

YMCA Victoria Procedure – Payment of Fees and Provision of a Statement of Fees

Procedure Number	Date Approved	Date Last Amended	Status
CP215-O (PO)	27/05/2020	27/05/2020	Current

1. PURPOSE

The YMCA is a not for profit organisation. The operation of our Education and Care services are financed through the collection of fees from account holders, primarily the participants' parent or guardian. As the financial operation of these services operate under a number of Federal Laws that pose significant penalties for non-compliance, this Procedure guides YMCA Victoria services in the accurate, timely and legally compliant financial administration to ensure each services' financial viability, ability to meet legal obligations and permit future growth of Children's Services programs.

2. SCOPE

This Procedure applies to The Young Men's Christian Association of Victorian Inc. and related entities and The Victorian YMCA Youth and Community Services Inc. For the purposes of this document, we refer to these entities as the YMCA. The scope of this Procedure applies to all Board members, Sub Committee members, staff and volunteers. The scope of this policy applies to all YMCA Children's Programs that operate under the Education and Care National Regulations 2011, including Before and After School Care Services, Holiday Programs, Early Learning Centres and Kindergartens. The scope also applies to YMCA crèche and limited hours' services, which operate under the Victorian Children's Services Regulations 2009.

3.1.1 PROCEDURE – SECTOR SPECIFIC REQUIREMENTS

PROCEDURE – CHILDREN'S PROGRAMS SECTOR REQUIREMENTS

Education and Care Service Responsibilities:

- Person/s deemed as fit and proper in relation to Child Care Subsidy (CCS) and Additional Child Care Subsidy (ACCS) are required to:
 - Successfully complete a PRODA check
 - Complete CCS Software System 'Qikkids' training in order to be provided secure YMCA login details
- Apply ACCS entitlements for account holders in accordance with the [Child Care Provider Handbook - Appendix B Child Care Subsidy](#)
- Process CCS/ACCS payments accurately and securely

- Maintain records in accordance with family assistance law and the [YMCA Document and Records Management Policy](#)
- Participate in ongoing internal audits to assess the compliance with this procedure.
- Mitigate the risk of CCS and ACCS fraud by ensuring accurate data collection, adherence to internal protocols and identification of attendance anomalies and reporting.
- Any alleged fraudulent activity must be reported to the Children's Programs Customer Service Team Manager for investigation with the Children's Programs Senior Leadership Team and People and Culture unit.

Account Holder Responsibilities:

- Provide accurate and up to date financial information to Centrelink and the Service to ensure the accurate management of accounts
- Provide both the child's and account holders Centrelink Customer Reference Number (CRN) to the Service upon enrolment
- Acknowledge and agree to the statements outlined within Child Care Subsidy (CCS) Enrolment Agreement Authority as per below:

Child Care Subsidy (CCS) Enrolment Agreement

As a part of your enrolment at our service we require you to confirm acceptance of the following items in order to be eligible to receive Government funding if available. Acceptance of these items as well as some of the other information in the enrolment form can be used as a Complying Written Arrangement. Please read these items and confirm via the checkbox your acceptance of these items:

- I confirm that my details in this enrolment form as well as the details of the child I am enrolling are correct
- I confirm I have agreed to days of care with this service/s and understand the start and end times of the care provided
- I confirm that care may be provided on a casual or flexible basis where available at my service(s) at my request
- I confirm I understand the usual fees associated with the care of my child which may vary from time to time

Please check here to indicate that you have read and confirmed the CCS Enrolment Agreement with the service(s).

- Confirm the child's enrolment at the service on My Gov then notify the Children's Programs Customer Service Team this has occurred to ensure application of CCS onto the account
- Provide accurate billing details upon enrolment and adhere to the direct debit service agreement
- Notify the Children's Programs Customer Service Team of any changes to the preferred billing method no less than 48 hours prior to the debit

- Complete a Direct Debit Request Form and submit to the Children's Programs Customer Service Team if a change to the debit schedule and/or frequency is required
- Ensure full payment is made on the account and the account is up to date. (Failure to make payment by the published debit date will result in the suspension of the account, and possibly the account being forwarded to a Credit Control agency) Payment.

Note:

- Changes made to enrolment bookings once a statement has been issued may result in a different outstanding amount being debited.
- Accounts are to be paid two weeks in advance at all times via direct debit.
- If the family has not been issued with a Customer Reference Number (CRN) from Centrelink, full fees are to be paid until the CRN has been issued and Centrelink has advised the service.
- It is the families' responsibility to notify the Children's Programs Customer Service Team should any changes take place, which may affect the families' entitlement to the Child Care Subsidy (CCS) as this may affect the Gap Fee.
- If a family is not approved for ACCS they will be required to pay full fees until the approval is received by the service.

