7-P4: Fee Payment Procedure

Responsible	Nominated Supervisor		
Accountable 1	Chief Operating Officer	Accountable 2	Nominated Supervisor
Consulted	Chief Financial Officer, Shared Services Manager, Policy Committee		
Informed	All staff, families		

Links to ECSNR 2011 and WA 2012:
R168 2n R172 2

Links to NQS:
QA 7

Related Forms:
7-D3 Family Refund Form
7-D4 Holiday Application
7-D7 Payment Plan
7-D8 Account in Arrears letter
7-D9 Hardship Request
7-F17 Manual Payment Authorisation
6-F7 Change of Booking Form

Related Processes:
All in 2.6 Manage Accounts and Collection

Policy Statement

The objective of this procedure is to articulate Affinity Education Group's compliance with National Law and Regulations, including amendments from the Education and Care Services National Regulations 2011 and the Education and Care Services National Regulations WA 2012.

Revenue management is vital in early childhood education and care services to enable them to continue to provide a consistent level of quality in regard to facilities, resources and educators. Affinity Education Group aims to provide clear information to families regarding fee structures, monies owed and methods of payment.

The steps outlined in this procedure will assist Centre Managers and other staff to inform families about fees and fee collection.

Procedure Strategies

During Enrolment

The Centre Manager, or their delegate, will:

- provide the family an estimated quote that reflects the individual family's enrolment requirements and CCS eligibility
- advise families to contact Department of Human Services to arrange financial assistance and create a MyGov account, if not already done so. Until the centre receives written confirmation of CCS entitlements, full fees will be charged. https://www.humanservices.gov.au/customer/dhs/centrelink
- explain the 'No Jab, No Pay' legislation regarding the ineligibility of financial assistance to non-immunised children. A 62 day grace period applies and if families fail to immunise the child in this time, the CCS claim will be cancelled and the family will need to reapply and full fee payment will be charged. Refer to the link for more information. Also refer to Infectious Disease and Immunisation Procedure. https://www.servicesaustralia.gov.au/what-are-immunisation-requirements?context=41186
- advise of hours of operation and definition of full session of care (total hours centre is operating) and 9 or 10-hour sessional care (total of 9 or 10 hours from child's arrival)
- advise if the centre requires an enrolment fee. In order to provide specialised service and curriculum provisions, a non-refundable enrolment fee may apply to new enrolments. Refer to the fee schedule displayed at the centre to determine if this is applicable
- advise families of available kindergarten funding for 3- or 4-year kindergarten programs dependent on state. Please refer to State-Based Funding Policy for further detail.
- ensure Direct Debit Authorisation is completed during enrolment via XAP and bank details are entered
- ensure the family read and understand the Fee Payment Procedure (this procedure) on enrolment

Fee Payment Method

1) Payment of fees

Direct debit is the method of payment used by Affinity Education Group. (Exceptions may apply to government and agencies who are the responsible debt payers of the account.) The Direct Debit Authorisation form via XAP nominates a financial institution account from which fees will be paid. Direct debit assists families with a convenient and consistent way to pay and helps Affinity Education avoid debts and lower administration costs.

The Direct Debit Authorisation form provided to families via XAP enrolment is to be completed prior to the commencement of care to secure the booking. Bank details must be entered.

2) Payment of fees prior to commencement of care

- Billing runs in a weekly cycle.
- The first week plus one billing cycle are to be paid via direct debit, prior to commencement of care. This ensures fees are paid at least one billing cycle in advance.
- Payment and a fully completed enrolment form must be received in order for care to commence.
- An enrolment fee must also be paid prior to commencement of care, where an enrolment fee applies at the centre. Please refer to 'Fee Schedule' at the centre.

