

Purpose

To provide a clear process for identifying and assisting families when families are unable to pay due to financial difficulty or circumstance.

Hardship can arise from a variety of situations that can be either short or long term. Hardship is not necessarily related to the income of the family but can result from contributing stressors which can impact a family's ability to make financial payments.

Hardship can be experienced as a result of a sudden change in circumstances which leads to temporary financial difficulty; as a result of a low and/or fixed income which leads to ongoing financial difficulty; or from a combination of low income and an unanticipated change in circumstances.

While some families may require flexibility and temporary assistance, such as an extension of time to pay or flexible payment arrangements, other families may not expect their situation to improve in the foreseeable future and will instead require ongoing support over a longer period.

Implementation

To ensure awareness of the policy is raised the school will:

- publish their hardship policy on both the school's website, in Compass and highlight it on the yearly parent contribution letters
- Communicate available supports throughout the school year via the school newsletter, Compass, excursion and camp permission forms.
- Utilise interpreting services to assist families from non-english speaking backgrounds.
- Staff are encouraged to identify indicators of hardship e.g repeated non-payment for activities or excursions and bring this to the attention of the parent payment contact person and student support services officer.

Assessing parental hardship

As not all families will arrange to meet with the parent payment contact person directly, the school will take a proactive approach to assess whether those families who have sought assistance through the Camps, Sports and Excursions Fund may require broader hardship support.

Hardship arrangements will be considered for families who are experiencing chronic long term financial hardship or short term crises on a case-by-case basis.

One standard means the school will use to determine longer term financial hardship is the possession of a valid means-tested concession card and/or the receipt of Centrelink benefits or allowances. While this is commonly used as an eligibility criterion for government assistance programs, such the Camps, Sports and Excursions Fund, the school will not consider it a requirement when assessing hardship.

Other circumstances that the school will consider that can impact a family's ability to pay student fees in either the short or long term, can include, but are not limited to:

- Death of an immediate family member or friend
- Family breakdown or severe family disruption e.g. divorce/separation of parents; substance dependence and addiction
- Illness, including serious long term illness or mental illness of the parent or family member
- Family violence
- Homelessness, at risk of homelessness or impacted by transitional housing
- Out-of-home care arrangements or temporary foster parents
- Loss of employment
- Financial stress resulting in difficulty paying the bills, providing food or meeting essential costs, such as medical or transport costs.
- Natural disaster such as drought, bushfire or flood
- Refugee status, including families on a Bridging Visa, Temporary Protection Visa, community detention and asylum seeker families
- Other factors resulting in unforeseen change in the parent's capacity to make payments, whether through a reduction in income or through an increase in non-discretionary expenditure

Hardship

For parents willing to contribute but limited in their ability to, the parent payment contact person(s) will use their discretion to negotiate appropriate forms of payment assistance.

The school may offer to reduce the quantum or alter the timelines of requested parent payments. This can include, but is not limited to:

- Waiving fees
- Reduced fees
- Deferred payment or the extension of payment deadlines
- Flexible payment plans – beyond what is available in the school's standard policy

The Schools will offer a range of support options that help reduce costs for families, particularly those experiencing financial difficulty. This can vary from taking steps to make items and services more affordable, to referral to government assistance programs, or to community organisations, such as State School' Relief.

No student will be treated differently, denied access or refused instruction to the standard curriculum program for not making a payment or voluntary contribution.

Rights & Responsibilities of Parents?

Parents experiencing hardship who approach the school can expect to:

- Be treated with respect, dignity, sensitivity and without judgement
- Have their circumstances individually considered
- Have their identity and circumstances kept confidential to the relevant school personnel
- Nominate a support person to accompany them to any meetings with parent payment contact persons
- Receive prompt information on the support options available and government assistance programs
- Discuss the amount they can afford and negotiate the terms of payment
- Revisit their parent payment plan at any point during the school year
- Receive free access to a language interpreter service if required

Parents who engage with the school to discuss hardship are encouraged to:

- Advise the school of their financial difficulties as soon as practicable
- Act reasonably in their negotiations with Parent Payment contact person and school staff in pursuit of a mutually acceptable outcome
- Be honest and realistic in their assessment of their capacity to contribute to their child's education.
- Advise their Parent Payment contact person if their circumstances change as soon as practicable
- Maintain contact with the Parent Payment contact person if this is required

Evaluation

School Council ratified this policy in 2016

Next review of this policy is in 2020