St Nicholas - Finance Procedure

Section 1 - Purpose

(1) St Nicholas are committed to providing all families the opportunity to enrol their children at our Early Education and/or OOSH services, with a fair and inclusive fee structure. St Nicholas are committed to maintaining financial integrity and comply with all Child Care Subsidy legislative requirements.

(2) The Education and Care Services National Regulations require approved providers to ensure their services have policies and procedures for the payment of fees and the provision of a statement of fees charged by the service. This procedure needs to be read in conjunction with the St Nicholas Compliance policy and St Nicholas Enrolment procedure.

Section 2 - Scope

(3) This procedure applies to St Nicholas employees, Diocesan workers, and the parent/carers of children who are enrolled in St Nicholas services.

Section 3 - Responsibilities

ROLE	RESPONSIBILITIES
St Nicholas Approved Provider	• Ensure that the obligations under the Education and Care Services National Law and National Regulations are met. • Take reasonable steps to ensure the St Nicholas Nominated Supervisor, St Nicholas team members and parent/carers follow the policy and procedures. • Adhere to Government regulations for applying subsidies. • Approve periodic review of fees. • Provide two weeks' notice to communicate any change to fee structure to parent/carers that significantly impacts the service's education and care of the children, the family's ability to utilise the service or affects the fees charged or the way they are collected.
St Nicholas Nominated Supervisor/ Responsible Person	• Ensure regulatory obligations are met in relation to payment of fees. • Advise the Diocesan Billing team of any miscellaneous fees to be charged. • Support the Diocesan Billing team to resolve unpaid accounts. • Notify parent/carers of payment options. • Communicate with parent/carers at enrolment about fees, including: – the daily rate; – payment period and method; – how the CCS is applied; – notice periods; – how they can access copies of statements; and – financial hardship considerations and payment plans • Inform parent/carers about available payment options, as appropriate. • Submit St Nicholas Alternative Payment Arrangement form to the Diocesan Billing team, if applicable.
St Nicholas Team Members	• Be familiar with the St Nicholas Finance procedure. • Support families to approach the Diocesan Billing team with any fee-related questions.

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ROLE	RESPONSIBILITIES
Diocesan Billing Team	• Apply fees to the parent/carers of children being educated and care for by the service. • Monitor the application of the Child Care Subsidy or other government subsidy. • Monitor parent/carer payments and payment plans. • Apply miscellaneous fees to accounts. • Enter St Nicholas Alternative Payment Arrangement form into the billing system, as required. • Ensure the account holder receives receipts for fees paid. • Communicate outstanding accounts to the parent/carers.
Parent/Carers	• Understand the fee requirements and expectations at enrolment and any ongoing changes. • Agree to the Complying Written Arrangement (CWA), which will be issued to the CCS claiming parent (primary account holder) upon enrolment and any time changes are made to a child's booking pattern, fees or session hours. This is a requirement under the Family Assistance Law. • Submit all necessary documentation to the service to ensure CCS can be claimed. • Confirm CCS enrolment through Services Australia. In the event CCS has not been confirmed or the eligibility criteria is not met, understand full fees will be charged. • Ensure CCS remains current and understand if CCS is cancelled, full fees will be charged until the parent/carer rectifies with Services Australia. • Maintain currency on fee requirements, ensuring fees are always paid for the current week plus one week in advance. • Notify the service if the child is absent and understand the full session fee to remains payable if a child is unable to attend. • Account holders are required to provide St Nicholas with a minimum of 24 hours' notice should you wish to stop or defer a direct debit payment. • Provide written notice 2 weeks in advance of ceasing child's enrolment and complete the St Nicholas Cessation of Care Form. • Raise any fee-related questions with the Diocesan Billing Team (EE-Finance@stnicholasmn.org.au or OOSH-Finance@stnicholasmn.org.au)

Section 4 - Procedure/Process

Fee Payment

(4) Fees are charged per child's booked attendance for a full session per day of care and calculated using the eligibility for Child Care Subsidy (CCS) percentage and hours.

(5) Fees are charged for full day sessions. Where it is beneficial for the primary account holders CCS hours, the session duration may be calculated at 10 hours per day.

a. Example 1: Your child is collected early and has attended the service for 4 hours, they will still be charged for the full session.
b. Example 2: If the parent/carer is eligible for 100 hours a fortnight, St Nicholas can set the sessions to 10 hours to enable the child to attend 5 days per week, provided the child does not attend more than 10 hours per day.

