**Funding, fees, sessions, payment and arrears Policy.**

This policy sets out the obligations of the preschool and families regarding sessions, fees and access to the free entitlement; how we offer and administer the 15 hours universal funding for 3- and 4-year olds, the extended entitlement for eligible 3&4-year olds and eligible 2-year olds. As well as how we expect payments to be made for hours not covered by entitlements and elements like EYPP and voluntary contributions for consumables. A minimised version of this policy is issued to families on the reverse of every term’s invoice, and it is issued to minimise any conflict over finance.

**The Setting agrees to:**

1. Endeavour to enable you to access the free entitlement for your child on the times and days which you prefer. Where popular times become oversubscribed we will work with you to select an alternative session which is mutually convenient, add your child’s name to a waiting list for your first choice and inform you when a space is available. Offering fair access to the free place if you are eligible without charging “top-up” fees or registration fees/deposit.

We are open Monday to Friday 8:30am – 6pm, for 50 weeks of the year. We will be closed for the week between Christmas Eve and New Year’s Day and for the additional five Bank holidays. Good Friday, Easter Monday, May Day, late May, and at the end of August. We have a set of published session times

**Early Start/Breakfast 8:30am-9am (½ hour)**; **Morning 9am – 1:00pm (4 hours); Afternoon 1pm - 3:30pm
(2½ hours) and Late Session 3:30pm-6pm (2½ hours).** Although whenever possible we will be flexible
with these times to enable you to access hours that make use of your funded entitlement hours and fit
with your work/other commitments.

The **funding calendar** for 15 hours funded education for 3 and 4-year olds and eligible 2-year olds, and the additional 15 hours for those 3&4-year olds eligible is very strict. There are three term ends, the

31st March; 31st August and 31st December

**Funding can only start in the term following your child’s birthday** so if your child is born on the 1st of April you cannot receive funding until the Autumn term (beginning 1st September). **Funding is only paid for the equivalent of 38 weeks a year (term time) but can be stretched across the year**. We offer two types of contracts for families, term-time only or year-round:

The **Term-Time Contracts** will be for the 38 weeks of the year like schools, with half terms during each term and the three major holidays (Easter, Summer and Christmas) we will publish term dates in advance. Parents will be reminded of these dates in the newsletters, on the invoices and by text.

This contract enables you to choose any of sessions to make up your child’s weekly attendance over the 38 weeks, and if you are eligible for 15 hours funding you will be able to use all 15 hours per week, or if you get 30 hours, the full 30 hours can be used as they will total the full number of hours available each year (570 and 1140 respectively) i.e. 15hrs x 38 weeks = 570 total hours.

**Year-Round Contracts** will be for 50 weeks of the year. Again, you can select the sessions you want to make up your child’s attendance for the year, there will be no break for half-terms or school holidays, your attendance will remain the same throughout the year, unless you give us our usual 4 weeks’ notice to make a change. If you get 15 hours funded these will be ***‘Stretched’*** across the additional weeks, i.e. you will get 11½ hrs funded per week, to make up to the full allowance of 570 hours, if you get the additional hours, the same principle will apply i.e. 1140 total hours divided by 50 weeks equals 22½ to use weekly. The system is a confusing one, so if you have any questions, please speak to Karen who will do her best to help you understand it. It will be possible to use a term-time contract and then pay for some additional sessions during the holidays if you want to, please speak to us if you are interested in this.

1. Only charge you for the hours you book over and above those covered by the free entitlement. There is always a maximum number of hours that can be claimed in each term and this may mean that
occasionally (dependent on the days you attend) that there will be a few extra hours not covered by the
entitlement at the end term, this will be shown on the invoice issued each term.
2. Charge you the additional hours at £4.50 per hour if you are entitled to the free entitlement for 3 & 4-year olds or £5 per hour if your child is not, as the staff ratio needed is higher, prices correct as Sept 2018. The hourly rates are reviewed every year with families given 6 weeks’ notice of any changes which would take effect from the beginning of the next term.
3. Provide you with an invoice at the beginning of each term showing the fees due and text you each Tuesday evening with an update to the amount that remains outstanding for the term. The invoices we issue detail how many hours your child is booked in for each week of the term how many of those are covered by any funded entitlements and how many are payable by the families.
4. Endeavour to accommodate any additional (one off) sessions you may require, if we have sufficient staff **cover and that you pay for these additional sessions** **when they are booked**. We pride ourselves on our flexibility as we know how difficult fitting childcare around work and busy lives can be. However, some terms families have made so many changes it has been difficult for us to keep track of who was in when, meaning we couldn’t allocate practitioners as effectively as we wanted. If you need to make a **permanent** or **long-term change** to your child’s attended sessions (additions, changes or reductions) we need **4 weeks’ notice.** If a session you want is full, we will find you an alternative until a place becomes available.
5. Inform you of the term dates in advance, and any days which we will be closed for example bank holidays or for outings etc. – you will not be invoiced for these days. If we have to close when it was not planned, for example due to extreme weather, you will be contacted as early as possible (including text message & radio announcements) and offered an alternative session when we re-open. There are 3 situations where you will be offered an **alternative to your child’s missed session**:
* when we close due to adverse weather, or other reasons which make it unsafe or impossible to open; but these sessions must be used within the term they occur.
* If your child has a hospital appointment, as we accept these are almost impossible to change;
* a family bereavement and/or you need to attend a funeral.

I cannot offer to provide alternative sessions for any other reasons, including when your child is off Preschool due to sickness, or you are going on holiday during term times, you will also still be charged for these hours (or they will be claimed from your funding allowance).

7) Clearly invoice you for any additional services as we also offer the option to participate in specialist classes,
 for example Baby Ballet and Boogie Mites. You will be given the option for your child to participate in these
 classes, and if you choose to sign up you will be given a separate invoice for these sessions and you can use
 the same range of payment methods to cover the costs of the lessons. Each one needs a term commitment
 at time, so I can ensure we have enough children participating to cover the costs.

8) Be clear about our additional consumables charge, what it is for and why it is so important. The government
 funding of eligible 2, 3 & 4-year olds is designed to cover the cost of the child’s care and education whilst
 they are in a preschool setting. However, the amount provided by government falls short of what it costs us
 to provide this care per hour. The amount received has been frozen for 2 years and will stay the same until
 2020, in this same time rent, rates, staff hourly rates, pension contributions are all rising so the difference is
 getting greater each year. The Department of Education guideline state the following:

 “Government funding is intended to deliver 15 or 30 hours a week of free, high quality, flexible childcare. It
 is not intended to cover the costs of meals, other consumables, additional hours or additional services.”

 It enables us to charge for snacks and consumables. It states parents should expect to pay for these, but the
 charge must be voluntary and where the parent is unwilling or unable to pay for these must be offered an
 alternative such as providing their own. We have made our contribution towards consumables low at just
 £1 per week to make it as affordable as possible to everyone, many settings across the country are charging
 near £10 per day. Whether you pay the charge or not your child will still get the same level of provision
 from us, we will not discriminate. The voluntary charge is detailed on the invoice you get each term and we
 really hope you will support us and pay this, you can opt out of paying it, but it does make a big difference to
 us if everyone contributes. Although it may seem like £1 a week wouldn’t make any difference, when it is
 multiplied by all the children on roll and the weeks per term it does; for example, this term if everyone paid
 it would total £322 which would cover the snack and cleaning supplies bills this term.

9) Offer clear information about the different funding options available to families, including 2-year funding,
 3&4-year old universal 15 hours funding and the extended entitlement of 30 hours funding for those
 eligible, tax-free childcare, tax credits:

 **Every 3- and 4-year-old child** is entitled to 15 hours per week, for 38 weeks per year (term time) from
 the **term after their 3rd birthday**, or it can be stretched at 11½ hours a week for 50 weeks.

 For **some 2-year olds**, if you are in receipt of any of the benefits listed, you will be able to access 15
 funded hours of childcare per week. To apply, either complete the paper form or online through the
 Poole Family Information Directory.

 **30 Funded Hours** for 3&4-year old eligible children, 15 additional hours will be available for children of working families in England, these additional hours, added to the 15 hours all 3&4year olds get, totals 30 hours per week. It is important to note the 30 hours is for 38 weeks of the year (term time only), or 22½ hours stretched over 50 weeks. To be eligible parents must work (so the parent the child resides with if you are a single parent, or both if you are together), you must earn the equivalent of 16 hours at NMW/MLW so currently approx. £125 per week.

You must apply via **www.childcare choices.gov.uk** and if you meet the criteria you will be issued a code, which must be given to me, along with your NI code before the end of the term before you want to use it, so that I can verify it with the local authority, i.e:

• 31st March to take up a place during the term beginning 1st April;

• 31st August to take up a place during the term beginning 1st September;

• 31st December to take up a place during the term beginning 1st January.

If you apply after the cut-off date you will not be able to access the funding until the following term. We will then have to check this against the database through the Local Authority to be certain you can access these hours. It is important to note that you must reconfirm your eligibility for the 30 hours every 3 months. If you are no longer eligible due to a change in circumstances, after a grace period, you have the choice to either pay for the additional hours, or to revert to the universal 15 hours. You should receive email to remind you to recheck your eligibility, but we will also remind you if our local authority system informs us your eligibility date is within the term we are in.

From September 2018, children in foster care will also be eligible for the additional hours, providing they meet the criteria above and meet two additional criteria: that this is consistent with the child’s care plan and the foster parent is taking up paid employment outside of their fostering role. The full eligibility criteria are set out in the legal annex. Foster parents, instead of applying on the website, should apply directly to the local authority to ensure that accessing the additional hours is consistent with the child’s care plan.

**Tax-Free Childcare** offers parents with children under 12 up to £2,000 per child, per year, towards their childcare costs (or under 17 and up to £4,000 for disabled children). Eligible parents entering the scheme will open an online childcare account that you can use to pay settings for childcare. Payments will work just as they would through an online bank account, using a reference number for each child to identify payments.

**Childcare Choices** is a website that brings together all the government childcare offers in one place. It includes a childcare calculator which will help you see which scheme you may be eligible for and help you make an informed decision between, Tax free childcare, additional 15 funded hours (30 hours Funded total), or to remain with, for example Tax credits reimbursing part of your childcare costs. It can be found at [www.gov.uk/chilcare-calculator](http://www.gov.uk/chilcare-calculator).

There is a **review and appeals** process available, if you disagree with the eligibility outcome as determined by HMRC. The review and appeals process is managed by HMRC. For foster parents, who are unhappy about decisions made by the local authority, then the foster parents should seek resolution through their social worker or though the local authority complaints process.

**Other avenues for covering childcare costs:**
If you receive **working tax credits** you may be entitled to money towards childcare. Phone them on 0845 300 3900 and they will be able to identify if you are entitled to help towards childcare costs – sometimes up to 75% of the total invoice. They will need to confirm the pre-school is registered and will ask for our Ofsted registration number which is **EY471355.**

10) Inform you about **additional funding** which can help support your child’s learning, including **Early Years Pupil Premium (EYPP);** This is an additional pot of money which is available for children whose families meet certain criteria. It is designed to help narrow the gap of attainment, supporting those children the government identify as disadvantaged/needing greater input to achieve good academic success. You can apply on the form provided or add your NI number to the funding form you complete to access the 3 and 4-Year old 15 or 30 funded hour entitlement.
If your child is eligible we will have a conversation with you about any areas we can use the money to support your child’s development for the greatest benefit to them. So, we can buy in additional resources, extra staff ratio or activities and support services. It should be noted that the pot of money isn’t enormous; currently it stands at £300 per year. However last year it paid for the fortnightly sessions with Baby Ballet; visits from the Caring Canines and Tennis session. Other options include specific toys to buy or rent and other avenues of input. We can also use money to train our practitioners, so we have accessed specific Deaf Awareness Training and specialist Autism training for the team for example.

**Disability Access Fund** which you can access if your child has a Special Educational Need or Disability and is in receipt of DLA. If you think this applies to your child, please speak to us, we will need to see your DLA letter to confirm your access to this fund of money which will be spent in the preschool to adapt the setting, and the practitioners approach to your child’s learning, it can be used to fund specialist training for the team for example, or maybe a specific item of equipment or toy for your child.

**The family agree:**

1. To pay all fees as itemised in the invoices issued at the very beginning of each term if your child is booked to attend. Showing the term dates covered, the number of weeks the child attends pre-school, how many of these hours are covered by the free entitlement and how many hours are payable by the families and the cost of these hours. The invoice has a copy of the payment policy and arrears procedure on it. One is issued to you; the other is kept on file, on which we will record the payments on that you make in addition to giving you a carbon receipt each time you make a payment to us. Our copy of the invoice asks you to inform us of your payment frequency and method. **Please note that ALL** fees are **Payable in advance**, you have the following options of frequency and payment options:

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| * Daily (at the beginning of each day),
* Weekly (1st day of the week),
* monthly (1st of the month) and
* ½ termly (1st week of each ½ term)
* termly payments (1st week of term).
 | * Cash,
* Paypal,
* Bank Transfer
* Credit or Debit card with the card machine
* Salary scheme vouchers
* Tax-free childcare scheme payments.
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1. **Contact us ASAP and no later than 30 minutes after the start of the session on 07951 154770 to inform us if your child will be absent, as a reason for absence must be recorded on our register for auditing purposes.**
2. Contact us if you will be late collecting your child, we will ensure that appropriate care is provided, but as two members must stay to look after one child, there will be a charge added to your invoice. If you are up to 15 minutes late collecting you will be invoiced £5, if you are over 15 minutes late then a charge of £20 will be added. If you do not contact us the following procedure will be activated. After 10 minutes the parents on the enrolment form will be telephoned, if we get no response we will then telephone all other contacts on the enrolment form to arrange for someone to collect your child. If we get no response to these telephone calls, and no one has contacted us, or arrived to collect the child, we will put our non-collected child procedure into action, which will involve contacting social services for advice on how to proceed.
3. To inform us if you no longer require some or all the hours you have booked, so that they can be offered to other families. **You must give 4 weeks’ notice of all changes**, otherwise you will still be charged for the hours you booked. You will be given a contract to sign on enrolment which informs the Local Authority that you are taking those hours in our setting. Please note that you cannot change funding from or to another setting mid-term unless a transfer form is completed and sent to the Local Authority. If you do not complete this document, you will find you are unable to access the free entitlement in a new setting until the next term.
4. **All hours booked for must be paid for** regardless of the reason for absence, but please inform us of holiday dates and any reason for absence including sickness; either in advance or on the morning via phone or text on 07951 154770 if your child does not arrive for a session, and you have not notified us of the reason for absence within 30 mins of the start of the session we will contact you to find out why they are not in, as we are required to keep this on record, for the Local Authority and Ofsted Auditing processes.
5. To book any additional hours required on a “one off basis” as early as possible and pay **at the time of booking.** We will endeavour to accommodate any additional (one off) sessions you may require, if we have sufficient staff **cover and that you pay for these additional sessions** **when they are booked**. We pride ourselves on our flexibility as we know how difficult fitting childcare around work and busy lives can be. However, some terms families have made so many changes it has been difficult for us to keep track of who was in when, meaning we couldn’t allocate practitioners as effectively as we wanted.
6. If you need to make a **permanent** or **long-term change** to your child’s attended sessions (additions, changes or reductions) we need **4 weeks’ notice.** If a session you want is full, we will find you an alternative until a place becomes available.
7. If your child is in receipt of the 2 years or 3 & 4-year-old entitlements, your invoice will show how many hours of your entitlement you are using each week, you have a responsibility to attend these hours, if your attendance falls below 80% of these hours paid by the local authority, you may find your entitlement is withdrawn, and you will have to pay for your sessions yourself. If you find that the hours are too much, please speak to us so that we can notify the authority of a reduction.

**Procedure when fees are in arrears**

If no payment is received for two weeks you will be classed as being in arrears and the following procedure will be followed:

Stage 1 – A letter will be sent for your attention stating the amount of arrears due, this must be paid in cash within 7 days and a 10% late fee plus an admin charge of £5. Until the debt is cleared your child will only be allowed to attend funded sessions. On the seventh day, if no payment is received then we will move to:

Stage 2 – A second letter will be sent for your immediate attention, stating the amount of arrears and giving you a 5-day period to pay the said arrears in cash, plus the 10% late fee and £10 admin charge. If we get no response from these letters and you have made no effort to pay your arrears, then we will move to:

Stage 3 – The debt will be passed to a debt collection agency, at which point an administration charge of up to 30% will be added, at this point all payments will be collected by this agency.

 ***It is vital that you speak to us immediately if you think you may have trouble paying your fees for any
 reason. The sooner you speak to us the more options we have on offer to resolve the problem.***

**Declaration**

By signing this contract each party agrees that they have read, understood and agree to abide by the terms of this policy/contract:

Signed by Parent/Carer of …………………………………………………………… (Child’s name)

Signature ……………………………………………..………………………………………….. Date / /

Print Name……………………………………………………………………………………..

Signed on behalf of Little Fish Pre-school Limited………………………………………………………………….. Date / /

Parent Copy / Pre-school copy