



Kids on Gallaghers Child Care Centre

KOG-021 – Kindergarten Fees Policy

Policy Number	KOG - 021
Quality Area	QA6 – Collaborative Partnerships with Families and Communities QA7 – Governance and Leadership
National Law	s.167 • s.172 • s.175
National Regulations	Regs. 168 • 170 • 171 • 172 • 177 • 183
Related NQS	QA6.1.2 • QA6.2.1 • QA7.1.2 • QA7.1.3
VEYLDF (2026)	Practice Principles – Partnerships with Families • Equity, Inclusion and High Expectations
Victorian Child Safe Standards:	Standards 1 • 2 • 5
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OUR COMMITMENT

At Kids on Gallaghers Child Care Centre, we are committed to ensuring our fee practices are fair, transparent and consistent with Victorian Government funding requirements. We believe every child should have equitable access to quality early childhood education regardless of their family's financial circumstances.

We provide families with clear information about kindergarten funding, long day care fees, Child Care Subsidy (CCS), Free Kinder and any additional charges before enrolment. We aim to ensure families understand how fees are calculated and what financial assistance may be available.

Where families experience financial hardship, we work respectfully and confidentially with them to explore appropriate payment arrangements and available supports. Our approach promotes open communication while maintaining the financial sustainability of the service.

LEGISLATIVE INTENT

This policy supports compliance with the Education and Care Services National Law, Education and Care Services National Regulations, National Quality Standard and Victorian Kindergarten Funding requirements. It establishes clear processes for the collection and management of fees while ensuring Victorian Government funding is administered appropriately and transparently.

PURPOSE

The purpose of this policy is to establish fair, transparent and consistent processes for the payment and administration of fees associated with attendance at Kids on Gallaghers Child Care Centre.

This policy outlines how kindergarten funding, Child Care Subsidy, family fee contributions, deposits, payment arrangements and outstanding accounts will be managed while supporting equitable access to education and care.

WHO THIS POLICY APPLIES TO

This policy applies to:

- Approved Providers
- Centre Director
- Nominated Supervisor
- Administration Team
- Educators
- Families

DEFINITIONS

For the purpose of this policy, the following definitions apply:

Child Care Subsidy (CCS)

Australian Government financial assistance that helps eligible families reduce the cost of approved child care.

Direct Debit

The approved payment method used by the service to collect fees from nominated family bank accounts.

Free Kinder

The Victorian Government initiative that provides eligible children enrolled in participating funded Three-Year-Old Kindergarten, Four-Year-Old Kindergarten with government-funded support. At integrated long day care services, this support is provided as a fee offset to eligible families.

Gap Fee

The amount payable by families after Child Care Subsidy and other approved funding has been applied.

Kindergarten Funding

Victorian Government funding provided to approved services delivering funded Three-Year-Old and Four-Year-Old Kindergarten programs.

Long Day Care Fees

Fees charged for a child's education and care attendance at the service, including care provided outside the funded kindergarten hours. Free Kinder is applied as a fee offset to eligible families and does not make all long day care attendance free.

Payment Plan

A written agreement between the service and a family to support repayment of outstanding fees over an agreed period.

Security Deposit

A deposit paid to secure an enrolment, which is managed in accordance with the service's enrolment conditions.

WHY THIS POLICY MATTERS

Clear and transparent fee practices help families understand their financial commitments and available government assistance while supporting the ongoing operation of the service.

Responsible financial management ensures Kids on Gallaghers Child Care Centre can continue providing high-quality education and care while meeting legislative obligations and Victorian Kindergarten Funding requirements.

GUIDING PRINCIPLES

Kids on Gallaghers Child Care Centre will:

- Maintain transparent and equitable fee practices.
- Comply with Victorian Government Kindergarten Funding requirements.
- Clearly communicate all fees and charges before enrolment.
- Respect the privacy and dignity of families experiencing financial hardship.
- Apply Child Care Subsidy and other funding accurately.
- Maintain accurate financial records.
- Review fees regularly to support the sustainability of the service.

OUR POLICY

Kids on Gallaghers Child Care Centre is committed to ensuring fee arrangements are fair, transparent and consistent with all legislative and funding requirements. Families will receive clear information regarding fees, payment methods, government subsidies and funding before accepting an enrolment.

The service participates in the Victorian Government Free Kinder initiative and will administer funding in accordance with Department of Education requirements. Families will be advised how Free Kinder funding applies to their child's enrolment and which charges relate to long day care outside the funded kindergarten program.

