

FEES & CHILDCARE SUBSIDY (CCS)

One simple guide to our fees, CCS, discounts and payment policies

At Lamdeni, we are committed to providing a high-quality Jewish and Hebrew education program in a warm, safe and engaging environment, while keeping our fees as reasonable and accessible as possible for families. As an approved care service, eligible families may receive the Child Care Subsidy (CCS) towards Lamdeni fees. The amount of CCS each family receives is determined by the Australian Government and depends on each family's individual circumstances.

1. Enrolment / Re-enrolment Fees

- Re-enrolments and new enrolments submitted during **Terms 1 & 2: \$200/child.**
- New enrolments submitted during **Terms 3 & 4: \$100/child.**

2. Annual Fees 2027

Annual Program Fee: \$2,400/child

Annual Booking Fee: \$200/child

Number of weeks: Approximately 38 weeks across the year

Length of weekly session: 2.5 hours

The annual program fee works out to approximately:

$$\begin{aligned} \$2,400 \div 38 \text{ weeks} &= \$63.16/\text{week before CCS} \\ & \$25.26/\text{hour before CCS} \end{aligned}$$

3. What Does This Look Like After CCS?

Many Lamdeni families are eligible for CCS, which significantly reduces the amount they actually pay out of pocket. Using an average CCS contribution of approximately 40% as an example, the estimated out-of-pocket cost is:

Fee Breakdown	Approximate Cost
Fee before CCS	\$63.16/week
Estimated CCS contribution	\$12.64
Estimated family out-of-pocket cost	\$50.52/week
Approximate out-of-pocket cost per hour	\$20.21/hour
Estimated annual out-of-pocket program fee/child	\$1,920

This example is based on an average 40% CCS calculation used by Lamdeni for illustration. Your actual CCS entitlement and out-of-pocket cost may be different.

4. What Is Included in Your Lamdeni Fee?

- Quality accredited Hebrew language and reading instruction
- Quality Jewish Studies and Torah learning
- Jewish holidays, traditions, mitzvot and Jewish values
- Qualified and dedicated educators and support staff
- Carefully developed curriculum and lesson planning

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- Interactive games and learning activities
- Special holiday programs and experiences: Shabbaton, Shabbat Camps, Carnivals....
- Educational resources, workbooks and classroom materials
- Aftercare and snacks
- A safe, supervised and welcoming environment
- Opportunities to develop Jewish identity, confidence and connection
- Administration, compliance and operational costs of providing an approved care program

5. Our Commitment to Families

We carefully review our fees to ensure that they remain reasonable while allowing Lamdeni to maintain the quality of education, staffing, resources and experiences that we provide.

Our aim is not simply to provide after-school supervision. We want every child who walks through our doors to receive a meaningful Jewish education in an environment where they feel known, welcomed and proud to be Jewish.

We believe Lamdeni represents strong value for families, particularly when CCS is applied, and we remain committed to balancing affordability with the quality of the program we provide.

6. How CCS Can Reduce Your Fees

Lamdeni is an approved care service. Eligible families may receive the Australian Government Child Care Subsidy (CCS) towards Lamdeni fees. Each family's CCS entitlement is determined by the Australian Government and depends on the family's individual circumstances.

Most families may be eligible for assistance, and Lamdeni strongly encourages families to check and claim their entitlement.

7. How to Claim CCS

- Submit a Child Care Subsidy claim through your Centrelink online account via MyGov, or call Centrelink on **13 6150**.
- Make sure you have a Customer Reference Number (CRN) for the parent and a separate CRN for the child.
- Provide OWINA with both CRNs, the correct dates of birth, and the name of the parent linked to the CRN.
- Send the information to OWINA at support@owna.com.au or contact OWINA on **(02) 8417 5022**.
- Complete the process promptly. Without the required information, child care benefits/subsidies cannot be applied and backdating is not always possible.

