

## PURPOSE

To describe the step-by-step processes Busy Bees Early Learning Australia services follow to:

- set and communicate service fees
- establish and manage fee payments
- administer Child Care Subsidy (CCS) and state or territory funding
- manage outstanding fees and late payments
- apply late collection fees, discounts and holiday rates
- administer fee-related requirements for funded kindergarten and preschool programs.

This procedure supports the Fees Payment Policy.

## RESPONSIBILITIES

Role/Position	Responsibilities
<b>Approved Provider / Governing Body</b>	Endorses fee structures, discounts and debt management settings
<b>Chief Operating Officer and Finance Leadership</b>	Reviews and approves fee schedules and related surcharges. Ensures systems and processes support compliant fee and subsidy management
<b>Nominated Supervisor / Centre Director / Service Manager</b>	Communicates fees and changes to families. Supports families to complete direct debit forms and understand statements. Monitors family accounts, initiates payment agreements, and escalates outstanding debts. Applies late collection fees, discounts and holiday rates in line with this procedure.
<b>Finance and Enrolments Teams</b>	Manages direct debit and payment systems. Applies CCS and state or territory funding in line with rules. Monitors accounts and generates statements and reports.
<b>Educators and Service Administration Staff</b>	Direct families to the appropriate person for fee and subsidy queries. Record attendance, absences and collection times accurately.
<b>Families / Guardians</b>	Provide accurate enrolment and CCS information. Complete and maintain direct debit details. Keep accounts in advance and contact the service promptly if difficulties arise.

## DEFINITIONS

Term	Definition
<b>Account in Advance</b>	The requirement for families to maintain childcare fees paid ahead of attendance, usually one or two weeks depending on the service's direct debit cycle.
<b>Additional Child Care Subsidy (ACCS)</b>	A top-up subsidy providing additional fee assistance for eligible families, including those experiencing temporary financial hardship or circumstances placing a child at risk of serious abuse or neglect.
<b>Casual Booking</b>	A one-off or irregular booking that is not part of a child's routine weekly attendance pattern and is subject to capacity and staffing availability.

## Fee Payment Procedure



<b>Child Care Subsidy (CCS)</b>	The Australian Government subsidy that assists families with the cost of approved education and care. CCS is paid directly to the provider and passed on to families as a reduction in their daily fees.
<b>Direct Debit Request (DDR)</b>	A written and signed authority allowing ABC or its nominated payment provider to automatically deduct childcare fees and related charges from a nominated bank account or credit/debit card.
<b>Fee Relief / Fee Offset</b>	A reduction in payable fees resulting from state or territory funding programs (for example Free Kinder, Free Kindy, Start Strong Fee Relief). Applied in line with jurisdictional rules and passed on in full where required.
<b>Full Fee</b>	The daily fee charged by Busy Bees without CCS or additional subsidies applied. Used as the baseline to calculate discounts such as holiday rates.
<b>Gap Fee</b>	The difference between the full fee and the amount covered by CCS or fee relief, payable directly by the family.
<b>Holiday Rate</b>	A discounted fee applied to booked days where required notice is provided and the service offers holiday discounts. Calculated on the full service fee, not the gap fee.
<b>Kindergarten / Preschool Funding</b>	Government funding provided under state or territory schemes (for example Free Kinder VIC, Start Strong NSW, Free Kindy QLD) supporting eligible children to access funded early childhood education hours. Programs include specific rules about hours, teacher qualifications and family fee relief.
<b>Late Collection Fee</b>	An additional charge applied when a child is collected after the service's licensed closing time, calculated in accordance with ABC's approved fee schedule.
<b>Payment Agreement</b>	A short-term written repayment plan between Busy Bees and a family to bring an account up to date, generally completed within a four-week period unless otherwise approved.
<b>Penalty Fee (Declined Transaction Fee)</b>	A fee charged by the direct debit provider when a scheduled debit fails due to insufficient funds or invalid payment details, applied to the family account.
<b>Priority of Access</b>	Criteria used to determine access to funded programs or subsidies, prioritising groups such as Aboriginal and Torres Strait Islander children, children from refugee backgrounds and children experiencing vulnerability.
<b>Routine Booking</b>	A fixed weekly attendance pattern forming part of a child's standard enrolment to support continuity of care and staffing.
<b>Routine Booking</b>	A fixed weekly attendance pattern forming part of a child's standard enrolment to support continuity of care and staffing.
<b>Surcharge (Card Processing Fee)</b>	A percentage fee added to credit or debit card payments, set by the payment gateway provider and applied per transaction.
<b>Termination of Enrolment</b>	The formal end of a child's enrolment with ABC. Written notice is required, and CCS rules apply to attendance and absences on the final days.