Where financial difficulties arise, the service encourages families to discuss their circumstances confidentially with the Centre Director. Wherever possible, reasonable payment arrangements will be considered while ensuring the ongoing financial viability of the service.

The policy supports consistent financial practices that promote equity, accountability and positive partnerships with families.

HOW WE PUT THIS POLICY INTO PRACTICE

Fee Schedule

The service will:

- Provide families with a current schedule of fees before enrolment.
- Clearly explain all fees, charges and payment requirements.
- Review fees periodically to ensure the ongoing sustainability of the service.
- Provide families with reasonable notice of any approved fee changes.

Free Kinder

Kids on Gallaghers Child Care Centre participates in the Victorian Government Free Kinder initiative for eligible children enrolled in funded Three-Year-Old Kindergarten and Four-Year-Old Kindergarten programs.

The service will:

- Inform families that eligible children may access **one Victorian Government funded kindergarten place each year** and that Free Kinder provides a Victorian Government funded fee offset towards the funded kindergarten program at participating long day care services.
- Explain that, because Kids on Gallaghers Child Care Centre is an integrated long day care service, Free Kinder is provided to eligible families as a **fee offset**, rather than making the child's entire long day care attendance free.
- Clearly explain to families which fees are covered by the Free Kinder offset and which fees remain payable by the family.
- Apply the Victorian Government Free Kinder Offset after the Commonwealth Child Care Subsidy (CCS), where the family is eligible for CCS.
- Apply the Free Kinder Offset regularly across the year, in accordance with Victorian Government requirements.
- Clearly identify the offset on family fee statements as **"Victorian Government Free Kinder Offset."**
- Ensure eligible families receive their full applicable Free Kinder entitlement in accordance with Victorian Government funding requirements.
- Maintain accurate records demonstrating the application of Free Kinder funding.

Three-Year-Old Kindergarten

For children enrolled in funded Three-Year-Old Kindergarten, the service will:

- Provide families with clear information about the funded Three-Year-Old Kindergarten program and the Free Kinder entitlement.
- Explain that Free Kinder applies to the funded kindergarten component of the child's enrolment.
- Explain that the Free Kinder entitlement for Three-Year-Old Kindergarten is based on the child's funded kindergarten hours.
- Explain that children accessing more than their funded kindergarten hours may have additional long day care fees payable for those additional hours.
- Ensure the applicable Free Kinder Offset is passed on to eligible families in accordance with Victorian Government requirements.

In 2026, funded Three-Year-Old Kindergarten may provide between **5 and 15 hours per week**, depending on the child's funded program. At participating long day care services, the Free Kinder funding is provided as a fee offset.

Four-Year-Old Kindergarten

For children enrolled in funded Four-Year-Old Kindergarten, the service will:

- Provide families with clear information about the funded Four-Year-Old Kindergarten program and the Free Kinder entitlement.
- Explain that Free Kinder applies to the funded kindergarten component of the child's enrolment.
- Explain that funded Four-Year-Old Kindergarten provides **15 hours per week** in 2026.
- Ensure the applicable Free Kinder Offset is passed on to eligible families in accordance with Victorian Government requirements.
- Explain that additional long day care hours outside the funded kindergarten program remain subject to the service's applicable fees.

For participating long day care services in 2026, families receive a fee offset for funded Four-Year-Old Kindergarten rather than the entire long day care attendance being free.

Fees That Remain Payable

Free Kinder applies to the **funded kindergarten component** of the child's enrolment and does not make all long day care attendance free.

Families may continue to have fees payable for:

- Long day care hours outside the funded kindergarten program.
- Additional hours attended beyond the funded kindergarten hours.
- Care provided outside the funded kindergarten program.
- Any applicable service charges that are permitted under the service's current Fee Schedule and enrolment agreement.
- Optional activities or other charges where applicable and appropriately communicated to families.

The service will clearly communicate these fees to families before enrolment and ensure families understand that Free Kinder is a fee offset applied to their account rather than a waiver of all long day care fees.

The Commonwealth Child Care Subsidy (CCS), where applicable, is applied first, followed by the Victorian Government Free Kinder Offset.

