**CHRIST CHURCH PLAYGROUP**

**Payment of Fees Policy**

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1. **Introduction**

Fees for Christ Church Playgroup are payable monthly on the first of the month (the “Payment Date”). An invoice will be issued at the start of the academic year (or when a child joins the Playgroup) for each child, giving details of all payments to be made throughout the year. For children attending Playgroup for the full academic year, ten payments should be made on 1st October to 1st July inclusive.

Payments should be made by standing order directly into the Playgroup bank account, or by using Childcare Vouchers.

**2. Change from Half Termly to Monthly Fees**

The Playgroup will be charging fees on a monthly basis rather than per half-term. The aims of this change are:

* to make it easier for parents/carers to plan ahead, by giving them details at the start of the year of all payments (and how these payments have been calculated)
* to make it easier for parents/carers to pay, as they can set up a monthly standing order (either directly or using Childcare Vouchers)
* to improve cash collection for the Playgroup and save time as standing orders should be simple to track and payments are less likely to be forgotten or missed

**3. Fees for Children Turning Three**

Christ Church Playgroup receives a subsidy from Islington Council for children over three years eligible to 15 hours per week of Free Early Years Entitlement. This means that we can charge significantly lower fees for children over three than for children under three. The Free Early Years Entitlement and therefore the fee change for Christ Church Playgroup is applicable in the term after a child turns three.

Therefore:

* a child turning three between 1st September and 31st December will pay the reduced rate from January.
* a child turning three between 1st January and 31st March will pay the reduced rate from April.
* a child turning three between 1st April and 31st August will pay the reduced rate from September and therefore the Playgroup monthly payments will be the same throughout the whole academic year.

**4. Notice Required When Leaving the Playgroup**

When a parent/carer wishes their child to leave the Playgroup, he/she must provide 6 term- time weeks notice in writing to the Playgroup Leader. This is roughly equivalent to one half- term.

If the leaving date is before the end of the academic year, the child’s fees will be re- calculated, a new invoice issued and the final monthly payment may need to be adjusted up or down.

**5. Non Payment of Fees**

If a parent/carer has any difficulty paying fees or understanding the payments outlined on your invoice, he/she should approach the Playgroup Leader or the Chair to discuss it as soon as possible. Christ Church Playgroup is a community playgroup and will support all families where possible to ensure their child can stay at the Playgroup. Subsidised rates are available for Low Income Families (see Low Income Families section).

If no alternative payment plan has been agreed with the Playgroup Leader or Chair, this is the procedure regarding non-payment of fees:

* + If fees are not received within 2 weeks of the Payment Date, a written warning will be issued asking for payment to be made immediately.
	+ If the outstanding fees (as well as the current month’s fees) are not received within 2 weeks of the Payment Date in the following month (i.e. approx. 6 weeks after the original date missed), a second written warning will be issued requesting full settlement of all outstanding payments immediately. At this time the Chair of the Playgroup may give written notice for the child to leave the Playgroup immediately.
	+ Outstanding fees remain due even if the child leaves the Playgroup.

**6. Concession Fees for Low Income Families**

If the parent/carer meets the ‘Free School Meals’ criteria outlined below (taken from www.gov.uk/apply-free-school-meals), he/she are entitled to pay the concession fee, which is £6.00 per day for under 3’s and £2.00 per day for over 3’s.
A parent/carer can request this if he/she gets any of the following support payments:

* + Income Support
	+ Income-based Jobseekers Allowance
	+ Income-related Employment and Support Allowance
	+ Support under Part VI of the Immigration and Asylum Act 1999
	+ the guaranteed element of State Pension Credit
	+ Child Tax Credit (provided they are not also entitled to Working Tax Credit and have
	an annual gross income of no more than £16,190)
	+ Working Tax Credit run-on - paid for 4 weeks after the person stops qualifying for
	Working Tax Credit
	+ Universal Credit

**7. Calculation of Annual and Monthly Fees**

The termly fees for each child are calculated by multiplying the daily fee applicable to his/her child for a particular term by the number of days in that term. For children who are returning to Playgroup the total amount for the academic year is then divided by 10 months. For new children the total amount for the academic year is divided by the number of full or part months they attend Playgroup and adjusted to take into account the refunding of the £200 deposit and (if applicable) the child turning three during the academic year. Please see over for more detail.

