

POLICY STATEMENT

Busy Bees Early Learning Australia is committed to fair, transparent, and sustainable fee and billing practices that support children's ongoing access to early learning while maintaining the financial viability of services.

Fee practices at Busy Bees will:

- support families to understand and meet their financial obligations
- ensure compliance with the Education and Care Services National Law and Regulations, Child Care Subsidy (CCS) requirements, and relevant state and territory funding programs
- uphold children's rights, wellbeing and inclusion by ensuring that financial arrangements do not unfairly limit participation, particularly for children experiencing vulnerability or disadvantage.

In line with the Child Safe Standards and the National Principles for Child Safe Organisations, decisions about fees, debt management and access to funded kindergarten or preschool programs will take into account the best interests of the child and will be applied in an equitable, culturally sensitive and non-discriminatory way.

SCOPE

This policy and associated procedures applies to:

- All Busy Bees Early Learning Australia services in Australia
- Approved Providers, Nominated Supervisors, Centre Directors, and service leadership teams
- Finance, enrolments and administrative roles that support fee setting, invoicing, CCS and government funding administration
- Families and guardians with children enrolled or seeking enrolment in a Busy Bees service and those who are responsible for paying fees.

GUIDING PRINCIPLES

- **Child-centred and child safe:** Fee and billing practices consider the impact on children's continuity of education and care and align with a child safe culture.
- **Transparency and fairness:** Fees, discounts, surcharges, notice periods and conditions are clearly communicated, applied consistently and documented.
- **Equity and inclusion:** Children experiencing vulnerability, disadvantage or financial hardship will be supported wherever reasonably practicable, including through appropriate use of CCS, Additional Child Care Subsidy and state-based funding programs.
- **Legal and regulatory compliance:** Busy Bees will comply with all relevant legislation and funding requirements, including CCS law, state and territory kindergarten or preschool funding rules, and consumer and privacy law.

- **Financial sustainability:** Fee structures and payment expectations support the ongoing viability of services so that high quality education and care can be maintained.
- **Privacy and dignity:** Family financial information and fee discussions are handled respectfully, confidentially and in accordance with privacy requirements.

DEFINITIONS

- **Fees:** Daily or sessional charges set by Busy Bees for the provision of education and care, excluding government subsidies.
- **Gap fee:** The difference between the full-service fee and the amount covered by CCS or other government subsidies that is payable by the family.
- **Child Care Subsidy (CCS):** The Australian Government subsidy that assists families with the cost of approved childcare, paid directly to the provider and passed on to families as a fee reduction.
- **Government-funded kindergarten / preschool programs:** State or territory schemes (for example Free Kinder, Start Strong, Free Kindy, targeted preschool subsidies) that provide funding for eligible children to access a funded kindergarten or preschool program, often with specific conditions about the use of funds and family fee relief.
- **Priority or vulnerable cohorts:** Children and families identified under CCS or state / territory guidelines as a priority for access or additional support, including but not limited to children in out of home care, Aboriginal and Torres Strait Islander children, children from refugee or asylum seeker backgrounds, families experiencing family violence, severe financial hardship or involvement with child protection.

POLICY REQUIREMENTS

Busy Bees fee and billing practices must be consistent, equitable and compliant with legal and funding obligations. Procedures will outline operational detail for services and finance teams.

Fee Structure and Transparency

Busy Bees sets daily fees for each service, which may differ between services based on operating costs, local market conditions, funding arrangements and program offerings.

Current service fees and operating hours are clearly available to families in accessible formats, including:

- published on the Busy Bees website
- available in writing at the service (for example at the entrance or reception)
- provided to families before enrolment and whenever fees change.

Families must be advised in writing of any fee increase or change to the way fees are charged or collected, in line with legislative notice requirements.

Any available fee discounts or concessions (for example staff discounts, sibling discounts, holiday discounts where applicable) must be defined, documented and applied consistently in line with organisational procedures and relevant funding rules.

Fee practices need to be clear about:

- fees payable for booked days including public holidays and absences
- whether make-up or swap days are offered
- any circumstances where discounts do not apply.

