

ELC POLICY

Early Learning Centre Fees and Debt Collection Policy

Approved by the Approved Provider: 25 July 2025

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An Independant Ecumenical School for Girls and Boys Reg. No. 1919 ABN: 24 128 531 078 www.bmg.vic.edu.au



Fees and Debt Collection Policy

1	Nati	onal Quality Framework			
2	Nati	onal Regulations	3		
3	Aim		3		
4	Rela	ted Policies	3		
5	Who	o is Affected by this Policy	3		
6	-	lementation	3		
	6.2	Free Kinder (15 hours per week for each Kindergarten term)	4		
	6.3	Administration Fee	4		
	6.4	Program Fees	_		
	6.5	Occasional Care	5		
	6.6	Sibling Discounts	5		
	6.7	Notice of Change	6		
	6.8	Billing Details	6		
	6.9	Fee Invoice	6		
	6.10	Statements	6		
	6.11	Payment Methods	6		
	6.12	Child Care Subsidy	6		
	6.13	Application of Government Assistance	7		
	6.14	Financial Difficulty	7		
	6.15	Attendance & Absences	8		
	6.16	Public Holidays /Annual Closure	8		
	6.17	Absences due to Illness	8		
	6.18	Absences due to Infectious Disease	8		
	6.19	Immunisation	8		
	6.20	Late Fees	8		
	6.21	Withdrawal from the Centre	8		
	6.22	Reducing Days	8		
	6.23	Adding Days	9		
	6.24	Swapping days	g		
	6.25	Holiday Care Program	9		
	6.26	Debt Collection	9		
	6.27	Administration Fee	9		
	6.28	Debt Collection Fees	10		
	6.29	Persistent/Deliberate Default of ELC Fees	10		
	6.30	Implications of Legal Action	10		



Fees and Debt Collection Policy

Bacchus Marsh Grammar

7	Sources	10
8	Review	10
9	Authorisation	10
10	History	10



1 National Quality Framework

QA7	7.1.2	Management systems - Systems are in place to manage risk and enable the effective
		management and operation of a quality service.

2 National Regulations

Regs	168	Education and care services must have policies and procedures
	172	Notification of change to policies or procedures

3 Aim

- 3.1.1 Parents/guardians fully understand fee payment procedures and requirements and pay their childcare fees on time.
- 3.1.2 To provide information to families in relation to fee structure, including:
 - Daily fee
 - Adding days
 - Holidays
 - Absence days
 - · Payment of fees
 - Debt Collection

4 Related Policies

Enrolment Policy Governance Policy Orientation for Children Policy Privacy and Confidentiality Policy

5 Who is Affected by this Policy

- Families
- Management

6 Implementation

- 6.1.1 All parents are provided with information upon enrolment, including being given a copy of the Parent Handbook.
- 6.1.2 Our fee requirements are discussed below, with specific information and costs outlined at the end of the Policy. We will ensure that booking fees and deposits do not prevent vulnerable children from attending Kindergarten Programs funded by the State Government and will exempt children from funded Kindergarten priority groups from enrolment fees.
- 6.1.3 We will advise eligible families if we can access any Government funding which may reduce the fees they're required to pay. This may include, for example, fee free or reduced cost kindergarten or preschool programs funded by the State Government.
- 6.1.4 Please note our fees may change from time to time. We will provide families with at least 14 days' notice before making any charges to the fees charged or the way they're collected. Fees must be paid on time for every day that your child is enrolled at the service and the service is open, including public holidays, pupil free days, days child is sick or injured and family holidays.
- 6.1.5 Fees may be payable during any period when the service closes in response to a local emergency e.g. fire, flood. Potential emergencies which may affect our service are considered in our service risk



assessment for potential emergencies and covered in our emergency response procedures (refer Emergency Management and Evacuation Policy.)

- 6.2 Free Kinder (15 hours per week for each Kindergarten term)
 - 6.2.1 The Victorian Government provides funding to kindergarten and long day care services to deliver high-quality kindergarten programs in the two years before school. This helps to ensure all Victorian children get the best start in life.
 - 6.2.2 The Victorian Government also provides Free Kinder funding to our service for children enrolled in a funded kindergarten program. This saves you and your family up to \$2101 per year. To pass on this saving, our service will provide you with weekly deductions off your fees for a period of 40 weeks. This will commence in the first week of your child's Kindergarten program and conclude on your last week in Term 4. This will be noted as Victorian Government Free Kinder offset on parent's fee statement.
 - 6.2.3 Your child can access one funded year in a Three-Year-Old Kindergarten program (15 hours per week) and one year in a Four-Year-Old Kindergarten program (15 hours per week).