3) Family Responsibilities

- The online Enrolment Form and the Direct Debit Authorisation form must be completed in full prior to the commencement of care.
- Fees are required to be kept at least one billing cycle in advance.
- If families are waiting for their CRN, full fees must be paid until the CRN has been issued. Families are responsible for following up with Centrelink on the status of their CRN.
- Families are responsible for the management of their childcare subsidy and any changes that may occur, such as allowable absences, child care subsidy percentages or hour changes.
- Once enrolled, if the child does not commence care at the centre, the one week's gap fee paid will be retained and cessation of care will apply if the child does not attend. This results in full fees being charged for the booked days not attended.
- Families are responsible for collecting their children prior to the centre's closing time. A late fee of $20 for the first ten minutes and $1 per minute thereafter will be applied to the account.
- Where families have agreed to a 9 or 10-hour session, an 'Out of Session Late Fee' of $5 per 30 minutes will be applied to the account, where the child remains at the centre after the 9 or 10-hour session. A 30-minute grace period will be applied for infrequent lateness with prior notice. Continual lateness may affect government subsidies being paid for hours of attendance.
- Families agree to notify the centre in writing and comply with notice periods for changes to bookings or ceasing care.
- Families can manage their bookings and personal details through the XAP Guardian Dashboard. Notice periods still apply to booking changes made.

4) Invoices

- Families will be issued with invoices, displaying the past week of charged care, the current week and the week in advance.
- It is the family's responsibility to ensure the amount being charged on the invoices is correct. Any discrepancies should be brought to the attention of the Centre Manager.
- If the family does not discuss any discrepancies with the Centre Manager, the service will assume the account is correct.
- Fees are charged for every booking on every day the centre is operating, whether the child is in attendance or not.
- Fees are charged for all statutory public holidays.
- Families will be informed at least 14 days prior to any changes to fees or changes in how fees are to be paid. Methods of notification will be via email, Storypark, notes/ newsletters and in-centre communication.

5) Management of accounts in credit

Families are able to make extra payments to manage their accounts and keep their account in credit by making additional payments through the XAP Guardian Dashboard.

6) Management of accounts in arrears

Families will be notified by the Centre Manager if fees fall into arrears. On such accounts, the centre manager should attempt to recover the arrears through requesting the family to pay the relevant amount through the Quick Stream payment portal (https://quickstream.westpac.com.au). Where debt is more than 2 weeks in arrears, approval from AEG Operations Team is required for the booking to be retained at the centre.

- **Payment declines**

If a family's payment declines, the family will receive a text from AMPAC asking them to pay through a payment portal. It is the Centre Managers responsibility to review the decline report, sent to them each morning, and to have a conversation with the family about making up the payment that day, either through the family using the link on the text from AMPAC or through payment at the centre using the Westpac Quick Stream portal (https://quickstream.westpac.com.au).

It is really important to get the declined payment before the following scheduled payment is taken from the family as the following direct debit payment will take the declined payment and the new payment, effectively a double payment.

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If a family declines two weeks in a row, the family need to be advised that if it happens again the following week, care may be suspended. This is to ensure the debt does not continue to increase. It is expected that if CCS/ ACCS drops out, the family will pay full fees until CCS/ACCS is reinstated.

- **Quickstream payment portal** (https://quickstream.westpac.com.au)

Centre Managers have access to the quick stream payment portal to take manual payments from families. While direct debits are the primary method of taking family payments, this is an easy way of taking payments from families when they are behind.

- **Payment Plans**

If extraordinary circumstances cause accounts to fall behind, AEG, using its absolute discretion, may offer a payment plan to bring the account back to credit. If fees remain in arrears after the implementation of the plan, the debt will be referred to the Family Accounts Team and care may be suspended. Whilst care is suspended, the child/ren will not be able to attend the centre until the account is paid in accordance with policy. In the instance where the payment plan is not adhered to or where no payment is received, the centre will cancel the enrolment and forward any outstanding debt onto an external debt collection agency contracted by Affinity Education.

The external debt collection agency will make contact with the family, process the account and provide Affinity Education payment. Any additional fees from the external debt collection agency will be absorbed by the family.

7) Changes in Booking

- Where vacancies allow, increasing the number of booked days, does not require a notice period.
- The following notice periods of changes apply:
  - Two (2) weeks' notice is required for a reduction of booked days
  - Four (4) weeks' notice is required for:
    - changing from permanent to casual booking
    - cancellation of booking
- Families can manage booking changes via XAP Guardian Portal and communicated with the Centre Manager. The above notice periods apply.
- Alternatively a Change of Booking form is required to permanently change booked days, or a written email or letter stating the change is acceptable. A record of this must be retained in the child's file.
- Fees will be charged as per original booking if the applicable 2 or 4 weeks' notice has not been given, whether the child is in attendance or not.
- Where the family has cancelled the child's enrolment, and the child does not attend their final booked day or days, full fees will be charged as per the Cessation of Care requirement.