## PROCEDURES

### 1. Setting and Publishing Fees

1.1 The Finance team reviews fees at least annually, considering:

- operating costs and budget forecasts
- market conditions and sector benchmarks
- funding changes (CCS, government fee relief and kindergarten funding).

1.2 Proposed fees are approved by the Chief Operating Officer (or delegate) in line with governance processes.

1.3 Once approved, Finance:

- updates fee information in the billing and enrolment system
- provides the new fee schedule to services and the enrolments team.

1.4 Services:

- display current fees at the service entrance or reception
- ensure operating hours and fee schedules on the BUSY BEES website are accurate
- provide written notice of fee changes to all affected families, allowing at least the legislative notice period (14 days) before changes commence.

### 2. Establishing Direct Debit and Maintaining Accounts in Advance

2.1 At enrolment, the Service Manager or enrolments team member:

- explains payment expectations, including the need to keep fees one to two weeks in advance (depending on the service cycle)
- provides the Direct Debit Request form and helps the family to complete it, if needed.

2.2 Families:

- nominate a bank account or credit / debit card
- sign the Direct Debit Request Service Agreement.

2.3 The Finance team or authorised service staff:

- enter direct debit details into the payment system
- confirm the payment cycle (weekly or fortnightly), start date and amount with the family in writing.

2.4 When families need to change payment details, they:

- complete a new Direct Debit Request form
- provide any required supporting identification.

2.5 The service or Finance team updates the system and confirms the change in writing, including any impact on timing or amounts.

### 3. Surcharges, Declined Payments and Direct Debit Cancellations

3.1 When families choose to pay by credit / debit card, the service informs them that:

- a surcharge is applied to each card transaction (for example Visa 2.06 per cent, Mastercard 2.06 per cent, American Express 3.96 per cent)
- surcharges are set and charged by the direct debit provider (for example Quickpay / Paychoice) and are not part of the fee credited to the BUSY BEES account.

3.2 If a direct debit is declined:

- the system applies the provider's penalty fee to the family account (for example \$8.80 per decline, plus any bank charges)
- the Service Manager or delegate contacts the family to confirm the reason and arrange repayment
- updated payment details are requested if needed.

3.3 If a family cancels their direct debit outside the conditions of the Direct Debit Request Service Agreement:

- a cancellation fee is applied in line with the provider agreement (for example \$33.00)
- the Service Manager discusses alternative payment arrangements and confirms these in writing.

3.4 All fees, surcharges and penalties are reviewed periodically by Finance and updated in family information as needed.

#### **4. Child Care Subsidy (CCS) and Additional Child Care Subsidy (ACCS)**

4.1 On enrolment, the service:

- confirms that the family has lodged a CCS claim with Services Australia
- records the child's Customer Reference Numbers and other CCS data as required.

4.2 Finance and services monitor CCS reports to ensure:

- enrolment information matches Services Australia records
- CCS is being applied correctly to child sessions
- any at risk or ceased enrolments are followed up.

4.3 If CCS is reduced, suspended or not applied:

- the Service Manager contacts the family to explain the issue
- the family is referred to Services Australia to resolve their claim
- the service confirms implications for fees and payment with the family.

4.4 Where families appear to meet ACCS criteria (for example risk of serious abuse or neglect, temporary financial hardship, transition to work):

- the Service Manager explains ACCS to the family
- supports them to complete forms and gather evidence
- submits applications in line with ACCS guidelines and BUSY BEES procedures.

4.5 Services ensure CCS rules are followed at the end of enrolments, including:

- informing families that CCS does not apply to certain absences at the end of care
- confirming that children attend their final booked day where required.

### 5. Managing Outstanding Fees and Debt

5.1 The Service Manager or Finance team reviews account reports weekly to identify:

- accounts not in advance
- accounts with overdue balances
- families with repeated declined payments.

5.2 When an account falls into arrears, the Service Manager:

- contacts the family (phone or in person) to discuss the outstanding amount
- follows up with written confirmation (email or letter) outlining the amount owing and options to pay.

5.3 Where appropriate, the Service Manager offers a short term payment agreement that:

- sets out weekly or fortnightly repayment amounts
- requires the account to be brought fully up to date within an agreed timeframe (usually within four weeks, unless approved otherwise)
- is documented and signed or confirmed in writing by the family.

