

the Y Ballarat – Children’s Services Fees Policy

Policy Number	Date Approved	Date Last Amended	Status
CP004-POPR	18/01/2021	24/04/2020	Final

1. PURPOSE

This policy will provide a clear set of guidelines for:

- The setting, payment and collection of fees
- Ensuring the viability of the Ballarat YMCA Children’s Services by setting appropriate fee charges
- Equitable and non-discriminatory application of fees across the programs provided.

2. SCOPE

The scope of this Policy applies to all Board members, Sub Committee members, staff, volunteers and parents/guardians whose child/ren is/are attending, or who wish to enrol a child at a program operated by Ballarat YMCA. This policy applies to The Young Men’s Christian Association of Ballarat Inc and related entities and the Ballarat YMCA Youth Services. For the purposes of this document we refer to these as the YMCA. All Procedures must conform to this Policy.

3. POLICY

Ballarat YMCA is committed to:

- Providing responsible financial management of the services, which includes establishing fees that will result in a financially viable service while keeping user fees at the lowest possible level
- Providing a fair and manageable system for dealing with the non-payment and/or inability to pay fees/outstanding debts
- Maintaining confidentiality in relation to the financial circumstances of parents/guardians
- Advising users of the service about how the programs are funded, including government support and parent/guardian fees
- Providing equitable access for families eligible for funding subsidies including but not limited to Early Start Kinder, Kindergarten Fee Subsidy, Child Care Subsidy and Inclusion Support Funding .

BACKGROUND

The Department of Education and Training (DET) provides per capita funding as a contribution towards the costs of providing the four-year-old kindergarten program. Income from other sources, primarily fees, is required to meet all the additional costs incurred by the service in the

delivery of the children’s program. In addition, the kindergarten fee subsidy enables eligible children to attend a funded kindergarten program at no cost, or a minimal cost.

Early Start Kindergarten is also available to eligible three-year-old Aboriginal and Torres Strait Islander children, and children known to Child Protection to access kindergarten in the funded program. Where there is a shortage of places in the funded program, or if a family would prefer, they may access a three-year-old program free of charge.

For other children’s services, including OSHC and long day care, Child Care Subsidy and other government funding options are available to support families and increase participation in these programs.

The DET requires that funded services have in place, and communicate to families, a comprehensive written fees policy:

The Kindergarten Guide outlines the criteria to be covered in the policy:-

<http://www.education.vic.gov.au/Documents/childhood/providers/funding/The%20Kindergarten%20Guide%202016.pdf>

4. Roles and Responsibilities

Department/Role	Responsibility
<p>Ballarat YMCA is responsible for</p>	<ul style="list-style-type: none"> • Implementing and reviewing this policy, in consultation with the parents/guardians and staff and in line with the requirements of the DET <i>The Kindergarten Guide</i> • Ensuring fees across all services support the ongoing viability of each program without limiting participation from all areas of the community • Developing a fee policy that balances the capacity of parent/guardian’s capability to pay, providing a high-quality program and maintaining service viability • Considering any issues regarding fees that may be a barrier to families enrolling in programs operated by Ballarat YMCA and removing those barriers wherever possible • Considering options for payment when affordability is an issue for families • Clearly communicating this policy and payment options to families in a culturally sensitive way in the family’s first language where possible • Setting fees according to the guidelines outlined in <i>Attachment 1, Setting fees and other charges</i>, of this policy • Providing families with a minimum of 14 days’ notice of any major changes to this policy or the fees being charged • Collecting all fees as per the guidelines outlined in <i>Attachments 3 and 4</i> of this policy • Documenting the type of concession card and expiry date of eligible concession card holders • Complying with the centre’s Privacy Policy and Confidentiality in regard to any information it receives relating to the financial situation of