(6) CCS is paid directly to St Nicholas by the Government to offset the full fee and used as a fee reduction.

(7) Bookings may be amended if they are made beyond the hours of eligibility and payment fails to be processed.

a. Example: If a child attends 100 hours, however, is only eligible for 72 hours, full fees will be charged for the additional hours, and if payment fails, the booking will be amended accordingly.

(8) Parent/carers are required to pay the difference between the St Nicholas fee and the subsidised or 'gap' amount.

(9) Statements showing payments received are available to the primary account holder.

(10) Standard daily fees are charged for public holidays, sick days and family holidays.

(11) Families are requested to contact the service as early as possible if their child will be absent on a booked day, for

example due to illness, or in advance for known absences such as holidays.

(12) Casual days are non-recurring bookings that are offered, where available. They are only available where family accounts are up to date, and there is adequate staffing to offer the additional booking. Contact the St Nicholas Nominated Supervisor/Centre Director to request casual days.

(13) Where a casual day is booked, and no longer required, notice of 24 hours of the cancellation of the casual day must be provided for Early Education and 5 days for OOSH, otherwise the full session fee will be payable by the account holder.

(14) Full fees are payable until Child Care Subsidy is received.

Payment Method

(15) All fees are to be paid by direct debit via the St Nicholas Direct Debit collection service. Direct Debit is a transaction where fees owing will be debited from an agreed bank account or credit card (Visa and MasterCard only accepted). These services are currently provided by Debitsuccess Pty Ltd.

(16) The parent/carer will provide authorisation for the direct debit using either:

a. Paper based enrolments: the Direct Debit Request form with terms and conditions per the DDR Service Agreement.
b. Online enrolments via the Child Care Management System (CCMS) utilised by the Early Education or OOSH service.

(17) Direct Debit requests will detail the applicable financial institution account number, start date and frequency of payment. Direct Debits will be processed for the outstanding balance of the parent/carer's fee account. Parent/carers are expected to maintain their fees up to date or in advance at all times, based on the nominated frequency of payment. For example, where a family has nominated to have their Direct Debit processed weekly, they will pay for the current week of care. Where a family has nominated to pay fortnightly, their account will be debited for the current week, and the week ahead.

(18) Fees are payable to the Direct Debit collection service on Direct Debits:

a. St Nicholas will pay the transaction fees of Direct Debits drawn from bank accounts.
b. Parent/carers will pay for transaction fees for Direct Debits drawn from credit or debit cards at the current charge rate % times the transaction amount. These fees are set by the relevant financial institution.
c. Where the St Nicholas Direct Debit collection service has a Direct Debit returned by the parent/carer's financial institution as unpaid, a failed payment fee will be charged to the parent/carer. In this instance, the parent/carers financial institution may also charge a fee.
d. Parent/carers are advised of the failed payment and asked to make payment within 24 hours of the notification of failed payment. If payment is not made by this time, a $15 late payment fee will be charged, and the next scheduled direct debit will be increased to include the fee.

(19) It is the account holder's responsibility to ensure there are sufficient clear funds in their account to allow the debit payment to be made. Account holders are required to provide St Nicholas with a minimum of 24 hours' notice should you wish to stop or defer a direct debit.

(20) Where the account holder wishes to make a change to their Direct Debit agreement, such as changing the nominated bank account or payment frequency, a new Direct Debit form must be completed and signed by the relevant account holder/s.

Alternative Payment Arrangement (APA)

(21) An APA can only be entered into in exceptional circumstances, when a family is unable to pay via direct debit. Parents/carers must complete an APA form, which is subject to approval. With an APA in place, fee payments are made with either EFTPOS(EE only) or by contacting the Diocesan Billing team.

Bond Payment (Early Education Only)

Bond Payment

(22) Bond payments are calculated as $100 per child for each enrolled day, capped at $400 per child per week.

(23) All parent/carers are required to pay a bond in advance to secure enrolment.

(24) The bond payment must be made within two weeks of receiving the enrolment offer. If care begins within this two-week period, the payment should be made as soon as possible, and must be made prior to the start date.