Your child can only access one funded kindergarten program at a time. This means that only one service can claim kindergarten funding for your child and pass on the Free Kinder savings. If you accept a funded kindergarten place at more than one service and both services receive funding, you may be required to repay the funding and may lose your child's place in one program.

- 6.2.4 **We also offer Early Start Kindergarten** which gives eligible children 15 hours of free or low-cost kindergarten a week for two years before starting school. Children can also access free or low cost Four-Year-Old Kindergarten. A child must be three by 30 April in the year they'll start kindergarten and:
 - be Aboriginal or Torres Strait Islander or
 - be a refugee or asylum seeker or
 - their family has had contact with Child Protection (or been referred to Child FIRST).
- 6.2.5 Our service can enrol eligible children and apply for kindergarten fee subsidies or early start kindergarten grants/extension grants on families' behalf. The payment is made directly to our service. Applications can be made for the fee subsidy or extension grant at any time during the year.
- 6.2.6 More information is available from the Victorian education department or local councils.
- 6.2.7 Aboriginal and Torres Strait Islander children can also access free kindergarten through the Koorie Kids Shine program.

6.3 Administration Fee

6.3.1 The Registration of Interest for Enrolment will only be processed upon receipt of confirmation that the online Registration of Interest for the School has been completed, and payment of the administration fee made, in respect of the child named in the Registration of Interest.

6.4 Program Fees

- 6.4.1 Bacchus Marsh Grammar, ELC, Woodlea offers:
 Routine days plus casual (permanent fixed days plus casual days, if available)
- 6.4.2 Our daily session duration is 10 hours from 7.30am 5.30pm

Note: Neither enrolment in the Early Learning Centre, Woodlea's program, submission of the online Registration of Interest for the Bacchus Marsh Grammar School, and or payment of the required administration fee, guarantee an offer of an interview or a position at the Bacchus Marsh Grammar School.



Programs	Time	Daily Rate
3 -4 yr old program - 48 weeks per year including a 600-hour accredited funded Kindergarten program	7.30am – 5.30pm 10-hour session	\$140.00
4 – 5 yr old program - 48 weeks per year (including a 600-hour accredited funded kindergarten program)	7.30am – 5.30pm 10-hour session	\$140.00

- 6.4.3 As is standard practice for Early Education programs, fees are payable every day of your child's enrolment including days on which your child is sick or does not attend for whatever reason. Fees are not charged for the four-week closure over the Christmas/New Year period.
- 6.4.4 Inclusions in the Daily Fee:
 - Long day care from 7.30am until 5.30pm.
 - Kindergarten Program (7.5 hours daily, 5 days a week during school terms) in the 4/5-year-old room
 - Pre-Kindergarten Program (7.5 hours daily, 5 days a week during school terms) in the 3/4-yearold room
 - All incursions.
 - All cultural celebrations.
 - Supply of sunscreen.
 - Variety of parent services including Parent Newsletter and library.

6.5 Occasional Care

6.5.1 Parents of children enrolled part time may book occasional extra days subject to availability of places.

The Fee for Occasional Care will be the Scheduled daily fee for the specific program. Parents are asked to contact the ELC Director regarding availability of Occasional Care places and to arrange booking.

6.6 Sibling Discounts

- 6.6.1 The Early Learning Centre, Woodlea does not offer sibling discounts to families with more than one child attending the Centre.
- 6.6.2 Miscellaneous Charges

6.7 Late Collections:

- 6.7.1 Penalty fees are charged for any collections made after the centre closes at 5.30pm. This charge is to cover the cost of keeping two educators on site at overtime rates. Parents will be asked to countersign the attendance record and the late fee will be added to the child's next statement. The time recorded will reflect the time the parent and child are ready to leave the centre and not the time the parent arrives at the centre.
- 6.7.2 For each child, the late fee is \$30.00 for the first 15 minutes or part thereof, with \$5.00 being charged for each five minute or part thereof following this. The Late Collection Fee will be billed on the next available invoice.