	parents/guardians and the payment/non-payment of fees
Staff are responsible for:	<ul style="list-style-type: none"> • Informing the Ballarat YMCA of any complaints or concerns that have been raised regarding the fees at the centre • Referring parent's/guardian's questions in relation to this policy to the Ballarat YMCA • Assisting the Ballarat YMCA as required in sighting supporting documentation for parents/guardians eligibility to access the kindergarten fee subsidy. • Informing the Ballarat YMCA of any changes regarding the eligibility of concession entitlements (i.e. Health Care Card for part of the year)
The parents/guardians are responsible for:	<ul style="list-style-type: none"> • Reading the <i>Fees Policy</i> • Signing and complying with the <i>Fee Payment Agreement Form</i> • Notifying the Ballarat YMCA in writing if experiencing difficulties with the payment of fees. It is important to note that the date of the monthly direct debit cannot be changed to suit individual families except in extreme cases and with advance notice of at least 14 days in writing to ballarat.earlyyears@ymca.org.au or oshc.ballarat@ymca.org.au. • Providing the required documentation to enable the service to claim fee subsidies for eligible families.

5. DEFINITIONS

Term	Definition
Child care subsidy	Federal government funding scheme to support families in accessing quality early childhood and outside school hours education and care programs.
DVA Gold Card/White Card:	A Department of Veterans' Affairs card for Australian Veterans
Early Start Kindergarten:	A funding program that enables three-year-old Aboriginal and Torres Strait Islander children, and children known to Child Protection to attend a kindergarten program that is planned and delivered by an early childhood teacher for up to 15 hours per week. Details are available at: www.education.vic.gov.au
Fees:	A charge for a place within a program at the service
Health Care Card:	A Commonwealth Government entitlement providing concessions for low-income earners and other eligible people. Details are available at www.centrelink.gov.au/internet/internet.nsf/payments/conc_cards_hcc.htm
Inclusion Support Funding	Federal government funding to support education and care providers in being able to fully support children of different abilities within their services
Kindergarten fee subsidy (KFS):	A state government subsidy paid directly to the funded organisation to enable eligible families to attend a funded kindergarten program or funded three-year-old place at no cost (or minimal cost)

Kindergarten program (funded):	A universal early childhood educational program, funded by the state government, for eligible children.
Late-collection charge:	A charge that may be imposed by the Ballarat YMCA when parents/guardians are late to collect their child/ren from the program (see <i>Attachment 1, 'Setting fees and other charges'</i>)
Other charges:	A charge for items not directly related to the PROVISION of the children's program, such as sun hats.
Visas A–E:	Bridging visas for asylum seekers.
Declined direct debit administration fee:	A charge from the Ballarat YMCA to parents/guardians if a direct debit declines.

6. LEGISLATIVE AND INDUSTRY REQUIREMENTS

Related Legislation -

- *Charter of Human Rights and Responsibilities 2006* (Vic), as amended 2011
- *Child Wellbeing and Safety Act 2005* (Vic), as amended 2012
- *Disability Discrimination Act 1992* (Cth), as amended 2013
- *Education and Care Services National Law Act 2010*
- *Education and Care Services National Regulations 2011*: Regulation 168(2)(n)
- *Equal Opportunity Act 1995* (Vic), as amended 2010
- *National Quality Standard, Quality Area 7: Governance and Leadership*

7. SUPPORTING DOCUMENTS

PROCEDURES

- Attachment 1: Setting fees and other charges
- Attachment 2: Subsidies and discounts
- Attachment 3: Invoicing, receipting and collection of fees
- Attachment 4: Procedures for late payments/refunds

8. Approval and Review

Approved By: Senior Leadership Team
Effective Date: 18th January 2021
Review Date: 24/04/2021
Procedure Owner: Vicki Dobson Executive Manager Children's Services

Amendments

Version	Date	Author	Change Description
V2	24/04/2020	Carina O'Neill	General Update
V3	18/01/2021	Vicki Dobson	Updated to meet DET feedback including: Change of name to support all children's services areas Inclusion of other forms of funding Inclusion of reference to 14 days notice required

ATTACHMENT 1

Setting fees and other charges

1. Fees

As part of the budget development process, the Ballarat YMCA sets fees for the programs for the following year (prior to letters of offer being sent out), taking into consideration:

- Funding requirements of both 3yo and 4yo kinder programs
- Funding requirement to provide eligible concession card holders with access to fifteen hours per week of the funded kindergarten program at no cost (access to a funded 3yo program will vary across the state)
- Child care subsidy rate provided by the Australian Government
- Financial viability
- Fees charged by similar centres in the area
- Level of government funding, including the kindergarten fee subsidy, provided for the program
- Availability of other income sources, such as grants
- Capacity of parents/guardians to pay
- Reasonable expenditure, ensuring agreed program quality/standards
- Requirements of *The Kindergarten Guide*

2. Payment options and procedures

The Ballarat YMCA will regularly review the payment options and procedures to ensure that they are inclusive and sensitive to families' cultures and financial situations.

3. Fundraising

Fundraising is important: it pays for additional/expensive items while bringing together families and the wider community. Participation in fundraising is voluntary; however, the support of every family evens the load.

4. Late collection charge

The Ballarat YMCA reserves the right to implement a late collection of children charge when parents/guardians are frequently late in collecting a child/ren from kindergarten. In these situations, the following procedures will apply:

- The child's teacher or nominated supervisor will inform the parents/guardians/carer that if it continues the Ballarat YMCA will be notified and the family will be charged a late fee of \$1.00 per minute.

ATTACHMENT 2

Subsidies and discounts

Kindergarten fee subsidy

Ballarat YMCA can apply for the Kindergarten Fee Subsidy for a child for whom it receives a per capita grant in any of the following circumstances:

- the child is identified by a parent, carer or legal guardian as an Aboriginal and/or Torres Strait Islander
- the child individually holds, or has a parent or guardian who holds one of the following:
 - a Commonwealth Health Care Card
 - a Commonwealth Pensioner Concession Card
 - a Department of Veterans' Affairs Gold Card or White Card
 - Refugee visa (subclass 200)
 - In-country Special Humanitarian visa (subclass 201)
 - Global Special Humanitarian visa (subclass 202)
 - Temporary Humanitarian Concern visa (subclass 786)
 - Protection visa (subclass 866)
 - Emergency Rescue visa (subclass 203)
 - Woman at risk visa (subclass 204)
 - Bridging visas A-E
 - the child is identified on their birth certificate as being a multiple birth child (triplets or more).

To obtain the KFS, supporting documentation relating to concession cards *must* be sighted by the Ballarat YMCA staff prior to or at the commencement of Term 1 or when the child becomes eligible. The type of concession card and expiry date will be recorded on the child's file. Further documentation will be required upon the expiry of the card to maintain eligibility.

Early Start Funding

The DET provides targeted funding for some children to attend a kindergarten program two years before school. Funding is aimed at improving access and diminishing barriers to participation for vulnerable children and Aboriginal children.

Early Start Kindergarten provides free or low-cost kindergarten to eligible three year old children where programs are offered by a qualified early childhood teacher for up to 15 hours per week for 40 weeks in the two years before starting school.

Your child is eligible if they are aged three by 30 April in the year they will be attending kindergarten, and:

- Your family has had contact with Child Protection (or been referred by them to Child FIRST), or
- your child has been identified as being Aboriginal and/or Torres Strait Islander

Applications for Early Start Kindergarten funding are made by the service on your behalf and the grant is paid directly to the service. For more information about Early Start Kindergarten, visit

<https://www.education.vic.gov.au/parents/child-care-kindergarten/Pages/early-start-kindergarten.aspx>

ATTACHMENT 3

Collection of fees

Fee information will be provided to parents/guardian prior to their child starting kindergarten. Fee information provided will include:

- *Fee Payment acknowledgment*
- *Direct Debit acknowledgment*

Procedure for fees collection

Kindergarten Fees can be paid either by one lump sum up front payment or via direct debit payments. Parents/Guardians choosing to pay fees upfront can either send in a cheque/money order or select upfront payment via direct debit option and return to Ballarat YMCA by the due date. Cheques will be deposited and one-off direct debits for upfront fees will be processed on receipt of the forms. It is the parent's/guardian's responsibility to ensure they have sufficient funds available in their nominated account to enable debit to be processed if selecting the upfront direct debit option.

