual families may access their own account records at any time, via their Xplor parent login. Parents also have access to view, download and print their statement of entitlements via their Xplor login, which show all of the details of attendance, session times and subsidies paid by the CCSS.

Parents/Guardians should contact the service to advise of their child's inability to attend as soon as this is known. Fees will still be required on days the child would normally attend.

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CHILD CARE SUBSIDY SYSTEM

In July 2018, the Australian Government introduced a new subsidy system for families & providers, called the Child Care Subsidy System (CCSS). This is a government funded subsidy system which is managed by Centrelink as part of the Human Services department of the government, and paid directly to the service providers on behalf of the family. Under this system, each parent or family accessing childcare in Australia is able to complete an assessment which will determine their eligibility and rate of subsidies based on their income and level of activity.

It is your responsibility to ensure that you know how the CCSS operates, and also your rights & responsibilities regarding claiming the subsidies. Detailed information can be found on the Department of Education & Training website.

HOW THE CHILD CARE SUBSIDY WORKS

Once you have completed your family assessment for the CCS, and your child's enrolment has been submitted and confirmed, your entitlement information will be downloaded to Xplor. These figures are used by the CCS to calculate how much subsidy they will pay for your child's care, and also by Xplor to estimate how much subsidy will be received from the CCS before they have actually paid the subsidies to us.

The subsidies paid by the CCS are passed on to families by way of fee reduction on your account. For example:

- Your child is booked for 3 days per week, and your total fees are \$327
- The CCS pays \$127 in subsidies for that week, so we would only debit you \$200 for the week.

Subsidy is paid based on attendance records uploaded to the CCS, which is done every Friday night. These records are generated from the session times based on your bookings. The CCS will process the attendance records over the weekend, and make a determination on the amount of subsidy to be paid for each child. We receive the subsidies on the following Tuesday, and this is when they are applied to your account.

During the current week, your subsidies will appear as daily estimates on your account. These estimates are based on the most current entitlement figures that are downloaded to Xplor every week. Once we actually receive the subsidies the following week, the daily estimates will be replaced with a single subsidy payment transaction for that week.

There are occasions where the actual subsidies paid are different to the estimated subsidies. This can be due to a range of different reasons like subsidy cap reached, entitlement figures changing last minute etc... Where this occurs, there may be a shortfall, or credit, on your account due to under/over payment on your account. For example:

- Your child is booked for 3 days per week, and your total fees are \$327
- We estimate your subsidies for the week, based on your entitlement information, to be \$127, and only debit you \$200 for the week.

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- The following Tuesday, we receive the subsidy payment from the CCS, and they only pay \$100 in subsidy to your account. This means that there is a \$27 shortfall on your account, which will carry over to the following week.

While we take all measures to ensure that your subsidy estimates are correct, we do not take liability for any differences in actual subsidies received from the CCS. When this occurs, you will need to contact the CCS (Centrelink) directly to discuss the reason for the unexpected difference in payments.

OVERDUE FEES

Parents/Guardians with overdue fees will be encouraged by management to discuss any difficulties they may have in meeting payments and make suitable arrangements to pay. If this is not done, or the agreed arrangements are not kept, the following procedure will apply:

- after one week overdue - a polite written reminder will be forwarded to the parent/guardian
- after two weeks overdue - a letter advising that the place may be cancelled if the account should become three weeks overdue. The letter will include a reminder that parents/guardians are encouraged to discuss payment difficulties and make suitable arrangements to pay with the nominated supervisor
- after three weeks overdue - if no arrangements to pay have been made or kept, the place will be cancelled

LATE COLLECTION FEES

Whenever possible the parent/guardian should ring the service to advise they will be late to collect their child.

A late collection fee will be charged to parents/guardians for each child not collected from the centre by closing time. The fee charged for late collections is determined by:

- MSS' need to recoup expenses incurred in employee overtime wages
- The need to deter families from creating a habit of late collections.
- Special circumstances (accident, traffic or vehicle breakdown), will be given consideration in relation to the administration of late collection fees

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