This information is used as the basis on which to calculate the fees for the 2017/2018 academic year:

**Daily Fees\*:**

Daily Fee for Under 3’s - £19.80
Daily Fee for Over 3’s - £8.20
Concession for Under 3’s – £6.00
Concession for Over 3’s - £2.00
*\*The daily fees will be reviewed annually by the Playgroup Committee.*

**Number of Days in the 2017 / 2018 Academic Year:**

Term 1 – 74 days
Term 2 – 57 days
Term 3 – 65 days
Total Number of Playgroup Days\*\* – 196 days

*\*\* This is the number of term-time sessions for the 2017/2018 academic year, and also includes 5 INSET days.*

Annual fees for children attending from the start of term for the whole academic year are divided by 10 months and payments are due from October 1st to July 1st inclusive.

***Example 1:*** *child over 3 attending Playgroup all year*

Annual fees 196 days x £8.20 per day = £1,607.20.

Monthly fees £1,607.20 / 10 = £160.72 per month (October to July)

***Example 2:*** *child attending Playgroup all year, with a third birthday in March leading to a reduced rate for the summer term*

Annual fees 74 days + 57 days = 131 days x £19.80 per day = £2,593.80

 65 days x £8.20 per day = £533.00

 Total £3,126.80

Monthly fees £2,593.80 / 6 months = £432.30 per month from October to March

 £533 / 4 months = £133.25 per month from April to July

**Adjusting according to start date**

Fees for new children joining Playgroup part way through the academic year will be adjusted according to the number of days in each term they attend (plus any INSET days in that term, even if they fall before the child’s start date).
For example, for a child joining 2 weeks after the start of term in September the fees will be calculated on 64 days in the first term rather than 74 days.

Monthly payments will be spread over each part or full month the child attends Playgroup.

**Adjusting for the £200 deposit**

In order to refund the £200 deposit as soon as possible, it will be deducted from the first monthly payment. There will therefore be no first monthly payment due.
If the first monthly payment due is less than £200, Playgroup will refund the remaining amount to the parent/carer.
If the first monthly payment due is more than £200, the remaining amount will be spread as follows:

 (a) If the child turns three or before the 31st March, the remaining amount will be spread across the monthly payments due at the Under 3’s rate

 (b) If the child turns three after 31st March, the remaining amount will be spread across the monthly payments for the entire academic year.

***Example 3:*** *child starting at the beginning of January, with a third birthday in May*

Annual fees 57 days + 65 days = 122 days x £19.80 per day = £2,415.60

Monthly fees before
Deposit adjustment £2,415.60 / 7 months = £345.09 per month from January to July

Deposit adjustment in first month - £345.09 - £200 deposit = £145.09 due in first month.

Payment for first month is not requested and the £145.09 due is split evenly over remaining 6 months at £24.18 per month.
Monthly fees are therefore charged at £369.27 from February 1st to July 1st inclusive.

***Example 4:*** *child starting at the end of September, who is already three*

Annual fees 60 days + 57 days + 65 days = 182 days x £8.20 per day = £1,492.40

Monthly fees before
Deposit adjustment £1,492.40 / 11 months = £135.67 per month from September to July

Deposit adjustment in first month - £135.67 - £200 deposit = -£64.33 payable back to parent/carer in first month.
Payment for first month is not requested and the £64.33 is repaid to the parent/carer by cheque or online transfer into the bank account from which the deposit was received. Monthly fees in this example are therefore charged at £135.67 from October 1st to July 1st inclusive.

This policy was adopted by the Playgroup Committee in July 2017.

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(Signed on behalf of the playgroup)