8) Refunds

- Families may be eligible for a refund for credit balances.
- A refund form will be completed and the Family Accounts team will manage this.
- Refunds will be processed within two weeks of the refunds team receiving the completed refund form.

9) Holidays and Discounts

- Families may apply for a holiday discount of 35% to the full session fee prior to any eligible CCS being applied. Confirm with the Centre Manager whether the centre is eligible for holiday discounts.
- The holiday discount may be applied to 2 weeks of your regular booking pattern, taken in day blocks. For example, if your booking pattern is 5 days per week, you are entitled to 10 days' worth of holiday discount. You can use the holiday discount for public holidays or other days throughout the year.
- Notice of intended holidays must be provided in writing on the Holiday Application form and provided to the Centre Manager at least 2 weeks prior to the holiday.
- The approval of holiday discounted fees is on the provision that the family account is up to date in accordance with the family's fee payment cycle and fee payment procedure.
- Holidays are reset on the first week of the calendar year. Holiday discounts do not accrue and are not rolled over from the previous year.
- The holiday discount will be displayed on the family statement.
- Any other family discount, except holidays, must be approved by State Manager.

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10) Extra Charges
From time to time, excursions or incursions may be organised to enhance the educational program for children. Where these incur a cost, the cost will be applied to the family's account to be debited. Where the family account is not up to date in accordance with the family's fee payment cycle and fee payment procedure, the cost will not be incurred and the child will not attend the excursion/ incursion.

11) Casual Bookings
Where vacancies allow, families may book in a casual day of care via XAP Guardian Dashboard. Families will be charged their usual fee (with consideration to CCS entitlements) for casual booked days. Where a family no longer requires the casual booking, they may cancel the booking at no charge at least 24 hours before the casual booked day. Cancellations within 24 hours or on the day will incur the fee. **Please note:** A casual booking is a non-recurring booking; a one-off booking for an extra day/s.

References

Education and Care Services National Regulations 2011
Education and Care Services National Regulations WA 2012
Child Care Provider Handbook. https://www.education.gov.au/child-care-provider-handbook

Version Control	Date	Author	Description of Change
1	Oct 2013	AEG	Update ECSNR
1.2	May 2015	AEG	Update
V3.16	Mar 2016	AEG	Revision, merge
V7.16	July 2016	AEG	Banking
V9.16	Sept 2016	AEG	Revision of payment methods, bond, debt management and dishonour Fee
V9.16a	Sept 2016	AEG	Revised bond
V6.17	June 2017	AEG	Payment method, removed bond
V10.17	Oct 2017	AEG	Casual bookings
V2.18	Feb 2018	AEG	NQS update
V6.18	June 2018	AEG	CCS reference
V7.18	July 2018	AEG	Session late fee
V7.18a	July 2018	AEG	9 and 10-hour sessions
V9.18	Sept 2018	AEG	Change of authorisation form name
V11.19	Nov 2019	AEG	Refined holiday and notice period
V2.20	Feb 2020	AEG	Enrolment fee *select centres
V6.20	June 2020	AEG	Holiday day blocks
V9.20	Sept 2020	AEG	Payment plan and billing cycle review
V12.20	Dec 2020	AEG	Holiday discount period updated
V8.21	Aug 2021	AEG	Added Quickstream information
V11.21	Nov 2021	AEG	Updated No Jab No Pay info and link
V5.22	May 2022	AEG	Updated to reflect SPM
V4.23	Apr 2023	AEG	Free Kinder - VIC
V7.23	July 2023	AEG	Scheduled review, grace period
V12.23	Dec 2023	AEG	Added RACI table and reference, updated XAP
V7.24	JUL 2024	AEG	Scheduled review, no change
V7.25	July 2025	AEG	Scheduled review, family responsibilities and changes in booking updates

Responsible = those who are responsible for carrying out the task
Accountable level 1 = the owner and person accountable for the sign off or approval of a task
Accountable level 2 = the person who is accountable for the task being carried out
Consulted = the person to be consulted with and whose input, opinions and feedback are crucial to the task
Informed = the person who should be informed and made aware of the task and any updates

Policy Written by: Affinity Education Group	**Position:** Policy Team	**Date:** July 2025
Approved by: Affinity Education Group	**Approved Date:** July 2025	**Next review date:** July 2026

Educators to sign: