



BRUNSWICK KINDERGARTEN POLICIES & PROCEDURES

7.03 FEES AND PAYMENTS POLICY

PURPOSE

Mandatory- Quality Area 7

This policy will provide clear guidelines for:

- the setting, payment and collection of fees;
- ensuring the viability of Brunswick Kindergarten, by setting appropriate fees and charges; and
- equitable and non-discriminatory application of fees across the programs provided by Brunswick Kindergarten.

POLICY STATEMENT

VALUES

Brunswick Kindergarten is committed to:

- providing responsible financial management of the service, including establishing fees that will result in a financially viable service, while keeping user fees at the lowest possible level;
- providing a fair and manageable system for dealing with non-payment and/or inability to pay fees/outstanding debts;
- ensuring there are no financial barriers for families wishing to access an early childhood program for their child/children;
- maintaining confidentiality in relation to the financial circumstances of parents/guardians;
- advising users of the service about program funding, including government support and fees to be paid by parents/guardians; and
- equitable access for families eligible for the Kindergarten Fee Subsidy.

SCOPE

This policy applies to Brunswick Kindergarten staff, the families of enrolled children and those wishing to enrol with Brunswick Kindergarten.

BACKGROUND

The Department of Education and Training (DET) requires that funded services have a comprehensive written fees policy in place, and that the content of this policy must be communicated to families. The policy must include a written statement about the fees to be charged and the payment process. All families must be informed of applicable term and annual fees at the time of enrolment. Eligible families must also be advised of the Kindergarten Fee Subsidy arrangements.

FEES AND FUNDRAISING

DET provides per capita funding as a contribution toward the costs of providing a four-year-old kindergarten program. Brunswick Kindergarten meets the balance of costs through charging fees and undertaking fundraising activities.

While participation in fundraising is voluntary, the support of every family is encouraged. Fundraising activities are also an opportunity for families and communities to come together.

SETTING FEES

As part of the budget development process, the Committee of Management sets fees each year for the programs of the service, taking into consideration:

- the financial viability of the service;
- the level of government funding provided for the program, including the Kindergarten Fee Subsidy;
- the availability of other income sources, such as grants;
- the fees charged by similar services in the area;
- the capacity of parents/guardians to pay fees;
- reasonable expenditure in meeting agreed program quality and standards; and
- legislative and DET requirements.

Brunswick Kindergarten provides a range of support options to parents/guardians experiencing difficulty with payment of fees.

OTHER CHARGES

All charges levied by Brunswick Kindergarten are included on the Statement of Fees and Charges, provided to all families on enrolment and found in the attachments of this document.

Charges in addition to the fee for placement include:

KINDERGARTEN ENROLMENT APPLICATION FEE

This payment covers administrative costs associated with processing enrolment, secures a child's place at Brunswick Kindergarten and is payable on acceptance of enrolment. This fee is non-refundable.

Families experiencing hardship should also discuss any difficulties with the service.

EXCURSION/SERVICE EVENT CHARGE

This additional charge is required to cover the cost of excursions or special events that occur throughout the year in response to emerging children's program needs and interests. Affordability and relevance to the children's interests and the service program will be taken into consideration before a decision is made that will require families to pay this additional charge (refer to Excursions and Service Events Policy). Events that are planned ahead and are included as an expenditure item in the service's budget do not incur this additional charge.

Activities arranged by Brunswick Kindergarten staff that incur an additional charge are not mandatory. Brunswick Kindergarten will provide usual services for any child or family who choose not to participate in these activities.

VOLUNTEER PARTICIPATION CHARGE

This additional charge is a refundable Volunteer Participation Levy to encourage participation from the kinder community in fundraising or social events or in activities to maintain kinder operations.

Families who contribute 10 hours of their time to assisting in some of the following or similar activities will be eligible for a full or partial refund of the levy. Eligible activities include, but are not limited to, weekend or school holiday Working Bees, kinder family social functions or fundraisers, taking on a Committee position, participation on Fete Day, using an identified skillset to support kinder operations. Records of participation will be administered by the Committee of Management, with full or partial refunds owing credited to invoices for Term 4 kinder fees, dependant on family participation levels.

LATE COLLECTION CHARGE

It is a requirement that Brunswick Kindergarten maintain the correct staff ratios in our rooms at all times. As an employer Brunswick Kindergarten has an obligation to ensure staff finish their working day on time. The Committee of Management reserves the right to implement a late collection charge when families are frequently late in collecting a child from the service. This charge will be set at \$5.50 (inclusive of GST), per 5 minutes from the conclusion of the session, and will be added to the family's kindergarten account.

NO CONTACT CHARGE

The Committee of Management reserves the right to implement a no-contact charge when parents/guardians do not inform the kinder prior collecting a child late from the service. This charge will be set at \$16.50 (inclusive of GST), and will be added to the family's kindergarten account.

LATE PAYMENT CHARGE

Where term fee payment has not been received, and alternative payment arrangements have not been discussed with the Kindergarten, a late payment charge of \$50 may be applied 14 days after the invoice due date accompanied by a late payment letter.

MERCHANT SERVICE FEE

The Committee of Management reserves the right to implement a Merchant Service Fee on any credit or debit card transactions processed at the Kindergarten. Merchant fee rates will be set at 0.88% for debit cards, 1.35% for credit cards and 0.70% for EFTPOS transactions. These fees will be applied at the time of card processing.

SUBSIDIES

KINDERGARTEN FEE SUBSIDY (FOUR-YEAR-OLD PROGRAMS ONLY)

The Kindergarten Fee Subsidy is provided by DET and enables eligible children to attend kindergarten free of charge or at minimal cost. Eligibility conditions change from time-to-time.

Families who may be eligible for the Kindergarten Fee Subsidy (four-year-old programs only) include those who are:

- Health Care Card holders;
- Pensioner Concession Card holders;
- Department of Veterans' Affairs Gold Card or White Card holders;
- Bridging Visas A–E;
- Refugee Visa (subclass 200);
- In-country Special Humanitarian visa (subclass 201);
- Global Special Humanitarian visa (subclass 202);
- Temporary Humanitarian Concern visa (subclass 786);
- Protection visa (subclass 866);
- Emergency Rescue visa (subclass 203);
- Woman at Risk visa (subclass 204);
- ImmiCard;
- Aboriginal or Torres Strait Islander children; or
- triplets or quadruplets attending a funded kindergarten program in the same year.

Supporting documentation must be sighted by the service on acceptance of a place or on commencement in the program. Families are eligible for the Kindergarten Fee Subsidy for the full term in which their concession is valid.

EARLY START KINDERGARTEN FEE SUBSIDY

Three-year-old Aboriginal and Torres Strait Islander children and children known to Child Protection are eligible to attend a funded early childhood program that is planned and delivered by a qualified early childhood teacher free of charge.

Brunswick Kindergarten does operate a 3-year-old program planned and delivered by a qualified Early Childhood teacher.

CHILD CARE SUBSIDY

From 2 July 2018, the Child Care Subsidy is an Australian Government payment that can assist eligible families with the costs of child care for children aged 13 and under. Only care provided at services that operate for a minimum of 48 weeks in the year are eligible for this subsidy. As Brunswick Kindergarten operates for a maximum of 41 weeks in the year, the child care services we offer (the 3-year-old program and Activity Groups) are not deemed eligible care to contribute to these payments.

Further details are available at <https://www.education.gov.au/child-care-subsidy-1>

PAYMENT OF FEES

The Committee of Management will regularly review payment options and procedures to ensure that they are inclusive and sensitive to families' cultural and financial situations.

Fees are to be prepaid prior to the commencement of each kinder term, with invoices distributed at least two (2) weeks prior to the end of the preceding term, with a due date prior to the start of the next term.

Fees will be invoiced to families directly and must be paid by the date indicated on the invoice. Each invoice will be accompanied by payment instructions. The first term's fees must be received in full prior to the child commencing at the service. For children enrolled 4 weeks after the commencement of a term, a pro rata invoice will be issued and must be paid in full within 14 days of the child's commencement at the service. Receipts will be provided for all fee payments.

FINANCIAL HARDSHIP AND SUPPORT SERVICES

Families experiencing difficulty in paying fees are requested to contact the Committee of Management to arrange a suitable alternative payment plan. The *Privacy and Confidentiality Policy* of the service will be complied with at all times in relation to a family's financial/personal circumstances.

Families experiencing financial hardship often require access to family support services. Information on these services is available from the kindergarten service provider and a list can be supplied to those families who require it.

UNPAID FEES

Where fees are not paid by the due date, and alternative payment arrangements have not been discussed with the Kindergarten, the following steps will be taken.

| | |
|---|--|
| 7 days after the invoice due date | Brunswick Kindergarten will attempt to make phone and email/mail contact with families in an effort to collect outstanding fees |
| 14 days after the invoice due date | A reminder letter will be sent to families, including information on support options available to the family. A late payment charge of \$50 may be applied to the original invoice with a specified payment date. |
| 7 days after the new invoice due date | Families will be invited to attend a meeting to discuss available support options, which may include establishing a payment plan |
| 7 days after invitation to attend meeting | Where a family does not establish or return contact with Brunswick Kindergarten, final notice of payment will be sent to the family |
| Due date of final notice of payment | Where payment has not been received and alternative arrangements have not been made, Brunswick Kindergarten will contact the families via phone to notify them that their child's enrolment is no longer valid and they may not be allowed to attend. Following this call, families will have 2 business days to make payment and provide Brunswick Kindergarten with proof of such payment before their child may be prevented from attending the kindergarten. |
| Due date of final notice of payment | Where telephone contact cannot be established, Brunswick Kindergarten will contact the families via email/mail to notify them that their child's enrolment is no longer valid and they may not be |

| | |
|--|--|
| | allowed to attend. Following this, families will have 7 business days to make payment and provide Brunswick Kindergarten with proof of such payment before their child may be prevented from attending the kindergarten. |
|--|--|

The Committee of Management reserves the right to employ the services of a debt collector where fees remain unpaid. When doing so the following steps will be taken.

| | |
|--|--|
| Following decision to engage debt collection services | Families with outstanding debt will be sent a letter of Intent to Engage Collection Services. This letter will detail the total outstanding debt, a final date payable before debt collection begins and methods of payment. |
| 2 business days after the final date payable as per last communication | Outstanding debts to be handed to collection agency as chosen by the Committee of Management |

REFUND OF FEES

If a family becomes eligible for the Kindergarten Fee Subsidy during a term, a full refund of the applicable term fees (and enrolment application fee, where appropriate) will be provided. Fees may still apply for programs offering more than the required minimum hours per week.

In any other case, fees are non-refundable (exceptional circumstances may apply – these are at the discretion of the Committee of Management). There will be no refund of fees in the following circumstances:

- a child's short-term illness;
- public holidays;
- family holiday during operational times;
- closure of the service for one or more days when a qualified educator is absent and a qualified reliever is not available;
- closure of the service for staff training days; or
- closure of the service due to extreme and unavoidable circumstances.

In addition, there will be no refund where a family chooses not to send their child to the program for the maximum number of hours for which they are enrolled.

NOTIFICATION OF FEE CHANGES DURING THE YEAR

Fees set for the year would only be reviewed in extraordinary circumstances, for example, if attendance rates fall below the budget 'break even' point. Families will be notified one term in advance of any required fee increase and will be offered the option to request a payment plan.

Families will be notified no less than 14 days prior to changes to this policy or associated procedures.

CHILDREN COMMENCING AFTER THE START OF TERM

Families who enrol up until 4 weeks after the start of term will be invoiced for full term fees. Families who commence more than 4 weeks after the commencement of the term will be invoiced for fees set at a pro-rata rate.

CHILDREN TURNING THREE DURING THE YEAR OF ENROLMENT

Full payment from the first day of Term 1 is required if a place is to be reserved for a child in the three-year-old kindergarten program who has not yet turned three. Children cannot attend the program unattended until they have turned three years of age, although an orientation period is welcomed prior to commencement with a parent or guardian remaining in their company whilst on the premises.

AUTHORISATION AND REVIEW

This policy was adopted by the Committee of Management of Brunswick Kindergarten on 10/09/2019, and is set for review at 30/06/2020.