Child Care Subsidy and Financial Support

CCS entitlements are determined by the Australian Government. Busy Bees will administer CCS in accordance with the Family Assistance Law and Child Care Provider Handbook.

Services must:

- ensure CCS is applied to family accounts correctly and in a timely manner
- monitor CCS reports and statements to identify and resolve anomalies
- communicate with families if CCS is no longer payable, is varied or is at risk, and explain implications for their fees.

Where families may be eligible for Additional Child Care Subsidy or other supports, services should actively support applications in line with organisational procedures and evidence requirements.

CCS cannot be applied in situations where legislation prohibits it (for example certain absences at the end of an enrolment). Families must be informed of these requirements.

Payment Methods and Account Management

Busy Bees requires all fee payments to be made through approved electronic payment methods, primarily direct debit.

Families are expected to maintain their accounts in advance of attendance, in line with organisational payment cycles and the Direct Debit arrangements.

Families must be provided with:

- regular account statements and information on how to access them
- clear instructions on how to update payment details
- information about any applicable surcharges, penalties or other charges associated with payment methods or declined transactions.

Busy Bees will ensure that any transaction fees, surcharges and penalty charges are lawful, communicated in advance and published in relevant fee and payment information. Specific charges and current amounts will be outlined in the Fees and Billing Procedure and in family information.

Outstanding Fees, Debt Management and Hardship

Busy Bees will monitor family accounts and follow an organisational debt management procedure where accounts fall into arrears.

Short-term payment agreements may be offered to families in genuine financial difficulty, where this is consistent with funding rules and organisational risk appetite.

In managing outstanding fees, services must:

- act in a timely, respectful and confidential manner
- consider the best interests of the child, including the impact of disrupted attendance
- explore options for financial assistance where appropriate (for example ACCS, state funding, referral to external supports).

Where reasonable efforts to recover fees and maintain the enrolment have been exhausted, Busy Bees may suspend or terminate a child's enrolment in line with the Fees and Billing Procedure and relevant legislation.

Any non-compliance with this policy by Busy Bees employees is managed in line with the Code of Conduct, Governance Policy and relevant human resources procedures.

Late Collection, Public Holidays and Absences

Busy Bees may apply late collection fees where children are collected after the service's licensed closing time. The fee structure and thresholds will be set organisationally and communicated clearly to families.

Standard daily fees apply for:

- booked days that fall on public holidays
- days when a child is absent or sick on a booked day, subject to CCS and state funding rules.

Make-up or swap days will only be offered if explicitly approved within organisational procedure and communicated consistently to families.

Casual Bookings and Minimum Attendance

Services may offer casual bookings in addition to routine enrolments, subject to capacity and staffing.

Busy Bees require a minimum pattern of attendance for enrolled children (for example at least one routine day per week). Expectations regarding routine and casual care will be outlined in procedures and family information.

Government Funded Kindergarten and Preschool Programs

Busy Bees will administer state and territory kindergarten / preschool funding programs (for example Free Kinder, Start Strong, Free Kindy, targeted preschool subsidies) in line with the relevant program guidelines and agreements.

In all jurisdictions, Busy Bees will:

- ensure children receive only one funded kindergarten place in accordance with “one funded place” rules
- pass on required fee relief or fee offsets in full to families where funding rules require this
- ensure that children in funded kindergarten programs are not charged higher daily fees than non-kindergarten children at the same service for the same booking pattern
- apply Priority of Access criteria and fee relief for vulnerable or priority children in line with state guidelines and the Busy Bees Priority of Access Policy
- not charge families for regular excursions or incursions that form part of the funded kindergarten program where program rules prohibit this.

Detailed operational requirements for each state and territory funding program, including:

- how and when funding is applied
 - how fee offsets appear on statements
 - eligible hours and program structures
 - handling of waiting list deposits and cost recovery for one-off activities
- will be documented in the Fees and Billing Procedure and any jurisdiction-specific annexes.

