



### 3.3 (c) Educator Financial Responsibilities Policy

<b>Policy number:</b> 3.3 (c)
<b>Date last reviewed:</b> March 2023
<b>Reviewed by:</b> Child Care Team

This policy relates to	
Human Services Quality Framework	
National Quality Standards Early Childhood Education & Care	7.1.2
HCS	

#### Purpose

Educators’ conditions and responsibilities are clearly stated to ensure new and existing educators are fully aware of their responsibilities

#### Policy

##### Hygiene & Food Handling Requirements

Educators are required to provide equipment to meet the service’s hygiene and food handling practices. This may include the following:

- Consumables such as liquid soap, paper towels and tissues;
- Individual sheets for sleeping;
- Disposable gloves for nappy changing and for food handling;
- Change mat with an impervious surface for nappy changing;
- Footstool to allow younger children access to hand washing and toilet;
- Food thermometer to measure the temperature of food (if food is to be reheated);
- Food handling certificate (if providing food) – food handling certificates are recommended to be updated every 2 years.

##### Levies

A service levy applies to all families and educators using the service. Educators are required to provide written permission for the service to deduct the levy from weekly Child Care Subsidy payments. This is included in the Educator Contract and Educator Details form.

##### Fees

### ***Obligation to charge no more than the usual fee***

Beaucare Family Day Care is responsible for the overall fee setting as outlined by Department of Education, Beaucare's policy for the setting of hourly rates, late fees, meal and travel fees may vary between educator service based on the service provided by the independent educator agent. Payment of fees is required on a weekly basis and paid directly to the educator. Receipts must be provided by the educator at time of payment. Receipts are to occur through the software program that the service uses and are to be available for auditing procedures at request.

In certain circumstances the Australian Government pays higher subsidies. This includes circumstances when there is eligibility for Hardship and Child at Risk. there are also different subsidies for grandparent rate, parents looking for work, parents who are studying. Parents are able to go to [www.education.gov.au](http://www.education.gov.au) to identify their eligibility.

In each of these circumstances a child care service must ensure that it does not set fees that exceed the amount of the fees it would set for the same child in the same session if there were no such eligibility.

Beaucare's policy enables educators to set their hourly fees within this guideline and maintains the right to refuse unreasonable fees being charged to families.

Fee schedules are set for Family Day Care purposes as same fee for same service and are to be applied equally and fairly to families. Educators are responsible for setting their own fee schedule and to be guided by the CCSS Child Care Provider Handbook and Family Tax Laws.

IHC fees are set by educators based on individual family contracts and may vary depending on the level of care needs for each family but must not be based on any subsidy information. Beaucare will not share subsidy information with educators prior to fee setting to ensure that this does not occur. Changes to fee schedules must be approved and justified in writing by Beaucare prior to being implemented. Changes to bookings for IHC must be discussed with Beaucare to ensure that any changes meet eligibility requirements.

### **Insurance**

Educators are required to maintain Public Liability Insurance of \$10 million through Family Day Care Australia Insurance Plan or Guild Insurance. Current insurance is required at all times, and it is the educator's responsibility to maintain this insurance and complete documentation in the event of any accidents or injuries to children in care (Refer 7.1 Incidents Injuries Trauma and Illness).

Educators need to ensure that their insurance covers them for the following situations in the home, on excursions or visits:

- Educator to educator and educator to Co-ordinator claims;
- Professional indemnity – covers liability arising out of professional negligence that causes damage to the property of, or physical injury to, a member of the public;
- Goods sold (e.g. where the educator provides food for the children in care);

- Fundraising activities;
- Administering incidental medicines (subject to holding a current parental/guardian consent form and being approved by the service);
- Volunteer workers and work experience student;
- Where the educator rents the premises that Family Day Care is provided (tenant's liability);
- Where the educator owns the premises that Family Day Care is provided (owner's liability).

It is recommended that educators include insurance cover for fines that relate to the National Regulations and Law, including errors and omissions.

Terms, conditions and full details of cover are included in the insurance policy document available from Family Day Care Australia and Guild Insurance.

Educators are advised to ensure that their home & contents and vehicle policies provide coverage for conducting a business (Insurance Contracts Act 1984 – Duty of Disclosure). It is recommended that written confirmation of notification of the Family Day Care Business be included on educator's individual domestic Home & Contents and Car Policies.

### **New Educators Induction**

Registration fee is to be paid prior to the induction process commencing. This registration fee is non-refundable. The service conducts induction training and provides access to the Policy and Procedures, Education and Care Services National Law Act 2010, Education and Care Services National Regulations 2011, Staying Healthy in Child Care, National Quality Standards for Early Childhood Education and Care and School Age Care, Early Years Learning Framework, My Time Our Place, various other resources, forms and planning pack.

All documentation remains the property of Beaucare and must be returned to the service if the educator does not proceed or finishes with the service. Failing to return the items, fees will be deducted from the last pay or an invoice will be issued to cover the costs.

### **Tax Records and GST**

It is an educator's responsibility to keep their own financial records and submit taxation information as required for their business as an independent agent. The service library holds taxation guidelines published by Family Day Care Australia.