(25) St Nicholas reserves the right to offer the place to another family if the bond payment is not received prior to the commencement date.

(26) If a parent/carer increases the attendance pattern of their enrolled child/ren, an additional $100 per day will be applied up to a maximum of $400 per child.

(27) Bond payments are payable by EFTPOS in service, through the CCMS, or by credit card with the Diocesan Billing team. Cash payments are not accepted.

(28) The bond payment cannot be utilised to offset overdue fees, unless enrolment has ceased.

Bond Refund

(29) If a parent/carer reduces the attendance pattern of their enrolled child/ren, a refund of the excess bond will be applied to their account.

(30) If a parent/carer provides notice to cease care, they must complete a St Nicholas Bond Refund form.

(31) Any outstanding fees will be reconciled against the bond held.

(32) Bond reconciliation and payment of refunds cannot be processed until Centrelink reconciles a child’s CCS (if applicable), approximately 4 weeks after the child/ren leaves the service.

Debt Collection

Debts/Unpaid Accounts

(33) Families should contact their Centre Director, St Nicholas Nominated Supervisor or the Diocesan Billing team as soon as possible if their account falls into arrears so that a suitable payment arrangement can be established to assist families to bring their account up to date within a reasonable timeframe. Adherence to the conditions of the payment agreement is required to ensure ongoing enrolment.

(34) Families can apply for Additional Child Care Subsidy (ACCS) through Centrelink for additional fee assistance. Assessment of eligibility for ACCS and approvals are the responsibility of Centrelink.

(35) Fee debts will not be carried over into a new calendar year for all enrolments, with any outstanding payments required to be resolved prior to booking in the next year.

(36) Fee debts will not be carried into the Vacation Care period (OOSH only).Debts must be finalised prior to booking

into Vacation Care sessions.

(37) A child's ongoing enrolment in a service is dependent on their fees being current, or parent/carers adhering to an agreed payment plan to recover any overdue fees.

(38) St Nicholas reserves the right to suspend or refuse care where fees are not kept up to date.

Debt Recovery Process

(39) In the event of a failed payment attempt on the account, the account holder will receive an email notification of the failed transaction, and a $15 late fee will be applied to the account. Payment must be made within 24 hours of the initial dishonour email.

(40) In the event the first payment has not been resolved, the account holder will receive a Debt Management email outlining the total outstanding balance, available payment plan options and the required due date. An additional $15 will be applied to the account.

(41) If a response has not been received or payment has not been made by the due date, the account holder will receive a Booking Review email outlining the outstanding balance, payment plan options, and the required due date or contact before the next direct debit attempt. A warning will be issued that bookings may be revoked if payment is not made by the specified due date.

(42) If contact and/or payment has not been made by the specified due date in the Booking Review email, the matter will be referred to the St Nicholas Support Office and they will contact the family directly and approve termination of existing or future bookings. Direct debit will be stopped to prevent further late fees and recurring dishonour fees, enabling an alternative manual payment plan via EFTPOS.

(43) Upon termination of bookings, the bond held will be applied to the outstanding account.

(44) Outstanding debts will be managed by external debt collectors, engaged by the Finance Business Partner.

Absences

(45) Parent/carers are responsible for paying the fee to the service if their child is unable to attend.

(46) Under the CCS, parent/carers are allowed 42 absence days per child, per financial year.

(47) Additional absence days may be provided in particular circumstances as defined by Family Assistance Law.

(48) In a period of local emergency, such as flooding or bushfires, where the service is required to close or reduce numbers temporarily, parent/carers may be provided with additional absence days as per Family Assistance Law.

Late Collection of Child Fee

(49) A late fee of $15 per child will be charged for the first 15 minutes (or part thereof) that they remain on the premises. An additional $15 will be charged for every subsequent 15 minutes if children are collected late from the service.

Cessation of Enrolment

(50) Parent/carers are required to provide written notice two weeks' in advance of ceasing their child's enrolment. This should be provided by completing the Cessation of Care form.

(51) Upon ending care, families eligible for CCS must ensure their child/ren attend their last booked session for CCS to be applied. If a child/ren does not attend, cessation of care rules apply, which mean CCS cannot be paid for any days

after the last day of physical attendance up to the last booked session of care. Full fees will be charged for these sessions and are payable by the account holder.