6.8 Medical:

6.8.1 In the event of an accident or illness the centre may authorise medical, surgical, or other treatment considered necessary by a qualified medical practitioner and parents will be responsible for all medical, ambulance and associated expenses incurred.



6.9 Notice of Change

6.9.1 The Early Learning Centre at Woodlea's program fees are approved by the Bacchus Marsh Grammar Board on an annual basis. However, they may be subject to alteration at any time. Parents/guardians will be notified in writing of any such alteration.

6.10 Billing Details

- 6.10.1 The ELC requires that all parent/guardian accounts should be in the name of the parent/guardian of the enrolled child. If a parent/guardian has an arrangement for an account to be settled by a third party, then the Account will be issued to the relevant parent/guardian, and they must arrange for the third party to make payment.
- 6.10.2 Parents/guardians are required to immediately inform the ELC of any change in billing details in writing e.g. name or address, application for split billing or change of parent/guardian responsibility.

6.11 Fee Invoice

- 6.11.1 Program Fees will be invoiced weekly, and parents/guardians are expected to pay all fees owing within 4 days. Failure to pay fees in accordance with this Fee Policy will result in the ELC invoking the Debt Collection Policy and termination of child/ren's position(s) in the ELC.
- 6.11.2 Weekly accounts are based on the number of days booked, regardless of hours attended on those days. Childcare usage and absences are listed on the weekly account and parents/guardians are asked to check their account carefully and contact management with any queries.

6.12 Statements

- 6.12.1 Statements are accessible and can be printed via the Xplor App detailing the fees paid and the amount of Child Care Subsidy received. (Parents/guardians My Gov accounts will also have how much care families have received and how much Child Care Subsidy has been paid.) If families pay more than the fee amount required at the time, change will not be given but will be credited to the family's account.
- 6.12.2 Statements will include child/children's full name/s, date of care, date of payment, daily and weekly hours of care, absences, hourly fees and hourly and daily fee totals and the number of hours fees were reduced (e.g. by Child Care Subsidy) and total reduction amount. (Parents/guardians My Gov accounts will also have how much care families have received and how much Child Care Subside has been paid).

6.13 Payment Methods

6.13.1 Direct Debit through the Xplor program. Direct Debits will be processed weekly.

6.14 Child Care Subsidy

6.14.1 Child Care Subsidy is available to all families who are Australian Residents if the child meets immunisation requirements and parents meet eligibility requirements. Entitlement is determined by an activity test which determines the number of hours of subsidised care to which families are entitled. Combined family income is used to determine the subsidy percentage. Income thresholds change each financial year. Current thresholds are available from the Department of Human Services website. See servicesaustralia.gov.au/. See 'Activity Level and Subsidised Care.'

Hours of activity per fortnight	Maximum number of hours of subsidy per fortnight
8 hours to 16 hours	36 hours
More than 16 hours to 48 hours	72 hours
More than 48 hours	100 hours

6.14.2 A broad range of activities meet the activity test requirements, including paid work, self-employment, unpaid work in a family business, active job hunting, volunteering, or studying. You can also include reasonable travel time to and from a place of activity to the centre. In two parent families, both parents must meet the activity test, and subsidy hours are calculated on the lower number where parents have different levels of activity.



- 6.14.3 There are exemptions for parents who legitimately cannot meet the activity test requirements.
 - 6.14.3.1 Low-income families who do not meet the activity test can access 24 hours of subsidised care per fortnight under the Child Care Safety Net. Families who do not meet the activity test but have a preschool-age child attending preschool are eligible for 36 hours of subsidised care per fortnight.
 - 6.14.3.2 People with disability or impairment, including those who receive Disability Support Pension or an invalidity service pension or who have been diagnosed by a registered medical practitioner or clinical psychologist as impaired to a significant degree may be exempt from the activity test.
 - 6.14.3.3 Families who need more than their available hours of subsidised care per fortnight due to exceptional circumstances can also apply to Centrelink for additional hours.
- 6.14.4 The Additional Child Care Subsidy may be available to help support:
 - families needing help to support their children's safety and wellbeing
 - grandparents on income support who are primary child-carers
 - families in temporary financial hardship
 - families moving to work from income support
- 6.14.5 Families can claim Child Care Subsidy or Additional Child Care Subsidy online by signing into their myGov and completing a claim. If eligible, the Subsidy will be paid directly to the service on families' behalf, and we will reduce the fees owed. This can occur after our service enters families' enrolment information online, and families confirm their enrolment information through their myGov account. Until Child Care Subsidy details are available, families will need to pay full fees.
- 6.14.6 Child Care Subsidy may not be paid by the Government in certain situations and families will be required to pay full fees for the period involved. These include:
 - non-attendance for 14 weeks in a row
 - for any days before a child attends the service for the first time.

for any days in the final attendance period after a child last physically attends the service.

