

POLICY/PROCEDURE NAME & REVIEW PROCESS	DEBT POLICY This policy and procedure has been created to provide all stakeholders with clear guidelines and transparency to our practices and procedures. We welcome feedback and input from all stakeholders at any time and this policy is subject to review based on feedback or due date of annual review.
NATIONAL QUALITY STANDARD	QUALITY AREA 7 GOVERNANCE AND LEADERSHIP 7.1 GOVERNANCE 7.1.1 Service philosophy and purpose. 7.1.2 Management systems. 7.1.3 Roles and responsibilities.
NATIONAL LAW AND REGULATIONS	170-Policies and procedures to be followed 171-Policies and procedures to be kept available 172- Notification of change to policies or procedures
RELATED POLICIES and RECORDS	<ul style="list-style-type: none"> ▪ Debt Letter 1 ▪ Debt letter 2 ▪ Debt payment agreement letter ▪ Debt procedure ▪ Enrolment record ▪ Final debt letter ▪ Payment of fees policy
SCOPE OF POLICY	This policy applies to all children, educators, families, management, students, volunteers and visitors at our service.
AIM OF POLICY	To ensure that our service has strong guidelines, procedures, and practices in place regarding debts accruing at the service. Practices will be put into place to assist families and staff in meeting their obligation to debt and payment of fees policy as well as the enrolment agreement of the service. Our aim is to provide a clear policy, implement the policy, support practices relating to the policy, train staff regarding the policy and maintain and update the compliance of the policy for all our stakeholders.
SERVICE IMPLEMENTATION	<p>The policy outlines to our stakeholders the process regarding fee payment, debt avoidance and commitment to the payment of fees policy and enrolment record agreement.</p> <ul style="list-style-type: none"> ▪ Families who receive CCS must make a co-contribution to their childcare fees. This is a requirement under <u>Family Assistance Law</u>. They do this by paying the difference between the provider's fee and the CCS amount. This is known as the gap fee. ▪ Prior to commencement at the service a direct debit form must be completed by the parent/guardian/staff member and on commencement of the child's attendance the fee schedule will be charged 1 week in advance. ▪ Every week after that, providing that fees are kept up to date a further weekly fee will be charged. ▪ IMPORTANT: It is the parent/guardian/ staff members responsibility to ensure funds are sufficient each week to cover the direct debit and the weekly gap amount. ▪ Nominated supervisor will rerun the direct debit to capture payments later in the week if any bounce back and will not be held responsible for any bank fees incurred by the family if funds aren't available. ▪ Cash is not accepted at the service. <p>Debt Parent/ guardians/ staff who incur debt due to not paying gap amount will be notified by the nominated supervisor usually by phone or email initially. Failure to acknowledge this communication will commence the following process. It is important to note that this policy applies to staff members of the service equally. If any staff member is experiencing difficulty paying their account, they should approach the nominated supervisor as soon as possible. Once debt occurs the following will be put in place.</p> <ul style="list-style-type: none"> ▪ Debt Letter 1 – Parent /guardians/staff who have not paid for the week ending and are not in advance as per payment of fee policy will be issued debt letter 1. This letter will outline the amount outstanding and request payment of debt. ▪ Failure to acknowledge the first letter or rectify the account will result in – debt letter 2 being issued the following week. This letter will remind parent/guardian/staff of the increased debt and further consequences if payment is not received. ▪ If parent/guardian/staff is still not responding to the previous debt letters a debt final reminder letter will be sent. This letter will advise of debt outstanding,

Policy Name	DEBT POLICY			Policy Version	V.3
Owner	Fishbowl Service Support Pty Ltd				
Policy published	September 2022	Last review date	September 2024	Next review date	September 2025

consequences that may ensue and a date to finalise payment and can be accompanied with a **debt payment agreement letter** in order to give parent/guardian/staff an opportunity to pay on a payment plan.