ATTACHMENTS

- ATTACHMENT 1 – STATEMENT OF FEES AND CHARGES
FEE SCHEDULE 2020- FOUR YEAR OLD (FUNDED) KINDERGARTEN**
- ATTACHMENT 2 - STATEMENT OF FEES AND CHARGES
FEE SCHEDULE 2020- THREE YEAR OLD (NON-FUNDED) KINDERGARTEN**
- ATTACHMENT 3 - FEE PAYMENT AGREEMENT- FOUR YEAR OLD (FUNDED) KINDERGARTEN**
- ATTACHMENT 4 - FEE PAYMENT AGREEMENT- THREE YEAR OLD (NON-FUNDED) KINDERGARTEN AND
ACTIVITY GROUP PROGRAM**
- ATTACHMENT 5 – STATEMENT OF FEES AND CHARGES
FEE SCHEDULE 2020- ACTIVITY GROUP PROGRAM 2020**

ATTACHMENT 1

Brunswick Kindergarten- Statement of Fees and Charges

Fee schedule 2020- Four-year-old (funded) kindergarten

| Four-year-old (funded) kindergarten, all groups- 15 hours per week | Fees and charges (families <u>not</u> eligible for Kindergarten fee subsidy) | Fees and charges (families eligible for Kindergarten fee subsidy) |
|--|--|---|
| Enrolment application fee | \$70* | \$70* |
| Activities Levy (payable with Term 1 fees) | \$100 | \$100 |
| Volunteer Levy (payable with Term 1 fees, refundable in Term 4 if volunteer hours have been met) | \$100 | \$25 |
| Term 1 fees | \$370 (+\$100 already paid in enrolment application fee) | \$0 |
| Term 2 fees | \$470 | \$0 |
| Term 3 fees | \$470 | \$0 |
| Term 4 fees | \$470 | \$0 |
| Total | \$2150 | \$195 |

** Payment at the time totals \$170, and includes \$100 towards payment of Term 1 fees or the Activities Levy (for families eligible for the fee subsidy).*

Payment of fees

Invoices will be issued two weeks prior to the start of each term and must be paid by the due date.

Enrolment application fee

Parents/guardians are required to pay the Application fee at initial offer of \$170. \$100 of this fee will be put towards Term 1 fees for families not eligible for the Kindergarten fee subsidy, or towards the Activities Levy for families eligible for the Kindergarten fee subsidy. Payment will secure the child's place in the kindergarten program.

Other charges

Parents/guardians are required to pay an Activities Levy to assist in covering the costs of incursions and excursions that eventuate as part of the program. They are also required to pay a refundable Volunteer Levy to encourage participation in kinder social and maintenance events. This is payable in Term 1, and fully refundable in Term 4 dependant in participation levels.

Kindergarten Fee Subsidy

Families who are eligible for the Kindergarten Fee Subsidy (refer to Brunswick Kindergarten Fees Policy) will not be required to make fee payments.

Child Care Subsidy

For information on the Child Care Subsidy, refer to Brunswick Kindergarten Fees Policy.

Late collection charge

The Committee of Management reserves the right to implement a late collection charge when parents/guardians are frequently late in collecting a child from the service. This charge will be set at \$5.50 (inclusive of GST) per 5 minutes from the conclusion of the session, and will be added to the family's kindergarten account.

No contact charge

The Committee of Management reserves the right to implement a no-contact charge when parents/guardians do not inform the kinder prior collecting a child late from the service. This charge will be set at \$16.50 (inclusive of GST), and will be added to the family's kindergarten account.

ATTACHMENT 2

Brunswick Kindergarten- Statement of Fees and Charges

Fee schedule 2020- Three-year-old (non-funded) kindergarten

| Yellow group (full day)- 9 hours | Fees and charges (families <u>without</u> concession card) | Fees and charges (families with concession card) |
|--|---|--|
| Enrolment application fee | \$70* | \$70* |
| Activities Levy (payable with Term 1 fees) | \$50 | \$50 |
| Volunteer Levy (payable with Term 1 fees, refundable in Term 4 if volunteer hours have been met) | \$100 | \$25 |
| Term 1 fees | \$800 (+\$100 already paid in enrolment application fee) | \$800 (+\$100 already paid in enrolment application fee) |
| Term 2 fees | \$900 | \$900 |
| Term 3 fees | \$900 | \$900 |
| Term 4 fees | \$900 | \$900 |
| Total | \$3820 | \$3745 |