Termination of Enrolment in Relation to Fees

Families must provide written notice of intention to withdraw a child in line with Busy Bees notice requirements. The standard notice period and any exceptions for priority or vulnerable cohorts will be specified in procedures and family information.

Busy Bees reserves the right to terminate a child’s enrolment in circumstances such as:

- persistent non-payment of fees
- repeated non-compliance with fee payment arrangements
- loss of CCS eligibility that is not rectified and renders attendance unsustainable.

Decisions to terminate enrolment must consider the child’s best interests, applicable legislative requirements (including CCS rules on absences and final days) and be made in consultation with senior management.

ROLES AND RESPONSIBILITIES

Role	Responsibilities
Approved Provider / Governing Body	Approves fee structures and discounts, ensures financial viability and compliance with CCS and funding requirements, approves debt management and hardship approaches.

Chief Operating Officer and Finance Leadership	Oversees fee policy implementation, financial risk management, and alignment with organisational strategy and regulatory requirements.
Nominated Supervisor / Centre Director / Service Manager	Implements fee and billing practices at the service, communicates fees and changes to families, monitors accounts, escalates concerns, supports families with CCS and funding information, and applies debt management and hardship procedures.
Finance and Enrolments Teams	Administer direct debit systems, reconcile accounts, apply CCS and government funding, maintain accurate financial records, generate statements and reports, and support services to resolve discrepancies.
Educators and Service Administration Staff	Provide accurate information to families about fee processes, refer families to the appropriate person for detailed financial discussions, and support communication about attendance, absences and program participation.
Families / Guardians	Provide accurate information required for CCS and funding, maintain up-to-date payment details, keep accounts in line with agreed payment cycles, notify the service of changes that impact CCS or funding, and communicate promptly if experiencing financial difficulties.

MONITORING, REVIEW AND EVALUATION

- This policy will be reviewed every two years, or earlier if there are changes to CCS, state or territory funding requirements, relevant legislation, or organisational priorities.
- Associated procedures, including jurisdiction-specific funding guidance, will be reviewed at least annually.
- Monitoring will include:
 - internal fee and billing audits
 - review of CCS and funding compliance reports
 - analysis of debt and hardship trends
 - family feedback, complaints and disputes related to fees.
- Evaluation will consider:
 - impacts on children's continuity of education and care
 - accessibility of programs for priority and vulnerable cohorts
 - financial sustainability indicators for services and the organisation.

RELATED POLICIES / PROCEDURES

RELATED POLICIES		Related Procedures	
• Enrolment and Orientation Policy • Child Protection and Safeguarding Policy • Child Safe Environment Policy • Priority of Access Policy • Confidentiality and Privacy Policy • Governance Policy • Code of Conduct Policy • Complaints and Feedback Policy		• Fees and Billing Procedure (including state / territory funding annexes) • Debt Management and Hardship Procedure • CCS Administration Procedure • Priority of Access Procedure	
OTHER RELEVANT STANDARDS OR FRAMEWORKS			
• National Quality Standard ◦ Quality Area 6: Collaborative Partnerships with Families and Communities ◦ Quality Area 7: Governance and Leadership • Education and Care Services National Law and National Regulations • Child Care Subsidy Secretary's Rules 2017 • A New Tax System (Family Assistance) Act 1999 • Family Assistance Law and Child Care Provider Handbook • Family Law Act 1975 • Child Safe Standards (where applicable) and National Principles for Child Safe Organisations • Anti-discrimination and human rights legislation (federal and state) • Information Privacy Principles under the Privacy Act 1988 (Cth) • Commonwealth Freedom of Information Act 1982 • Commonwealth Ombudsman Act 1976 • Guidance from ACECQA and Early Childhood Australia			

VERSION CONTROL

This policy will be reviewed every 2 years and/or in line with legislative and organisational requirements.

Version	Date	Owner	Responsibility	Change Description
3	26/11/2025	Chief Operating Officer	Finance Lead	Replace previous Fees and Billing policies. Align with updated CCS and state funding requirements and new policy template.
4	05/08/2026	Head of Commercial Operations	Finance Lead	Clarify minimum booking requirement.

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