Application of the Victorian Government Free Kinder Offset

The service will:

- Apply the Victorian Government Free Kinder Offset to eligible families' out-of-pocket fees **fortnightly**.
 - Ensure the offset is applied regularly throughout the year in accordance with Victorian Government requirements.
 - Clearly identify the amount applied on the family's fee statement as "**Victorian Government Free Kinder Offset**."
 - Ensure families do not need to claim the Free Kinder funding themselves, as the service receives the funding directly from the Victorian Government.
 - Ensure the full applicable entitlement is passed on to eligible families in accordance with current Victorian Government requirements.
 - Provide families with information about when the offset will commence and how it will be applied to their account.
 - Ensure families are informed that if their child attends more than one funded kindergarten service, they must nominate the service where they will access their funded kindergarten place and Free Kinder entitlement.
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Service Fees and Discounts

Kids on Gallaghers Child Care Centre operates as an integrated long day care service. Families pay the service's standard long day care fees for their child's booked attendance, with applicable service discounts, Commonwealth Child Care Subsidy (CCS) and Victorian Government funding offsets applied separately to the family's account.

The service's current fees and discounts are published in the Fee Schedule.

For families attending Kids on Gallaghers Child Care Centre:

- The current daily fee is \$188 per day.
- Families who permanently book five days per week receive a \$25 per week five-day booking discount, resulting in a weekly fee of \$915 per week.
- Eligible families with two or more siblings attending the service may receive a 10% sibling discount for the second child and subsequent siblings, provided the eligible child attends a minimum of three permanent booked days per week.
- The five-day booking discount and sibling discount are service discounts and are separate from CCS and the Victorian Government Free Kinder Offset.
- Only applicable service discounts will be applied to a family's account. Eligibility requirements must be met for each discount.
- CCS is applied in accordance with Commonwealth requirements.
- The Victorian Government Free Kinder Offset is then applied to eligible families in accordance with Victorian Government requirements.
- Families remain responsible for any remaining fees and charges not covered by applicable discounts, CCS or the Victorian Government Free Kinder Offset.
- Fee statements will clearly identify applicable service discounts and the Victorian Government Free Kinder Offset separately.

Child Care Subsidy (CCS)

The service will:

- Support families to understand the Commonwealth Child Care Subsidy (CCS) and how it may reduce the cost of their long day care fees.
- Apply CCS in accordance with Australian Government requirements.
- Encourage families to maintain current CCS information and ensure their enrolment and attendance details are accurate.
- Apply the family's CCS entitlement to eligible long day care fees before the Victorian Government Free Kinder Offset is applied.
- Ensure the Victorian Government Free Kinder Offset is applied **after** CCS has been deducted from the family's fees.
- Inform families that Free Kinder does not replace or reduce their eligibility for CCS.
- Inform families that they may receive both CCS and the Victorian Government Free Kinder Offset where they are eligible.
- Inform families that they remain responsible for any fees or charges not covered by CCS and the Victorian Government Free Kinder Offset.
- Direct families to Services Australia for advice regarding their individual CCS eligibility or entitlement where required.

How CCS and Free Kinder are Applied

For families participating in an integrated kindergarten program at Kids on Gallaghers Child Care Centre:

Service fee

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KOG service discounts

- \$25 weekly 5-day booking discount, where eligible
- 10% sibling discount, where eligible

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CCS

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Victorian Government Free Kinder Offset

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Remaining family balance Remaining family out-of-pocket amount

The service will ensure that the Free Kinder Offset is clearly identified on family fee statements as:

Victorian Government Free Kinder Offset

This reflects the Victorian Government's requirement that the Free Kinder Offset be applied after CCS and clearly identified on family invoices/statements.

Security Deposits

The service will:

- Require a security deposit where outlined in the enrolment agreement.
- Clearly explain the purpose and conditions of the deposit before enrolment.
- Apply the deposit in accordance with the service's enrolment conditions.
- Refund deposits where applicable and in accordance with the enrolment agreement.

Payment of Fees

The service will:

- Issue fee statements to families on a regular basis.
- Require fees to be paid by the nominated due date.
- Provide families with information regarding approved payment methods.
- Maintain accurate records of all fee payments received.

Direct Debit

The service will:

- Collect fees through the approved direct debit system unless alternative arrangements have been approved.
- Inform families of direct debit processing dates.
- Notify families of any unsuccessful payments.
- Work with families to resolve payment issues promptly.

Additional Charges

The service will:

- Clearly advise families of all fees and charges that may apply to their child's enrolment before the enrolment is accepted.
- Clearly distinguish between fees for the child's regular long day care attendance, funded kindergarten program and any additional or optional services.
- Explain that Free Kinder applies as a Victorian Government fee offset for eligible children attending an integrated long day care kindergarten program and does not make all long day care attendance free.

- Explain that hours attended beyond the funded kindergarten hours are not covered by the Free Kinder Offset and remain subject to the service's applicable fees.
- Clearly communicate any applicable fees for additional care hours, optional activities, excursions, incursions or other permitted charges before they are incurred.
- Ensure optional activities are clearly identified as optional where applicable and that children are not disadvantaged for choosing not to participate.
- Ensure any charges associated with the funded kindergarten program comply with current Victorian Government Kindergarten Funding requirements.
- Ensure families are not charged fees that are prohibited under Victorian Government Free Kinder requirements.
- Apply the Victorian Government Free Kinder Offset in full to eligible families in accordance with current funding requirements.
- Ensure all additional charges are reasonable, transparent, consistently applied and included in the current Fee Schedule or communicated to families before they are incurred.

For integrated long day care services, the Victorian Government states that families will generally continue to pay some fees depending on their attendance and CCS entitlement, while additional hours beyond the funded kindergarten hours are not covered by the Free Kinder Offset.

Sibling Discount

The service will:

- Offer a **10% sibling discount** to the second child and any subsequent siblings from the same family who are enrolled at Kids on Gallaghers Child Care Centre.
 - Apply the sibling discount where the eligible child attends a minimum of **three permanent booked days per week**.
 - Apply the sibling discount to the eligible child's service fees in accordance with the current Fee Schedule and sibling discount terms and conditions.
 - Clearly communicate the eligibility requirements, including the minimum three permanent booked days per week.
 - Ensure the sibling discount is applied separately from the Commonwealth Child Care Subsidy (CCS) and Victorian Government Free Kinder Offset.
 - Clearly identify the sibling discount on family fee statements where applicable.
 - Inform families of any changes to the sibling discount before the changes take effect.
 - Review the sibling discount periodically to ensure it remains financially sustainable for the service.
 - Reserve the right to amend or withdraw the sibling discount with reasonable notice to families.
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Excursions and Optional Activities

The service will:

- Inform families of any costs associated with excursions or optional activities before participation.
 - Clearly identify whether participation is voluntary.
 - Obtain written authorisation where required.
 - Ensure children are not disadvantaged if families choose not to participate in optional activities.
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Financial Hardship

The service recognises that families may experience temporary financial hardship.

The service will:

- Encourage families to discuss financial concerns confidentially with the Centre Director.
 - Consider individual circumstances respectfully and without discrimination.
 - Explore reasonable options to support continued attendance where possible.
 - Maintain confidentiality throughout the process.
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Payment Plans

Where appropriate, the service will:

- Develop written payment plans in consultation with families.
 - Establish realistic repayment arrangements.
 - Review payment plans regularly.
 - Maintain confidential records of agreed arrangements.
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Outstanding Accounts

The service will:

- Notify families promptly when fees become overdue.
 - Work collaboratively with families to resolve outstanding accounts.
 - Follow the service's debt management procedures where fees remain unpaid.
 - Reserve the right to suspend or cancel enrolment where significant outstanding fees remain and all reasonable attempts to resolve the matter have been exhausted.
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Refunds

The service will:

- Manage refunds in accordance with the enrolment agreement and service procedures.
 - Clearly explain refund conditions before enrolment.
 - Process approved refunds within a reasonable timeframe.
 - Maintain appropriate financial records of all refunds issued.
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Fee Increases

The service will:

- Review fees periodically to ensure the financial sustainability of the service.
 - Provide families with reasonable written notice before fee increases take effect.
 - Clearly communicate the effective date of any revised fees.
 - Ensure fee increases are applied consistently across the service.
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Record Keeping

The service will:

- Maintain accurate financial records in accordance with legislative requirements.
 - Store financial information securely and confidentially.
 - Retain fee records for the required legislative period.
 - Ensure financial records are only accessible to authorised persons.
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ROLES & RESPONSIBILITIES

Approved Provider

Will:

- Ensure fee practices comply with all legislative and Victorian Government funding requirements.
 - Approve the service's fee structure and any fee increases.
 - Ensure appropriate financial management systems are maintained.
 - Monitor compliance with funding agreements and financial obligations.
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Centre Director

Will:

- Oversee the administration of fees and government funding.
- Ensure families receive accurate information regarding fees and funding.
- Support families experiencing financial hardship.
- Maintain accurate financial records.
- Ensure compliance with Victorian Government Kindergarten Funding requirements.