* Payment at the time totals \$170, and includes \$100 towards payment of Term 1 fees

| Yellow group (half day)- 5 hours | Fees and charges (families <u>without</u> concession card) | Fees and charges (families with concession card) |
|--|---|--|
| Orange group- 5 hours | | |
| Enrolment application fee | \$70* | \$70* |
| Activities Levy (payable with Term 1 fees) | \$50 | \$50 |
| Volunteer Levy (payable with Term 1 fees, refundable in Term 4 if volunteer hours have been met) | \$100 | \$25 |
| Term 1 fees | \$320 (+\$100 already paid in enrolment application fee) | \$320 (+\$100 already paid in enrolment application fee) |
| Term 2 fees | \$420 | \$420 |
| Term 3 fees | \$420 | \$420 |
| Term 4 fees | \$420 | \$420 |
| Total | \$1900 | \$1825 |

* Payment at the time totals \$170, and includes \$100 towards payment of Term 1 fees

| Green group- 3.5 hours | Fees and charges (families <u>without</u> concession card) | Fees and charges (families <u>with</u> concession card) |
|--|---|--|
| Enrolment application fee | \$70* | \$70* |
| Activities Levy (payable with Term 1 fees) | \$50 | \$50 |
| Volunteer Levy (payable with Term 1 fees, refundable in Term 4 if volunteer hours have been met) | \$100 | \$25 |
| Term 1 fees | \$190 (+\$100 already paid in enrolment application fee) | \$190 (+\$100 already paid in enrolment application fee) |
| Term 2 fees | \$290 | \$290 |
| Term 3 fees | \$290 | \$290 |
| Term 4 fees | \$290 | \$290 |
| Total | \$1380 | \$1305 |

** Payment at the time totals \$170, and includes \$100 towards payment of Term 1 fees*

Payment of fees

Invoices will be issued two weeks prior to the start of each term and must be paid by the due date.

Enrolment application fee

Parents/guardians are required to pay the Application fee at initial offer of \$170. \$100 of this fee will be put towards Term 1 fees. Payment will secure the child's place in the kindergarten program.

Other charges

Parents/guardians are required to pay an Activities Levy to assist in covering the costs of incursions and excursions that eventuate as part of the program. They are also required to pay a refundable Volunteer Levy to encourage participation in kinder social and maintenance events. This is payable in Term 1, and fully refundable in Term 4 dependant on participation levels.

Child Care Subsidy

For information on the Child Care Subsidy, refer to Brunswick Kindergarten Fees Policy.

Children turning three during the year

Full payment from the first day of Term 1 is required if a place is to be reserved for a child in the three-year-old kindergarten program. Children can only commence the program when they have turned three or may attend in the company of a parent or guardian.

Late collection charge

The Committee of Management reserves the right to implement a late collection charge when parents/guardians are frequently late in collecting a child from the service. This charge will be set at \$5.50 (inclusive of GST) per 5 minutes from the conclusion of the session, and will be added to the family's kindergarten account.

No contact charge

The Committee of Management reserves the right to implement a no-contact charge when parents/guardians do not inform the kinder prior collecting a child late from the service. This charge will be set at \$16.50 (inclusive of GST), and will be added to the family's kindergarten account.

ATTACHMENT 3

Fee Payment Agreement

2020 SAMPLE

Four-year-old (funded) Kindergarten & Activity Group Program

Please complete this form and return to Brunswick Kindergarten by November 12, 2019.

Fee Payment Contract

Child's full name: _____ **SAMPLE** _____

Parent's/guardian's full name: _____

- I/we acknowledge that the four-year-old kindergarten program is partly funded by the State Government, with the balance of funds coming from fees paid by parents/guardians.
- I/we understand that I/we am/are entitled to obtain the Kindergarten Fee Subsidy if I/we meet one of the criteria below. If my/our eligibility lapses, then I/we understand that full payment of fees is required from the beginning of the following term.
- I/we agree to pay fees by the due date on the invoice.
- I/we understand that term fees & the Activity Levy are non-refundable.
- I/we understand that the Volunteer Levy is refundable, dependant on participation levels as determined and recorded by the Committee of Management.
- I/we acknowledge that if fees are not paid by the due date, the Committee of Management will implement the Late Payment of Fees Procedures, as outlined in the Fees Policy, which could result in the withdrawal of my/our child's place at the service.
- I/we agree that if my/our financial circumstances change and I/we am/are unable to pay as agreed, I/we will immediately notify the Committee of Management to discuss alternative payment options.
- I/we acknowledge that I/we have received and read the service's Fee information for families, which outlines the procedure for payment of fees.