- If there is no further response from this letter or attempts to clear account, care may be cancelled, and all outstanding debt will be forwarded on to services debt collection agency if applicable.
- Nominated supervisor will be happy to work with parent/guardian/ staff who may be experiencing difficulty or issues, and it is important that parent/guardian/staff contact nominated supervisor who may be able to work on a **debt payment agreement plan** in order to clear debt and avoid loss of care.
- The payment plan should run for 6-8 weeks depending on the amount owing.
Example: Gap amount each week then divide amount owing by 6 -8 weeks and add the two together to provide payment plan amount – Example parent/guardian/staff owes \$600 dollars divided by 6 = \$100 per week – Gap fee is \$50 – Payment plan amount is \$150 per week. This way gap is continually paid, and debt will be paid off resulting in NIL DEBT.
- If parent/guardian/staff breaches the payment agreement plan this may result in cancellation of care and all outstanding debt will be sent to the services debt collector if applicable.
- If a parent/ guardian/staff has been on a payment plan and the debt accrues again the process commences at debt final reminder stage and a payment plan is immediate or full payment will be requested.
- In the event that a parent/guardian/staff is refusing to pay or is avoiding contacting nominated supervisor then the child's enrolment will be ended. Parent/guardian/staff will be informed of this face to face preferably and if not via email/phone/ text/ online portal. At least 2 of these mediums should be chosen to avoid parent/guardian/staff missing one.
- Parent/guardian/staff will be advised of the last date of attendance, a statement of entitlement will be sent, and parent/ guardian/staff will be given a final opportunity to pay outstanding amount.
- In the event that no attempt is made to pay, nominated supervisor will send this accrued debt onto the debt collection agency of the service if applicable.

Each member of the team plays an important role in the implementation of each policies guidelines, and they are outlined as below but not limited to the following:

The Approved Provider

- Will ensure that obligations under the Education and Care Services National Law and National Regulations are met.
- Ensure they take reasonable steps to ensure that the nominated supervisor, educators, staff and volunteers follow the policy and procedures.
- Ensure they provide the nominated supervisor, educators, staff and volunteers the documentation to perform their role, follow policy, procedure, and document according to regulatory and service requirements.
- Will ensure that adequate induction process is provided to all staff to ensure they have time to read and understand policies and procedures and seek further information if unsure.
- Ensure that the nominated supervisor and staff are equipped with ongoing professional development and training they require to comply with this policy
- Will encourage feedback from stakeholders regarding the policy's effectiveness, particularly in relation to identifying and responding to child safety concerns.
- Ensure the policy is kept up to date with current legislation, research and best practice.

The Nominated Supervisor

- Will follow the process and procedure of this policy and the debt procedure, no special circumstances should be negotiated with families as the approved provider and the family have a commitment to Family Assistance Law to ensure that the gap fee is paid.
- Will adhere to and implement the obligations under the Education and Care Services National Law and National Regulations.
- Ensure they take reasonable steps to ensure that the educators, staff and volunteers follow the policy and procedures.

Policy Name	DEBT POLICY			Policy Version	V.3
Owner	Fishbowl Service Support Pty Ltd				
Policy published	September 2022	Last review date	September 2024	Next review date	September 2025
Service Support Within Reach	Warning -uncontrolled when printed. This document is current at the time of printing and may be subject to change without notice				