Change of Booking Pattern

(52) Parent/carers are required to provide at least two weeks' notice in writing of a request to change their permanent booked days to an alternate booking pattern (i.e. changing days of attendance), or reduce the number of permanent days booked. Changes are subject to availability of the requested days.

Start Strong Funding

(53) The Start Strong Funding program aims to make early childhood education more affordable and accessible for families of 3-5 year old children.

(54) Eligible families will have fee relief applied to their weekly fees.

(55) To access the Start Strong program, a fee relief declaration and consent form will need to be completed.

(56) Fee relief will be passed on as a reduction to your weekly fees when CCS has been reconciled in arrears.

Damages and Loss

(57) St Nicholas is not responsible or liable for any loss, damage, repair or replacement costs related to personal belongings of children or parent/carers brought into the service. Any damage caused by a child or parent/carer such as marking, defacing, removal or breakage of item belonging to St Nicholas, compensation may be sought for property damage. This cost of repair or replacement will be calculated and invoiced to the individual or parent/carer responsible.

(58) St Nicholas holds no responsibility for loss of income or costs incurred as a result of parent/carers requiring to collect children under guidance from the service due to illness, injury, trauma or incidents.

Confidentiality

(59) St Nicholas will only provide financial and attendance information to the primary account holder. If another person requires any financial or attendance information, they will need to obtain permission in writing from the primary account holder and correspond directly with the Diocesan Billing team.

Change of Fees

(60) Fees will be reviewed and approved periodically by the approved provider. Fees are subject to change at any time. Parent/carers will be provided with a minimum two weeks' notice for any fee changes that will affect the fees charged, or the way fees are collected (excluding CCS revisions).

Section 5 - Legislative Requirements

Education and Care Services National Regulations 2011	**Regulation 168**	Education and care service must have policies and procedures
	Regulation 170	Policies and procedures to be followed
	Regulation 171	Policies and procedures to be kept available
	Regulation 172	Notification of change to policies or procedures

National Quality Standards	**Quality Area 6**	Collaborative partnerships with families and communities
	Standard 6.1	Supportive relationships with families: Respectful relationships with families are developed and maintained and families are supported in their parenting role.
	Standard 7.1	Governance: Governance supports the operation of a quality service.
	Element 7.1.2	Management Systems: Roles and responsibilities are clearly defined and understood and support effective decision making and operation of the service.

Section 6 - Document Review

(61) This procedure will be reviewed when there is a legislative change, organisational change, delegations change, technology change or at least every 3 years to ensure it continues to be current and effective.

Status and Details

Status	Current
Effective Date	20th June 2025
Review Date	20th June 2028
Approval Authority	Acting Executive Director of St Nicholas
Approval Date	20th June 2025
Expiry Date	To Be Advised
Unit Head	Melissa Hill Director St Nicholas
Enquiries Contact	St Nicholas

Glossary Terms and Definitions

"Worker" - A person who carries out work in any capacity for an employer or 'Person Conducting a Business Undertaking'. This includes: • employees; • teachers; • educators; • contractors; • apprentices; • clergy; • religious; • student placements; • trainees; and • volunteers/unpaid . In the Catholic Diocese of Maitland-Newcastle, 'worker' includes those who carry out work in diocesan parishes, within diocesan agencies and as a part of the diocesan curia.

"Parent/carer" - Includes a parent, carer or other person having the care,custody or parental responsibility of a child or young person.

"St Nicholas employee" - Any worker who is employed by St Nicholas Early Education including office and service-based roles. This incorporates all workers, including office-based and service-based roles who are employed by St Nicholas (excludes those employed in Shared Services).

"St Nicholas team member" - Any St Nicholas Employee who holds a role within a service. This incorporates all service level roles, including leadership, cooks, educators, SBATs and trainees.

"St Nicholas Nominated Supervisor" - The Nominated Supervisor has day-to-day responsibility for the service in accordance with the Education and Care Services National Regulations (2011 SI 653). In relation to an education and care service, means a person who: • is nominated by the approved provider of the service to be a nominated supervisor of that service; and • has provided written consent to that nomination Education and Care Services National Regulations (2011 SI 653). In St Nicholas Early Education services, the Nominated Supervisor holds the title of Centre Director.

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