Payment of fees via direct debit:

- The management of accounts is undertaken according to the [YMCA Customer Information Privacy Policy](#). YMCA Victoria is committed to ensuring that credit and debit card details are collected, used, stored, transmitted, and disposed of in a secure manner. YMCA Victoria will take all responsible steps to protect the credit and debit card details by the adoption of practices in accordance with best practice recommendations, and the [YMCA Payment \(Credit and Debit\) Card Data Security Policy](#)
- Accounts are to be paid two weeks in advance at all times.
- A Statement of Account will be issued on Monday to all families on a fortnightly basis via email.
- Direct Debit payments will occur on a fortnightly basis. These will occur on a Thursday and will be for the entire outstanding amount equal to two weeks of charges in advance plus any arrears outstanding.
- No cash or cheques will be accepted at the centre for payment of fees. Direct debit is the only payment method accepted at the service.

- If a direct debit dishonour occurs the Children's Programs Customer Service Team are notified one business day after credit card dishonours and two business days after the bank account dishonours. A dishonour fee will then be applied to the account holder's account; this fee will be debited with the next scheduled direct debit. An email/text message will be sent to the account holder alerting them to the dishonour and potential suspension of their account.
- Suspended accounts will be reinstated if the account is paid in full by the end of day on the day the payment is due. If payment does not occur, the account will be suspended until full payment is received.
- Children are not permitted to attend care if the families account has been suspended under any circumstance.
- Account holders with outstanding debt, may request an outstanding payment plan from the Children's Program's Customer Service Team to allow for regular payments of arrears within a 6-week timeframe. Families cannot attend care until full payment of arrears is paid.
- Once an account is suspended due to non-payment, the child/ren will be unable to attend the service until full payment is received. If the account is paid in full after being suspended, there is no guarantee that the child/ren will be able to return to their previously allocated days, as this will be dependent on availability at the time.
- If a payment dishonours, a second attempt will be made to debit the account within a reasonable timeframe. If the second debit also dishonours and the Children's Programs Customer Service Team are unable to contact the account holder for immediate payment, the account will be forwarded to our Credit Control Agency immediately.

Children's Programs Customer Service Team Responsibilities:

- Submit account holders CCS information to Centrelink
- Connect confirmed enrolled accounts to Centrelink for CCS payment
- Generate a statement of fees for a period of 6 weeks inclusive of charges for the upcoming fortnight period and email to account holders at the start of each fortnight
- Process all debits for outstanding amounts and new fortnight charges to the account on the Thursday after the statement is first issued
- Review any QikKids anomalies and rectify data as required

- If a direct debit dishonour occurs, the Children's Programs Customer Service Team are notified one business day after credit card dishonours and two business days after the bank account dishonours. Families will be notified of the dishonour within 2 business days
- If a payment dishonours, a second attempt will be made to debit the account within a reasonable timeframe. If the second debit also dishonours and the Children's Programs Customer Service Team are unable to contact the account holder for immediate payment, the account will be forwarded to our Credit Control Agency immediately.
- The Children's Programs Customer Service Team will notify the relevant Centre Managers of suspended accounts
- When an account is paid in full through the credit control agency a \$100 reinstatement fee will be applied to the account. This must be paid before the account holder can reinstate their booking.

Fee and Account Communication Requirements:

- All services are required to provide regular statements to families, clearly detailing the amount of CCS (for approved and registered services where CCS is available for eligible families) fee reductions the family receive, the hours of child care used and the total fees charged, in accordance with Family Assistance Law (Please refer to section 4. of this procedure for the definition of Family Assistance Law)
- Statements will be issued to account holders electronically via email following the attended care.
- Each service will provide a minimum of 14 days notification of fee changes or the way fees are collected, according to *Regulation 172 (2) of the Education and Care Services Regulations 2011*

Debtor Management:

YMCA Victoria reserves the right to refer unpaid accounts to an external credit control agency. Please note any additional fees incurred are required to be paid by the debtor.

When an account is paid in full through the credit control agency a \$100 reinstatement fee will be applied to the account. This must be paid before the account holder can reinstate their booking.

New YMCA Services – Child Care Subsidy (CCS)

To receive the Child Care Subsidy (CCS) payment on behalf of families, child care providers must apply for CCS Approval and be granted it under the Family Assistance Law. This process can sometimes be delayed and the new service may open before the CCS Approval has been granted. Under these circumstances, families will be required to pay 50% of the total amount owing on their account each fortnight unless they can provide documentation proving prior entitlements. Once the CCS has been approved by the Family Assistance Law, families will be notified via email and will be required to confirm their child's enrolment at the service on My Gov. Families will then be required to notify the Children's Programs Customer Service Team that this has occurred to ensure application of CCS onto their account.

