

Hardship Policy

Rationale:

The provision of a hardship policy is designed to support and assist families who are experiencing financial hardship to meet the cost of education expenses for their student at Carrum Downs Secondary College. Financial hardship involves an inability of the parent to pay education expenses rather than an unwillingness to do so. Financial hardship can be of limited or long term duration.

Hardship may arise in the following circumstances:

- Loss of employment of a key family member
- Family breakdown
- Illness, including physical incapacity, hospitalisation, or mental illness of a family member
- A death in the family
- Other factors resulting in unforeseen change in a parent's capacity to meet their payment commitments whether through a reduction in income or through an increase in non-discretionary expenditure.

Situations where a parent is simply experiencing temporary payment difficulties would not necessarily be addressed by this policy.

Aims:

- To provide payment options and information regarding assistance programs and agencies to parents who are experiencing financial hardship
- To provide a process to assess a parent's eligibility for assistance under the financial hardship policy taking into account the individual circumstances.
- To reach a financial arrangement that is reasonable for both parties

Implementation:

- The school and the parent each have an interest in maintaining their relationship and this mutual interest should underpin payment negotiations.
- Confidentiality will be the basis of all individual negotiations
- Individual circumstances will be taken into account when negotiating a payment plan to avoid creating a payment arrangement that is unaffordable.
- Ongoing liaison between the school and the family during the period of financial difficulty will form part of the support offered.
- Wherever possible the payment arrangement should be sufficient to provide continued reduction of debt.
- The parent will commit to make repayments as agreed and if any further financial difficulty is experienced, will immediately notify the school so that the arrangement can be reviewed.
- The school will provide the parent with a written copy of the agreed payment arrangements

Financial Hardship Assessment

- Parents may request consideration under the Financial Hardship policy by meeting with the Business Manager / Parent Payment contact person Bev Boys or by working with the Wellbeing Leader.
- The College Council will be advised by the Business Manager of an application for consideration of hardship without being provided with names of families or students.
- Any alteration to charges will be assessed on individual circumstances and made in consideration of a parent's ability to make some financial contribution over a period of time.

Evaluation: This policy is required to be formally minuted and reviewed by College Council annually

Related policies: School Policy Advisory Guide – <http://www.education.vic.gov.au>

This policy was endorsed by the College Council in June, 2016