



Financial Hardship Policy

Council Ratification: 13/05/2020

Reviewed: 07/05/2020

PURPOSE

Fairhills High School has a commitment and responsibility to be responsive to parents who may be experiencing either short term or long-term financial hardship. The provision of a hardship policy is designed to support and assist families who are experiencing hardship to meet the cost of Essential education expenses (see Parent Payment Policy) for their student at Fairhills High School. The guidelines provide a process to assess a parent's eligibility for assistance under the Financial Hardship Policy considering their individual circumstances, in order to reach a financial arrangement that is reasonable for both parties.

POLICY

Fairhills High School will consider hardship arrangements and concessions that can be provided to families experiencing long term financial hardship or short-term crisis on a confidential, case-by-case basis. The school will provide payment options and information regarding assistance programs and agencies to parents who are experiencing financial hardship.

SCOPE

Financial hardship involves an inability of the parent to pay essential education expenses rather than an unwillingness to do so. 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
- Homelessness
- 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.

IMPLEMENTATION GUIDELINES

Detailed implementation guidelines are developed by the staff through the established consultative committee process. These are developed within the parameters of the Council policy and can be changed as circumstances or strategies change without further reference to Council.

Implementation

- 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.
- 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.
- Parents will be treated with respect, dignity, sensitivity and without judgement
- Parents are encouraged to nominate a payment and/or schedule that they can afford
- Parents may be accompanied by a support person or community advocate if they choose to do so during financial discussions
- Ongoing liaison between the school and the family during the period of financial difficulty will form part of the support offered.
- Individual circumstances will be considered when negotiating a payment plan to avoid creating a payment arrangement that is unaffordable.
- 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.
- Any alteration to school charges will be assessed on individual circumstances and made in consideration of a parent's ability to make some financial contribution over a specific period.
- The school will provide the parent with a written copy of an agreed payment arrangement.

Long Term Financial Hardship -

- Parents experiencing long term financial hardship are encouraged to contact the Business Manager through the General Office to discuss support arrangements that may be available to assist with school expenses. Long Term hardship consideration should be requested in writing to the School Principal, through the Business Manager.
- Parents should advise the school of their financial difficulties as soon as practicable and be honest and realistic in their assessment of their capacity to contribute to their child's education.
- The School Council will be advised of applications for consideration of hardship without being provided with names of families or students.
- Appropriate forms of support and assistance may include, but are not restricted to
 - waiving of fees
 - reduced fees
 - deferred payment or the extension of payment deadlines

- flexible payment plans – beyond what is available in the school's standard policy
- second hand options, e.g. uniforms, text books and resources, stationery
- resources that can be loaned from the school, e.g. text books (digital and/or hard copy), laptop devices, essential equipment such as graphic calculators.
- referral to government assistance programs and community assistance programs in the local area.

Short Term Financial Hardship -

Parents experiencing short term financial hardship are encouraged to contact the Business Manager to discuss payment arrangements available to assist with school expenses. An assessment of short-term hardship generally means Parent Funded contributions are given extensions of time for payment and an assessment of optional items selected is reviewed.

Family Support Options -

Limited supplies of some second hand uniform, texts and school equipment can also be accessed by contacting the General Office. Details regarding the Camps, Sports & Excursion Fund (CSEF) regarding eligibility and application processes are available at <https://www.education.vic.gov.au/about/programs/Pages/csef.aspx> as well as the State Schools Relief program are available at www.ssr.net.au/schools These programs can be discussed further by contacting the Office Administration team at the school.

RELATED DOCUMENTS

DET Parent Payment Policy at

<https://www.education.vic.gov.au/school/principals/spag/management/pages/parentpayments.aspx>