Absences and CCS

Families are entitled to receive Child Care Subsidy for up to 42 days where their child is absent, for example due to illness, public holidays, local emergencies and parental leave. Evidence to support these absences is not required. Additional absence days may be available if they meet the situations outlined in the Family Assistance Law and there is evidence to support these.

Statements of Entitlement

We will issue weekly Statements which include child/children's full name/s, date of care, date of payment, daily and weekly hours of care, absences, hourly fees and hourly and daily fee totals and the number of hours fees were reduced (e.g. by Child Care Subsidy) and total reduction amount. (Parents' My Gov accounts will also have how much care families have received and how much Child Care Subsidy has been paid.)

Invoices

Invoices for the amount of fees payable.

6.15 Application of Government Assistance

6.15.1 The ELC will submit online attendance records for each child to the Government each week for the calculation of applicable Childcare Assistance based on family eligibility details and attendance information as reported by the service. Childcare Benefit and Childcare Rebate Fee reductions are paid directly to services and will be itemised on the family account on the next available invoice.

6.16 Financial Difficulty

6.16.1 Parents experiencing difficulties with payments are encouraged to contact the ELC Director or the Business Manager.



6.17 Attendance & Absences

6.17.1 Program Fee Remission During Holidays

6.17.1.1 A 25% remission on the daily fee will be available for each child not attending the Centre due to family holidays up to a maximum of four weeks' remission for full-time enrolments only. Any leave beyond the 4 weeks and up to 8 weeks will be charged at the full service rates less Child Care Subsidy, if applicable. The discount is available for one period of continuous leave per year. Parents/guardians are required to provide a minimum of four weeks' notice of the intention to take holidays in writing to the ELC Director.

Please note, any leave beyond 8 weeks will then result in immediate withdrawal of your position at the Centre.

6.18 Public Holidays /Annual Closure

6.18.1 The centre closes for public holidays and for a 4-week period over Christmas and New Year. These dates will be published no later than November for the upcoming calendar year. No fees are payable on public holidays or during Christmas/New Year Break (4-week break).

6.19 Absences due to Illness

6.19.1 The centre follows standard industry practice in that full fees are payable for any absences due to illness.

6.20 Absences due to Infectious Disease

6.20.1 Children diagnosed with an infectious disease will be excluded from care for the minimum period set by the Victorian Health Department. Full fees are payable, and CCS is available.

6.21 Immunisation

- 6.21.1 Children must supply a recent immunisation history statement (and every six months) with their enrolment forms to confirm immunisation status. If a child's immunisations are not up to date, the child cannot attend the centre, and may be deemed ineligible for CCS and will be excluded from care.
- 6.21.2 The ELC supports the recommendation of the:
 - Australian Government, Department of Health: No Jab, No Pay
 - Victorian State Government, Health, and Human Services: No Jab, No Play

It must be noted that children will not be able to attend the ELC without Immunisation. [Refer to Immunisation and Disease Prevention Policy].

6.22 Late Fees

6.22.1 Families who do not collect their child before we normally close for the day may be charged a late fee if they arrive past our closing time. This fee covers the cost of employing the staff required to supervise a child outside our operating hours. It may be waived at the discretion of the Nominated Supervisor.

6.23 Withdrawal from the Centre

6.23.1 Should families wish to end a permanent booking at the service, 4 weeks written notice is required. If families do not provide this notice, they will be charged 4 weeks' fees. The Nominated Supervisor may also suspend or terminate a child's enrolment after providing 4 weeks' notice, unless they believe the child's behaviour poses an unacceptable risk to the welfare and safety of other children and educators, in which case no notice period is required. Please note children must be signed in and out by parents/guardians on the last scheduled day of their attendance for the Child Care Subsidy to apply. If this does not occur families are required to pay full fees.