Administration Team

Will:

- Process fee payments accurately.
- Maintain financial records confidentially.
- Issue statements and receipts.
- Notify families of outstanding accounts.
- Apply government funding in accordance with service procedures.

Educators

Will:

- Direct families to the Centre Director or Administration Team regarding fee enquiries.
- Maintain confidentiality regarding family financial information.
- Support positive relationships with families throughout enrolment and attendance.

Families

Will:

- Pay fees by the agreed due dates.
- Maintain current Child Care Subsidy information where applicable.
- Notify the service of changes that may affect fee calculations.
- Discuss financial concerns as early as possible.
- Meet the conditions outlined within the enrolment agreement.

KIDS ON GALLAGHERS IN PRACTICE

At Kids on Gallaghers Child Care Centre, we believe transparent fee practices build trust and positive partnerships with families. We provide clear information about fees, Child Care Subsidy, Free Kinder and payment options before enrolment, ensuring families understand their financial commitments and available supports. Where families experience financial hardship, we work collaboratively to identify appropriate solutions that support children's continued participation wherever possible.

CHILDREN'S VOICE IN ACTION

Children benefit when financial processes are managed respectfully and confidentially. By supporting families through flexible communication and appropriate payment arrangements, we help minimise disruption to children's learning, relationships and sense of belonging within the service.

EXCEEDING PRACTICE

Kids on Gallaghers Child Care Centre exceeds minimum requirements by providing transparent fee information, personalised support for families and respectful financial practices that promote equitable access to early childhood education. We regularly review our fee processes, funding arrangements and family feedback to ensure our practices remain fair, sustainable and responsive to community needs.

CONTINUOUS IMPROVEMENT

Kids on Gallaghers Child Care Centre will continually improve fee management practices by:

- Reviewing the fee structure annually.
- Monitoring compliance with Victorian Government funding requirements.
- Seeking feedback from families regarding communication about fees.
- Reviewing financial hardship processes.
- Updating procedures following legislative or funding changes.
- Strengthening financial administration systems.
- Reflecting on fee practices to support equity, transparency and sustainability.

RELATED LEGISLATION

- Education and Care Services National Law Act 2010
- Education and Care Services National Regulations 2011
- National Quality Standard
- Victorian Early Years Learning and Development Framework (VEYLDF) (2026)
- A New Tax System (Family Assistance) Act 1999
- Family Assistance Law
- Privacy and Data Protection Act 2014 (Vic)
- Health Records Act 2001 (Vic)
- Child Wellbeing and Safety Act 2005 (Vic)
- Kindergarten Funding Guide (Department of Education Victoria)

RELATED DOCUMENTS

- Enrolment and Orientation Policy
- Kindergarten Enrolment Policy
- Governance and Management Policy
- Privacy and Confidentiality Policy
- Complaints and Feedback Policy
- Inclusion, Equity and Anti-Bias Policy
- Child Safe Environment Policy

SUPPORTING DOCUMENTS

- Fee Schedule
- Enrolment Agreement
- Direct Debit Authority
- Child Care Subsidy Information
- Victorian Free Kinder Information
- Payment Plan Agreement

- Financial Hardship Request Form
- Fee Statements
- Receipts
- Debt Recovery Procedure (where applicable)
- Sibling Discount Terms and Conditions

EVIDENCE OF PRACTICE

Evidence that this policy is implemented includes:

- Current fee schedule.
- Family fee agreements.
- Direct debit records.
- Child Care Subsidy records.
- Victorian Kindergarten funding records.
- Payment plans.
- Financial hardship documentation.
- Fee statements and receipts.
- Records of fee reviews.
- Sibling discount eligibility records

REFLECTION & CONTINUOUS IMPROVEMENT

Reflection of this policy includes consideration of:

- Are our fee practices transparent and easy for families to understand?
- Are government funding arrangements administered accurately?
- Are families provided with appropriate financial support where required?
- How effective are our communication processes regarding fees and funding?
- Are our payment systems efficient, secure and equitable?
- How can we continue to improve access to early childhood education for all families?

VERSION HISTORY

Version	Date Approved	Approved By	Summary of Changes
1.0	10 July 2026	Centre Director	New policy developed to establish transparent fee management practices and ensure compliance with Victorian Government Kindergarten Funding Requirements.