5.4 If the family does not respond, or does not comply with the agreement:

- a reminder notice is issued
- the matter is escalated to the relevant senior manager and Finance in line with the Debt Management Procedure.

5.5 Debt management actions may include:

- temporary suspension of non-essential discounts
- restricted or suspended bookings
- referral to an approved debt collection agency
- recommendation to terminate enrolment.

5.6 All decisions consider the child's best interests, legal requirements, and any known vulnerability or hardship.

### 6. Late Collection Fees

6.1 Educators record the time when a child is collected after the service's licensed closing time.

6.2 The Service Manager:

- calculates the late fee as \$30 for the first 15 minutes or part thereof, plus \$1.00 per minute per child after that
- adds the fee to the family's account
- informs the family (verbal and/or written) of the fee and reminds them of closing times.

6.3 If late collection is repeated, the Service Manager:

- holds a meeting with the family to explore reasons
- may develop a plan to support timely collection and explain further consequences if patterns continue.

## 7. Routine and Casual Bookings

7.1 Every enrolled child must hold at least one routine booked day per week.

7.2 Families request additional casual days by contacting the service.

7.3 The Service Manager or delegate:

- checks capacity, staffing and ratios
- approves or declines the casual booking
- records the booking in the system and confirms with the family.

7.4 If casual days become a regular pattern, the Service Manager:

- discusses converting casual days into routine bookings with the family
- updates the enrolment in the system if agreed.

7.5 If a casual day is cancelled less than 24 hours before the session, the standard daily fee is charged.

## 8. Discounts and Holiday Rates

8.1 Staff or service-specific discounts:

- are applied only where the family meets eligibility criteria
- require approval by the designated manager
- take effect from the approved start date recorded in the system.

8.2 Where the service offers holiday rates:

- families provide at least two weeks' written notice of holiday dates
- the Service Manager checks the account is up to date
- holiday rates are applied to eligible booked days in line with the service's allowance (for example up to four weeks equivalent per calendar year).

8.3 Holiday discounts are calculated on the full service fee (not the gap fee) and are not applied to public holidays.

8.4 The Service Manager explains to families that:

- holiday adjustments may change direct debit amounts after leave is taken
- holiday rates are only available where the service offers them.

## 9. Public Holidays, Absences and Make Up Days

9.1 When a child's booked day falls on a public holiday:

- the full daily fee is charged

- no holiday discount is applied.

9.2 When a child is absent or sick on a booked day:

- families are requested to notify the service as soon as possible
- educators record the absence in the attendance system
- the full daily fee is charged and CCS is applied in line with absence rules.

9.3 Make up or swap days are not offered unless an approved local arrangement exists. Where they are not offered, services clearly communicate this at enrolment and in family information.

### 10. Termination of Enrolment Related to Fees

10.1 Families wishing to end their enrolment provide at least two weeks' written notice, using:

- email
- a signed letter
- or the approved service form.

10.2 The Service Manager:

- confirms the last day of care in writing
- explains CCS rules for final days and absences and refers the family to Australian Government guidance where needed.

10.3 If the family does not provide the required notice or the child does not attend final sessions as required by CCS:

- CCS may not apply to these sessions
- full fees become payable by the family.

10.4 If a family repeatedly fails to meet fee payment obligations despite support and debt management efforts, the Service Manager:

- discusses the situation with the relevant senior manager and Finance
- documents the rationale for any decision to restrict, suspend or terminate enrolment
- provides written notice to the family of the decision and any final payment arrangements.

10.5 Employee non-compliance with the Fees and Billing Policy or this procedure is referred to the line manager and People and Culture for review in line with HR processes.

### 11. Administration of Government Funded Kindergarten and Preschool Programs

*(See the relevant states Government Funded Programs Procedure for specific state-based information)*

11.1 The Service Manager ensures that:

- the service is correctly registered for relevant state and territory funding programs
- kindergarten or preschool programs meet staffing, hour and curriculum requirements.

