DIRECT GAP FEE COLLECTION

DGFC for In Home Care Educators: What you need to know

Understanding DGFC

Direct Gap Fee Collection (DGFC) is a new requirement that ensures families pay their portion of child care fees via Electronic Funds Transfer (EFT). This shift removes the need for educators to manage payments, increasing compliance and reducing administrative overhead.

Key Benefits for Educators

- Less stress from handling payments or chasing overdue fees
- More time to focus on children and their learning
- Consistent and transparent income from services
- Clear responsibilities for families around fees
- Improved relationships through well-defined financial roles

How Will the Change Work?

By 1 January 2026, all services must implement DGFC. Families will be invoiced by the service, pay via EFT, and educators will no longer handle any money. Services will manage payments, records, and follow-ups. Educators can return their focus to care and learning support.

1. Check with your service before advising families
2. Explain the reason for DGFC changes
3. Reassure families about EFT payment security
4. Encourage open questions and early conversations

Next Steps for Educators

Understand your service's DGFC implementation plan and timeline. Communicate openly with families and stay up to date through service-led training, resources, and coordinator updates.

Additional Resources:

For more resources on gap fees and DGFC, visit:

→ Department of Education
→ DGFC Educator Hub
→ Speak with your Service Coodinator