Open Doors Provision:

YMCA Victoria will take into consideration families who are eligible for the YMCA Open Doors Program (see section 5 for the definition of Open Doors) or other payment plans and will be supportive wherever possible if a family is undergoing financial hardship

No Job, No Pay Requirements:

Under the No Job, No Pay legislation (*A New Tax System (Family Assistance) Act 1999*), eligible families claiming the Child Care Subsidy (CCS) must meet the specified immunisation requirements in order to receive this subsidy from the Government.

PROCEDURE – RECREATION SECTOR REQUIREMENTS

Recreation Children's Programs Services licensed under DET; including OSHC Services and Vacation Care Programs requirements are included in the Children's Programs Sector Requirements listed above.

Recreation Children's Programs Services licensed under DET; including Limited Hours Care Services fees payments must be made in accordance with the services specific requirements.

4. LEGISLATIVE AND INDUSTRY REQUIREMENTS

- Education and Care Services National Law Act 2010
- Education and Care Services National Regulations 2011
- A New Tax System (Family Assistance) Act 1999 (No Job, No Pay Amendment)

- A New Tax System (Family Assistance) (Administration) Act 1999
- Child Care Subsidy Minister’s Rules 2017 (Minister’s Rules)
- Child Care Subsidy Secretary’s Rules 2017 (Secretary’s Rules)
- Any other instruments (including regulations) made under the A New Tax System (Family Assistance) Act 1999 and the A New Tax System (Family Assistance) (Administration) Act 1999
- Schedules 5 and 6 to the A New Tax System (Family Assistance and Related Measures) Act 2000
- Privacy Act 1988

5. DEFINITIONS

<p>Additional Child Care Subsidy (ACCS)</p>	<p>The Additional Child Care Subsidy (ACCS) is a top-up payment in addition to the Child Care Subsidy (CCS) and, except for the ACCS (transitioning to work); it will cover all of a child’s child care fees in most cases. ACCS includes four elements:</p> <p>ACCS (child wellbeing) – for families who require practical help to support their children’s safety and wellbeing</p> <p>ACCS (grandparent) – for grandparents who are primary carers of their grandchildren</p> <p>ACCS (temporary financial hardship) – for families experiencing temporary financial hardship</p> <p>ACCS (transition to work) – for families transitioning from income support to work</p>
<p>Centrelink</p>	<p>Centrelink is a Department of Human Services master program of the Australian Government. It delivers a range of government payments and services for retirees, the unemployed, families, carers, parents, people with disabilities, Indigenous Australians, students, apprentices and people from diverse cultural and linguistic backgrounds, and provides services at times of major change.</p>
<p>Child Care Subsidy (CCS)</p>	<p>Child Care Subsidy (CCS) is designed to assist eligible families with the cost of accessing approved and registered child care services, by subsidising some of the cost.</p>
<p>Family Assistance Law</p>	<p>Family Assistance Law is a broad term that encompasses the</p>

	<p>following legislation:</p> <ul style="list-style-type: none"> • A New Tax System (Family Assistance) Act 1999 • A New Tax System (Family Assistance) (Administration) Act 1999 • Child Care Subsidy Minister’s Rules 2017 (Minister’s Rules) • Child Care Subsidy Secretary’s Rules 2017 (Secretary’s Rules) • Any other instruments (including regulations) made under the A New Tax System (Family Assistance) Act 1999 and the A New Tax System (Family Assistance) (Administration) Act 1999 • Schedules 5 and 6 to the A New Tax System (Family Assistance and Related Measures) Act 2000
Nominated Supervisor	As the person with responsibility for the day-to-day management of an Approved Service, a Nominated Supervisor has a range of legal responsibilities under the Education and Care Services National Law and Regulations
Person with Management or Control	A person who has the responsibility, alone or with others, for managing the delivery of the education and care service.
Person or persons responsible for the day-to-day operation of the service	These are persons nominated by a person with management or control of the provider to be responsible for day-to-day operation of the service.
QikKids	Australian database IT software system administered by QikKids Technology specialising in the Child Care industry
YMCA Open Doors	An initiative of YMCA Victoria that provides full of subsidised access to YMCA programs or services to people in need

6. ROLES AND RESPONSIBILITIES

Department/Role	Responsibility
Managers and Supervisors	<p>Ensure the YMCA Victoria Payment of fees and provision of a statement of fees procedure is implemented in their workplace.</p> <p>Management will ensure that upon enrolment families understand their financial responsibilities and all processes and expectations are communicated effectively.</p> <p>Management will ensure that families do not build a debt that is a financial burden on their family unit by monitoring debts and</p>

	<p>adhering to this procedure.</p> <p>Ensure the YMCA Victoria Payment of Fees and Provision of a Statement of Fees Procedure is implemented in their workplace.</p> <p>Ensure all YMCA Personnel, including the Nominated Supervisor, receive relevant procedure induction and training.</p> <p>Ensure all YMCA Personnel understand and can access the procedure, and other related policies and procedures, and comply with them at all times.</p>
Account Holder	Account Holders must ensure that they fulfil their fee payment obligations and provide their banking details prior to their child starting care as required.
Children’s Programs General Manager	<p>Is responsible for ensuring suitable resources and support systems to enable compliance with this procedure.</p> <p>Drive the consultation process and provide leadership and advice on the continuous improvement of the procedure.</p>
Policy Procedure Group (PPG)	Approve the procedure

7. QUALITY ASSURANCE ACTIVITIES

The Payment of Fees and Provision of a Statement of Fees Procedure will be reviewed every two years or as required based on legislative changes.