8. (ACCS) Additional Child Care Subsidy - Temporary Financial Hardship

Families experiencing significant temporary financial hardship may be eligible for the Australian Government's Additional Child Care Subsidy (ACCS) – Temporary Financial Hardship, which provides additional assistance with childcare fees on top of regular Child Care Subsidy (CCS).

This assistance is intended for families whose ability to pay childcare fees has been substantially reduced due to an eligible event within the previous six months, such as involuntary loss of employment, significant loss of income due to circumstances outside the family's control, a major disaster, or certain other serious and unexpected circumstances.

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For eligible families, ACCS Temporary Financial Hardship can provide up to 100 hours of subsidised care per fortnight and may cover all or most childcare fees, subject to the applicable government hourly rate cap. Assistance is generally available for up to 13 weeks per eligible event.

Before applying for a Lamdeni Bursary, families experiencing temporary financial hardship are required to first check their eligibility for ACCS Temporary Financial Hardship and, where eligible, submit an application through Centrelink.

Applications are made directly by the parent/guardian through **Centrelink via myGov**, and supporting documentation may be required.

As Lamdeni's bursary funds are limited, accessing available government assistance first helps ensure our bursary funding can be directed to families based on their remaining financial need.

For further information regarding eligibility, applications or supporting documentation, please contact Centrelink/Services Australia directly.

9. Bursary Assistance

Lamdeni is committed to ensuring that financial hardship does not prevent a child from receiving a Jewish education. Families experiencing genuine financial difficulty may apply for a Lamdeni bursary to assist with annual fees.

Before applying for a Lamdeni bursary, families experiencing temporary financial hardship are required to first explore their eligibility for the Australian Government's Additional Child Care Subsidy (ACCS) – Temporary Financial Hardship (see section 8).

Once available government assistance has been explored, families who continue to experience financial hardship may apply for a Lamdeni bursary of up to 20% of their annual Lamdeni fees. The level of assistance offered will depend on the family's individual financial circumstances, level of need and the bursary funding available. Each application is assessed individually and confidentially. As bursary funds are limited, assistance is allocated carefully and fairly so that we can support as many families experiencing genuine financial need as possible.

Bursary assistance is reviewed on a term-by-term basis and is not automatically guaranteed for the full year or at the same level in future terms.

Families receiving bursary assistance are required to advise Lamdeni if their financial circumstances change. If a family's circumstances improve and they are able to contribute more towards their fees, we ask that they do so. Bursary assistance may be adjusted accordingly, allowing our limited funds to be made available to other families who may require support.

We understand that family circumstances can change unexpectedly. All bursary applications and discussions regarding financial circumstances will be treated with respect, sensitivity and confidentiality. To apply for a Lamdeni bursary, or to advise us of a change in financial circumstances, please contact admin@lamdeni.org.

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10. Multiple-Child Fee Policy

Families enrolling multiple children may receive a discount of 10% on each additional child upon request. This discount is not applied automatically.

***For families enrolling or re-enrolling multiple children, the enrolment/re-enrolment fees may be paid in two instalments. Please contact admin@lamdeni.org for further details or to arrange this payment option.*

11. Bat Mitzvah Program - Term 4 Fee Waiver

Children enrolled in the Bat Mitzvah program may have an overlap with Lamdeni in Term 3. Term 3 fees still apply; however, Lamdeni offers Term 4 free of charge to support continued Hebrew learning and help children complete the year feeling connected to their Bat Mitzvah journey.

12. Mid-Year Withdrawal

If a child withdraws mid-year, the remainder of the current Term is payable plus a \$450 Termination Fee, unless one full Term's notice is provided in writing to admin@lamdeni.org. An exception is made when a child enrolls in a full-time Jewish Day School.

13. Accounts & CCS Contacts

- OWINA - CCS and account queries: **(02) 8417 5022** | familyaccounts@owna.com.au
- Send CRN information to OWINA: support@owna.com.au
- Lamdeni fee assistance / enrolment queries: admin@lamdeni.org