Kindergarten Fee Subsidy

Please indicate if you are eligible for one of the following concessions:

| | | |
|---|--|---|
| Health Care Card <input type="checkbox"/> | Pensioner Concession Card <input type="checkbox"/> | DVA Gold Card or White Card <input type="checkbox"/> |
| Bridging Visas A-E <input type="checkbox"/> | Triplets or Quadruplets <input type="checkbox"/> | Aboriginal or Torres Strait Islander <input type="checkbox"/> |
| Temporary Humanitarian and Protection Visas 786 or 866 <input type="checkbox"/> | | |
| Immicard <input type="checkbox"/> | | |
| Refugee, Special Humanitarian, Emergency Rescue, Woman at Risk Visas 200–204 <input type="checkbox"/> | | |

Supporting documentation will need to be sighted on commencement by a staff member and a copy provided to Brunswick Kindergarten and the Committee of Management.

Note: the eligibility of concessions may vary from time-to-time. Up-to-date information can be found at www.education.vic.gov.au

Signature (parent/guardian)

Date

Note: Invoices, receipts and collection of fees will be in accordance with the Brunswick Kindergarten Fees Policy.

ATTACHMENT 4

Fee Payment Agreement

2020 SAMPLE

Three-year-old kindergarten & Activity Group program

Please complete this form and return to Brunswick Kindergarten by November 12, 2019.

Fee payment contract

SAMPLE

Child's full name: _____

Parent's/guardian's full name: _____

- I/we acknowledge that the three-year-old kindergarten is not funded by the state government and that the program cannot operate without receiving fees (the only exception is where a child is eligible for the Early Start Kindergarten fee subsidy – see below).
- I/we agree to pay fees by the due date on the invoice.
- I/we acknowledge that if fees are not paid by the due date, the Committee of Management will implement the late payment of fees procedures, as outlined in the *Fees Policy* which could result in the withdrawal of my/our child's place at the service.
- I/we understand that term fees & the Activity Levy are non-refundable.
- I/we understand that the Volunteer Levy is refundable, dependant on participation levels as determined and recorded by the Committee of Management.
- I/we agree that if my/our financial circumstances change and I/we am/are unable to pay as agreed, I/we will immediately notify the Committee of Management to discuss alternative payment options.
- I/we acknowledge that I/we have received and read the service's Fee information for families, which outlines the procedures for payment of fees.

Supporting documentation will need to be sighted on commencement by a staff member and a copy provided to Brunswick Kindergarten and the Committee of Management.

Signature (parent/guardian)

Date

Note: invoices, receipts and collection of fees will be in accordance with the Brunswick Kindergarten *Fees Policy*.

ATTACHMENT 5

Brunswick Kindergarten- Statement of Fees and Charges

Fee schedule 2020- Activity Group Program

| Activity Group session | Hours | Cost per session term booking | Cost per session casual booking |
|------------------------|-------------|-------------------------------|---------------------------------|
| Monday | 4.00 – 5.30 | \$18.00 | \$22.50 |
| Tuesday | 4.00 – 5.30 | \$18.00 | \$22.50 |
| Wednesday | 1.30 – 5.30 | \$48.00 | \$60.00 |
| Thursday | 4.00 – 5.30 | \$18.00 | \$22.50 |
| Friday | 4.00 – 5.30 | \$18.00 | \$22.50 |

Payment of fees

Invoices will be issued two weeks prior to the start of each term and must be paid by the due date.

Activity Group fee deposit

Parents/guardians are required to pay the Application fee on offer of a place of \$170. Payment will secure the child's place in the Activity Group program and is payable only if the child is not enrolled in a 4-year-old or 3-year-old program at Brunswick Kindergarten in the same year.

Child Care Subsidy

For information on the Child Care Subsidy, refer to Brunswick Kindergarten Fees Policy.

Late collection charge

The Committee of Management reserves the right to implement a late collection charge when parents/guardians are frequently late in collecting a child from the service. This charge will be set at \$5.50 (inclusive of GST) per 5 minutes from the conclusion of the session, and will be added to the family's kindergarten account.

No contact charge

The Committee of Management reserves the right to implement a no-contact charge when parents/guardians do not inform the kinder prior collecting a child late from the service. This charge will be set at \$16.50 (inclusive of GST), and will be added to the family's kindergarten account.