Family Day Care is classed as a "GST free service" as GST is not charged on standard fees to parents. However, if educators provide care for children with special needs and receive Inclusion Support Subsidy, an ABN is needed to prevent 48.5% tax being withheld from the additional payment. Registration for GST is optional.

## **Training Costs**

It is the educator's responsibility to meet the costs of maintaining a full Senior First Aid Certificate which will include CPR, anaphylaxis and asthma (see [www.acecqa.gov.au](http://www.acecqa.gov.au) for codes). They must also participate in on-going professional development of 3 sessions per year as set by the service as well as Child Protection and SIDS & Kids Safe Sleeping every 2 years (if caring for children under 2 years of age). Fees vary for training during the year. Educator conference is held yearly.

## **Blue Cards**

Educators are responsible for ensuring that the blue cards for themselves, household members and regular visitors are current and that renewal applications (with relevant fees) are submitted within the required times, for educators the application must be submitted prior to expiry date all applications, and family member renewals must be submitted 1 month prior to expiry date. Renewals must be submitted through the Beaucare office and signed off by a coordinator.

For Blue Card Services guidelines refer to: <http://www.bluecard.qld.gov.au/>

## **Vehicle Safety Certificates**

Educators who intend using their car to transport children in care are responsible for the initial cost and thereafter annual costs of a vehicle safety certificate and inspection of child restraints.

In Home Care educators who are driving the family's vehicle are required to obtain a current roadworthy and vehicle restraint check prior to driving it.

Children being transported in the vehicle must be seated according to current car restraint laws and vehicle manual (refer Policy 7.18 – Transport or <http://www.tmr.qld.gov.au/Safety/Driver-guide/Child-restraints>).

## **Fire Safety Equipment**

Educators are required to purchase and maintain a fire extinguisher and/or a fire blanket for their service. The location of these in the home must be noted on the Emergency Evacuation plans displayed at each exit to the home.

## **Educators Leaving the Service**

Educators are required to give 4 weeks working notice that they intend to finish with the service. If 4 weeks notice is not provided then the educator will need to pay 4 weeks educator and parent levies in lieu of notice. This is based on the average weekly levies paid by the educator.

If an educator leaves the service within the first 12 months, there will be an additional Exit Fee of \$300. If the educator leaves within the first 2 years, the exit fee is reduced to \$200. This exit fee can be waived at the discretion of the service manager.

Prior to finishing, the educator will be provided with a list of returnable items. A coordinator will make a time to collect these items shortly after the educator gives notice. All items not returned will

incur a charge, and no further payments will be made to the educator until items have been returned or charges have been paid. The educator will continue to be able to access necessary policies, regulations and documents through the Beaucare website. Equipment that is needed to continue to provide care (car seats, cots etc) the educator may keep these until the final day of care but must be returned prior to final pay occurring.

### ***Educator to Provide Documents on Leaving Service***

#### Regulation 179

An educator must provide all documents referred to in regulation 178(1) to the approved provider of the family day care service on ceasing to be engaged by or registered with the service.

### ***Prescribed Enrolment and Other Documents to be kept by Family Day Care Educator***

#### Regulation 178

- (1) For the purposes of section 175(3) of the Law, the following documents are prescribed in relation to each child educated and cared for by the family day care educator as part of the family day care service:
  - a. The documentation of child assessments or evaluations for delivery of the educational program as set out in regulation 74;
  - b. An incident, injury, trauma and illness record as set out in regulation 87;
  - c. A medication record as set out in regulation;
  - d. A children's attendance record as set out in regulation 159;
  - e. Child enrolment records as set out in regulation 160;
  - f. A record of visitors to the family day care residence or approved family day care venue as set out in regulation 165.
- (2) The family day care educator must take reasonable steps to ensure the documents referred to in sub-regulation (1) are accurate.

Penalty: \$2,000.00

- (3) Subject to Subdivision 4 and sub-regulation (4), the family day care educator must ensure that the documents referred to in sub-regulation (1) in relation to a child enrolled at the service are made available to a parent of the child on request.

Penalty: \$2,000.00

- (4) If a parent's access to information of the kind in the documents referred to in sub-regulation (1) is limited by an order of a court, the family day care educator must refer to the court order in relation to the release of information concerning the child to that parent.

### Associated Beaucare Policies and Documents

#### Relevant Legislation

National Law

National Regulations

National Quality Standard

<https://www.education.gov.au/child-care-provider-handbook-0>

Department of Motor Transport - <http://www.tmr.qld.gov.au/Safety/Driver-guide/Child-restraints>).

Working with Children checks - <http://www.bluecard.qld.gov.au/>

ACECQA - [www.acecqa.gov.au](http://www.acecqa.gov.au)

Department of Education & Care - [www.education.gov.au](http://www.education.gov.au)

Child Care Legislation

<https://www.education.gov.au/child-care-legislation>

[Family Assistance Legislation Amendment \(Jobs for Families Child Care Package\) Act 2017](#)

[A New Tax System \(Family Assistance\) Act 1999](#)

[A New Tax System \(Family Assistance\) \(Administration\) Act 1999](#)