The ongoing monitoring and compliance to this procedure will be overseen by Area/Service Managers by way of spot checks and internal audits overseen by the General Manager of Children’s Programs on an annual basis. In addition to this, each service will complete an annual self-assessment across this procedure and accompanying policy.

For services operating under the Education and Care Services National Regulations 2011 and Victorian Children’s Services Regulations 2009; The National Quality Framework Assessment and Rating process, and Service Approval conditions, will also assist in the external audit and monitoring of the procedure, by Authorised Officers of the Department of Education and Training.

The evaluation of the procedure will be facilitated by the procedure owner, using stakeholder feedback to drive continuous improvement and reflect service users’ comments where practical.

8. SUPPORTING DOCUMENTS

- [Education and Care Services National Law Act 2010](#)
- [Education and Care Services National Regulations 2011](#)
- [Children's Services Act 1996](#)

- [Children's Services Regulations 2009](#)
- [Privacy Act 1988](#)
- [Privacy Regulations 2001](#)
- [Payment Card Industry Data Security Standards](#)
- [Family Assistance Office Family Information](#)
- [Immunisation and Health Check Requirements for Family Tax Benefit](#)
- [Australian Government Immunisation Requirements](#)
- [Social Services Legislation Amendment \(No Jab, No Pay\) Act 2015](#)
- [A New Tax System \(Family Assistance\) Act 1999](#)
- [Family Assistance Legislation Amendment](#)
- [Child Care Legislation](#)
- [Australian Government Child Care Provider Handbook](#)
- [YNet Policy and Procedure Library](#) including;
 - Customer Information Privacy Policy
 - Enrolment and Orientation Policy and Procedure
 - Payment (Credit and Debit) Card Data Security Policy
 - Document control and records management procedure
 - Selection and Recruitment Policy and Procedure
 - Assurance Procedure

9. APPROVAL AND REVIEW

Meeting Approved: Policy and Procedure Group
Meeting Approved Date: 27/05/2020
Procedure Effective Date: 22/06/2020
Procedure Review Date: 22/06/2020
Procedure Owner: Children's Programs General Manager
Contact Details: Amanda.locke@ymca.org.au

Amendments

Version	Date	Author	Change Description
V1	10.1.12	Kate Phillips	Draft Policy
V2	19.4.12	Kate Phillips	General content and structure updated to better reflect policy intent and legal obligations Policy area broken down to incl. relevant sections for easier reference
V3	20.4.12	Kate Phillips	Section 6 and 7 reviewed in line with Governance Secretariat Feedback

			Added additional support documents link
V4	10.6.12	Kate Phillips	Updated section 3 with feedback from Policy Focus Group and Administration Specialist.
V5	14.10.12	Kate Phillips	Final edit, links update.
V6	1.10.15	Rachael Dobson	Removed some content in Section 3 to create Provision and Payment of Fees in Children's Services Procedure. Updated Section 3.2 to include reference to Payment Card Data Security Policy. Updated scope to include Occasional Care/Crèche. Updated the Monitoring and Review process to be an annual policy self-assessment conducted by the service. Updated links to supporting documents.
V7	13.11.15	Alix MacInnes	Approved by OLT 27.10.2015 Updated approval details.
V8	11.09.2018	Sarah Marshall	Removed YMCA Victoria from the title of the policy. References to Child Care Benefit and Child Care rebate have been replaced with Child Care Subsidy throughout the document due to the changes to the funding scheme by the Government. Updated section 3, clause 3.2 and 3.4 based on sector feedback. Clause 3.5 added to policy to reference the No Job, No Pay legislation. Definitions have been updated to include Child Care Subsidy. Updated links to supporting documents.
V9	20.09.2018	Sarah Marshall	Approved by PPG 19.09.2018 – minor formatting adjustments completed from meeting feedback.
V10	27.05.2020	Emily Moody	Updated debiting process to accounts being debited 2 weeks in advance. Accounts suspended after first dishonoured payment until payment is made. Accounts will be sent to a credit control agency if a third consecutive dishonour occurs and full payment is not made immediately. New YMCA Services CCS section added to include requirements around paying fees. ACCS section added to outline families requirement to pay full fees if not yet approved for ACCS