Fees for long day care and out of school hours care are invoiced fortnightly for the fortnight in arrears. Payments can be made in advance using the online account functions or by direct debit.

- Direct Debit payments will be processed based on information contained on the Direct Debit form. No invoices will be issued.
- Direct debits incur a set-up fee and a charge per direct debit. (These fees are charged by a third party and may be subject to change throughout the year.)

Please note that we are not responsible for these fees as our direct debits are processed by a third party. As such, these fees are subject to change.

Your Direct Debit Obligations

It is your responsibility to ensure that sufficient funds are available in your account and that you have provided us with correct bank or credit card details. It is your responsibility to let us know if any of these details change.

If the direct debit is declined for any reason you need to be aware of the following;

- (a) You must arrange for payment by making a payment directly from your hubhello parent app or by contacting the YMCA of Ballarat within 5 business days of rejected direct debit.
- (b) The YMCA of Ballarat may refer your account to a debt recovery service if payment is not made within 14 days

ATTACHMENT 4

Procedures for late payments/refunds

Ballarat YMCA Late payment/non-payment of fees procedure

Kindergarten families that have chosen to be on a monthly direct debit are reminded that it is their responsibility to have available sufficient funds in their account on the 4th day for the months from March to November. Long day care and outside school hours care accounts are invoiced each fortnight across the year.

If your Direct Debit is rejected by your financial institution the following procedures will be implemented:

- The parent/guardian will be charged an administration fee each time a debit rejects
- The parent/guardian will be contacted to arrange for sufficient clear funds to be in their account within 7 days of the rejected debit, so that Ballarat YMCA can re-process the debit payment.
- Children may no longer be able to attend the program if payment is not made within above timeframes
- If fees remain outstanding Ballarat YMCA may forward overdue fee details to a Debt Collection Agency which will incur additional debt recovery costs that will be borne by the debt holder.
- If at the Ballarat YMCA's discretion, a decision is made to withdraw the child's place at the centre, the parents/guardians will be contacted to that effect.
- If any fees are outstanding Ballarat YMCA may refuse a place or ongoing placement at a kindergarten until all outstanding fees are paid.

Ballarat YMCA staff at the children's service may be consulted regarding a child's attendance rates and any other information required for the Ballarat YMCA to perform their role. The Ballarat YMCA will ensure they adhere to the service's Privacy and Confidentiality Policy at all times.

Ballarat YMCA understands that unexpected and difficult situations may occur for which you are not financially prepared and which can lead to financial hardship. If you are experiencing financial hardship contact the Children's Services Coordinator in writing to ballarat.earlyyears@ymca.org.au.

It is important to note that the date of the monthly direct debit cannot be changed to suit individual families except in extreme cases and with advance notice of at least 14 days in writing to the Children's Services Coordinator ballarat.earlyyears@ymca.org.au.

Debt recovery

The Ballarat YMCA reserves the right to take action to recover outstanding kindergarten fees. This can include the engagement of debt collectors to which all costs, including legal will be forwarded on to the account holder (Parent/Guardian).

Refund of fees

If a family becomes eligible for the kindergarten fee subsidy during a term, a pro rata refund of the applicable fees will be provided once appropriate documentation has been received by Ballarat YMCA.

There will be no refund of fees due to a child's short-term illness; public holidays; family holiday during operational times; closure of the centre for one or more days when a qualified staff member is absent and a qualified reliever is not available; closure of the centre for staff training days; or closure of the centre due to extreme and unavoidable circumstances.

Parents/Guardians must complete a withdrawal form- a form to withdraw a child from Kindergarten and send to Ballarat YMCA within 7 days of a child withdrawing. Children withdrawing will receive a pro-rata refund of fees less a two week administration fee.