- 11.2 At enrolment into a funded program, families are:
- informed of the funded hours and any additional hours charged at standard rates
  - asked to confirm that this is the only service where their child receives a funded place (for example by signing a “One Funded Place” form where required)
  - informed how fee relief or offsets will appear on their statements.
- 11.3 Finance and services apply funding in the billing system according to program rules (for example weekly, termly or fortnightly in advance) and use the correct descriptor on family statements (for example “QLD Government Free Kindy”, “NSW Government Fee Relief”, “Victorian Government Free Kinder Offset”).
- 11.4 Services ensure that:
- children in funded programs are not charged a higher daily fee than other children of the same age for the same booking pattern
  - required fee relief or offsets are passed to families in full where program rules require this
  - priority of access criteria are applied for vulnerable and priority cohorts in line with the Priority of Access Policy.
- 11.5 For regular incursions or excursions that form part of the kindergarten program (for example weekly music, sport, bush kinder):
- no additional fee is charged to families where rules prohibit this.
- 11.6 For one off incursions or excursions:
- cost recovery may be charged where allowed
  - children are not excluded from the activity due to genuine financial hardship, consistent with funding guidance.
- 11.7 Any kindergarten deposits or waiting list fees are:
- refunded or waived for children experiencing vulnerability or from priority groups, in line with program rules.
- 11.8 Services reconcile funding payments at the end of each funding period (for example calendar year or school term) to ensure:
- all eligible families receive their full entitlement
  - surpluses are applied to quality improvement and family engagement where required by guidelines.

### BREACHES AND NON-COMPLIANCE

- All breaches must be documented and addressed promptly.
- Failure to comply with this policy and its procedures may result in action being taken, depending on the nature and seriousness of the breach.

### MONITORING, REVIEW AND EVALUATION

- Finance conducts regular audits of fee application, CCS and funding administration, and debt management.



## Fee Payment Procedure



- Services review fee-related complaints and feedback at least annually to identify patterns or improvement opportunities.
- Key indicators monitored include:
  - level and age of outstanding debt
  - number of payment agreements and outcomes
  - continuity of attendance for vulnerable and priority children
  - compliance with CCS and state funding rules.
- This procedure is reviewed at least every two years, or earlier following:
  - changes to CCS or state / territory funding programs
  - changes to related legislation
  - significant incidents or audit findings.

## RELATED POLICIES / PROCEDURES

### Related Policies

- |  |  |
|--|--|
| • Fees and Billing Policy                  | • Acceptance and Refusal of Authorisation Policy |
| • Child Enrolment and Orientation Policy   | • Confidentiality and Privacy Policy             |
| • Child Safe Environment Policy            | • Governance Policy                              |
| • Child Protection and Safeguarding Policy | • Code of Conduct Policy                         |
| • Priority of Access Policy                | • Complaints and Feedback Policy                 |

### Related Procedures

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|--|--|
| • CCS Administration Procedure           | • Manage SA Targeted Subsidies                         |
| • Debt Management and Hardship Procedure | • Manage VIC Free Kinder and ESK                       |
| • Manage Victorian Kindergarten Funding  | • Manage Enrolments (Promapp or equivalent)            |
| • Manage NSW Start Strong and Fee Relief | • Centre Managed Enrolments / Family Onboarding Guides |
| • Manage QLD Free Kindy                  |  |
| • Manage ACT Free Kinder                 |  |

## RECORDS AND FORMS

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|---|---|
| • Direct Debit Request Form and Service Agreement | • One Funded Place forms (where applicable)                     |
| • Payment agreement / hardship plan template      | • Kindergarten or preschool funding enrolment and consent forms |
| • Fee change notification letters or emails       |   |

## Fee Payment Procedure



- CCS and ACCS application records and correspondence
- Debt management and referral records
- Attendance, absence and late collection records
- Fee schedules and discount schedules.

Records are stored securely in line with the Confidentiality and Privacy Policy and relevant legislation.

### OTHER RELEVANT STANDARDS OR FRAMEWORKS

- National Quality Standard (especially QA 6 and QA 7)
- Education and Care Services National Regulations
- Education and Care Services National Law
- Child Care Subsidy Secretary's Rules 2017
- A New Tax System (Family Assistance) Act 1999 and related Family Assistance Law
- Child Safe Standards (where applicable) and National Principles for Child Safe Organisations
- Anti discrimination and human rights laws (federal and state)
- Privacy Act 1988 (Cth) and Information Privacy Principles
- Relevant state and territory kindergarten / preschool funding guidelines.

### VERSION CONTROL

This procedure will be reviewed every 2 years and/or in line with legislation and organisation requirements.

Version	Date	Owner	Responsibility	Change Description
1.0	26.11.2025	COO	Finance Lead	New Fees and Billing Procedure aligned to Fees and Billing Policy and updated kindergarten funding requirements

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