6.24 Reducing Days

6.24.1 When a family chooses to reduce days from a child's permanent booking, four weeks' notice in writing is required.



6.25 Adding Days

6.25.1 If enrolling part time, parents are urged to choose days carefully, as it may not be possible to change or add days at a later date.

6.26 Swapping days

6.26.1 The Centre is unable to accommodate any swapping of days or provide make up days for unplanned absences or public holidays.

6.27 Holiday Care Program

6.27.1 At this stage the Woodlea ELC will not operate a Holiday Care program during the year.

6.28 Debt Collection

- 6.28.1 The Bacchus Marsh Grammar Board authorises the Business Manager and the Principal to take any necessary steps to recover outstanding fees.
- 6.28.2 The Nominated Supervisor will issue a **Friendly Fee Reminder** letter to any family who is one week late paying their fees. **If families are having difficulty making fee payments, they should immediately speak with the** approved provider or nominated supervisor to discuss fee payment arrangements. Information provided by families will be treated as strictly private and confidential.
- 6.28.3 In cases of non-payment of fees, where the service is unable to contact families about the debt, or families do not meet agreed arrangements for repayment of the debt and ongoing payment of fees:
 - the Nominated Supervisor may immediately suspend or terminate the child's place at the service. Families will be advised of this action in writing.
- 6.28.4 Where families do not meet agreed payment plans, and an outstanding debt remains, the Nominated Supervisor may use their discretion to engage a third-party agency to recover the outstanding amount. The cost of this action may be added to the debt owed.
- 6.28.5 The ELC will take the following course of action in the event that the fees are not paid by the due date.

		Admin
Action	Timing of the Action	Fee
ELC will email a Reminder	After fees are not paid by the due date.	Nil
ELC will email a Second Reminder	After fees are not paid by 7 days after due date.	\$50
ELC will email a Final Reminder [Positions suspended until full payment is made]	After fees are not paid by 14 days after due date.	\$50
Debt Collection Procedures will commence [Positions terminated]	If the Final Reminder is ignored.	\$100
Legal Action	If the Debt Collection procedures prove unsuccessful.	Legal Fees Charged

6.29 Administration Fee

- 6.29.1 The ELC reserves the right to charge an Administrative Fee to parents/guardians for overdue accounts.
- 6.29.2 Each time the ELC issues a Second Reminder or Final Reminder, an Administration Fee of \$50 will be applied to the relevant account.
- 6.29.3 An administration fee of \$100 will be charged when an account has been referred for Debt Collection.



6.29.4 These amounts will be billed to the parent/guardian account. Non-payment of the Administrative Fees will be considered non-payment of fees for the purposes of the operation of the Debt Collection Policy.

6.30 Debt Collection Fees

6.30.1 Parents/guardians will be responsible for the payment of all legal fees incurred by the ELC for the recovery of outstanding debts. These charges will be billed to the account when advised to the ELC.

6.31 Persistent/Deliberate Default of ELC Fees

6.31.1 If in the Principal's opinion parents/guardians are considered persistent or deliberate default payers, then the Principal can choose to suspend a child's place at the ELC until such time that the outstanding fees and charges have been paid or remove the child from the ELC roll permanently.

6.32 Implications of Legal Action

6.32.1 If the ELC is required to seek legal action for the recovery of outstanding sums, then the children(s) positions will be terminated from the ELC, until such time that the amounts are paid in full where an application can be re-submitted.

7 Sources

Bryant, L. (2009). Managing a Child Care Service: A Hands-On Guide for Service Providers. Sydney: Community Child Care Co-Operative.

Education and Care Services National Law and Regulations

Family Assistance Law

Kindergarten Funding Guide: Department of Education and Training

8 Review

The policy will be reviewed annually by:

- Management
- Employees
- Families
- Interested Parties

9 Authorisation

ELC Document Name	Fees and Debt Collection	Fees and Debt Collection Policy	
Name of Reviewer: Approved Provider	CEO Andrew Neal	Signature:	
Name of Reviewer: Nominated Supervisor	Kerry Osborn	Signature:	
Date Revised	July 2025	,	

10 History

Date	Amendment
October 2023	1. Reviewed
September 2024	2. Reviewed and new format
July 2025	3. Reviewed to include 2025 fees