	<ul style="list-style-type: none"> Ensure they provide the educators, staff and volunteers the documentation to perform their role, follow policy and procedure and ensure they are checking the documentation according to regulatory and service requirements. Ensure that a rigorous recruitment process is completed, and a thorough induction process is provided to all staff to ensure they have time to read and understand policies and procedures and seek further information if unsure. Ensure that the staff are supported with ongoing professional development and training they require to comply with this policy. Will encourage feedback from stakeholders and staff regarding the policy's effectiveness, particularly in relation to identifying and responding to child safety concerns. Ensure the policy is kept up to date with current legislation, research and best practice. Conduct regular staff meetings to address policy compliance with legislation, policy implementation, changes to policy and or collect feedback for annual review of policy. <p>Educators</p> <ul style="list-style-type: none"> Ensure that any issues regarding their account are discussed with the nominated supervisor and admin person and not discussed with staff. Ensure funds are available to meet the fee gap amount each week. Be aware that failure to pay account repeatedly, despite attempts to support you, may result in cancellation of care and all accrued debt will be sent to services debt collection agency. Will adhere to and implement the obligations under the Education and Care Services National Law and National Regulations. Ensure they take reasonable steps to follow the service policy and procedures and seek advice or further support if unsure. Ensure they complete and document any related records regarding the implementation of this policy and practice requirements of the service. Will attend any ongoing professional development, staff meetings and training they require to comply with this policy and practice requirements of the service. Will provide feedback to the nominated supervisor or approved provider regarding the policy's effectiveness, particularly in relation to identifying and responding to child safety concerns. Will provide feedback regarding policy review when required. <p>Families</p> <ul style="list-style-type: none"> We expect that families are familiar with this policy and adhere to the procedures relating to the policy. Ensure that any issues regarding their account are discussed with the nominated supervisor and admin person and not discussed with staff and other families. Ensure funds are available to meet the fee gap amount each week. Be aware of their commitment to Family Assistance Law to pay their gap fee. Be aware that failure to pay account repeatedly, despite attempts to support the family, may result in cancellation of care and all accrued debt will be sent to services debt collection agency.
REGULATION IMPLEMENTATION	The following procedures outline and support all stakeholders to understand and implement the regulatory guidelines of this policy.
In regard to regulation 170- Policies and procedures to be followed.	<p>Approved Provider will</p> <ul style="list-style-type: none"> Ensure that all staff and volunteers are made aware of Regulatory policies and procedures by ensuring that this forms a part of the induction process. Ensure probationary reviews will be conducted once new staff are appointed at the 3- month and 6-month mark to ensure that they are following policy and procedure and to review and revise regulatory policies. Ensure staff meetings will be conducted on a regular basis to allow for review of policy and procedure and further training and revision of procedural practices in relation to policy and procedure. Ensure annual review and revision of policies and procedures will be conducted, and all educators will be given the opportunity for input.
In regard to Regulation 171-	Approved Provider will

Policy Name	DEBT POLICY			Policy Version	V.3
Owner	Fishbowl Service Support Pty Ltd				
Policy published	September 2022	Last review date	September 2024	Next review date	September 2025
Service Support Within Reach	Warning -uncontrolled when printed. This document is current at the time of printing and may be subject to change without notice				

Policies and procedures to be kept available.	<ul style="list-style-type: none"> ▪ Ensure that policies and procedures are available to all staff and the location and availability will form a part of the induction process. ▪ Ensure policies will be available on request for all staff members to have access when required. ▪ Ensure policies will be available when required for staff members to download copies and/or print out if required in order to complete assignments or to form part of their research and/ or update their knowledge. ▪ Ensure policies will be available for all stakeholders when requested and when updating.
In regard to Regulation 172- Notification of change to policies or procedures	<p>Approved Provider will</p> <ul style="list-style-type: none"> ▪ Ensure staff meetings will be conducted on a regular basis to allow for review of policy and procedure, provide further training and allow for input if required in relation to policy and procedure. ▪ Ensure stakeholders will be invited to provide feedback for policies and procedures at any time, not just on annual review but will also be invited to add feedback at review time or after an event that may require change to policy or procedure. ▪ Ensure policies and procedures will be emailed or put on display in the foyer for stakeholders to have the ability to provide feedback. ▪ Ensure feedback will be considered from stakeholders and educators and may result in a change in policy. ▪ Ensure policy and procedure may be changed at any time if there has been an incident in the service that has required a change to be implemented for the safety and health of children and or educators. ▪ Ensure in the event of a change to a policy after feedback or a situation that occurs, we will provide 14 days' notice to all stakeholders before the change takes effect.
KEY TERMS	<ul style="list-style-type: none"> ▪ Stakeholder - a person or group of people who have an interest in a business, a person such as an employee or customer. They have a sense of responsibility toward it and an interest in its success.
WE GRATEFULLY ACKNOWLEDGE THE FOLLOWING SOURCES	<ul style="list-style-type: none"> ▪ Australian Children's Education & Care Quality Authority. ACECQA ▪ Code of Ethics ▪ Education and Care Services National Regulations. ▪ Education and Care Services National Law Act 2010 ▪ Family Assistance law ▪ Guide to the Education and Care Services National Law and the Education and Care Services National Regulations. ▪ Guide to the National Quality Framework. ▪ National Quality Standard. ▪ United Convention on the Rights of the Child

Policy Name	DEBT POLICY			Policy Version	V.3
Owner	Fishbowl Service Support Pty Ltd				
Policy published	September 2022	Last review date	September 2024	Next review date	September 2025
Service Support Within Reach	Warning -uncontrolled when printed. This document is current at the time of printing and may be subject to change without notice				