



2019 FINANCIAL HARDSHIP POLICY

1. Purpose:

Nossal 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 for their student at Nossal High School.

2. Scope:

- 2.1 Financial hardship involves an inability of the parent to pay essential education expenses rather than an unwillingness to do so.
- 2.2 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
- 2.3 Situations where a parent is simply experiencing temporary payment difficulties would not necessarily be addressed by this policy.

3. Policy Statement:

- 3.1 To 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.
- 3.2 To provide payment options and information regarding assistance programs and agencies to parents who are experiencing financial hardship.
- 3.3 To provide a process to assess a parent's eligibility for assistance under the Financial Hardship Policy considering their individual circumstances.
- 3.4 To reach a financial arrangement that is reasonable for both parties.

4. Responsibilities:

Implementation:

- 4.1 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 Assessment:

- Parents experiencing long term financial hardship are encouraged to contact the Business Manager, Ms. Gayl Shute on 8762 4655 or at gayl.shute@nossalhs.vic.edu.au 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. Application should be forwarded to the Business Manager at gayl.shute@nossalhs.vic.edu.au
- 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
 - o waiving of fees
 - o reduced fees
 - o deferred payment or the extension of payment deadlines
 - o flexible payment plans – beyond what is available in the school's standard policy
 - o second hand options, e.g. uniforms, text books and resources, stationery
 - o resources that can be loaned from the school, e.g. text books (digital and/or hard copy, devices, essential equipment such as graphic calculators)
 - o 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 Accounts Receivable Officer, Mrs. Deepti Arora on 8762 4649 or at finance@nossalhs.vic.edu.au to 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:

- The Nossal High School Parents & Friends Association operate a second hand uniform shop on the first Monday of each month of term and an Annual Book and Uniform Sale on a Saturday in early December. Details are available at www.nossalhs.vic.edu.au
- Second hand uniform, texts and school equipment can also be accessed from "The Sustainable School Shop". Details available at: www.sustainableschoolshop.com.au
- CSEF – Camps, Sports & Excursion Fund. Details regarding eligibility and application processes available at <https://www.education.vic.gov.au/about/programs/Pages/csef.aspx>
- State Schools Relief – Details available at www.ssr.net.au/schools
- Community Assistance programs Refer Attachment A- "Cost Support For Families"

Communication with Families:

- Nossal High School Payment Policies (annually revised) are listed on the school website.
- A link to the website for policy information will be provided to parents via the School newsletter.
- As part of the Parent Funded Contributions information as detailed on CompassPay, a link to the website for policy information will be provided.
- Policies to be available on the Website in Term 4 of the preceding school year are:
 - NHS Parent Payment Policy
 - NHS Long Term Financial Hardship Policy
 - NHS Refunds – Camps & Excursions Policy.

Contact Details:

General enquiries and payment information should be addressed to finance@nossalhs.vic.edu.au

Feedback to the School Council in regards to the Parent Payments policy and annual charges should be addressed to School Council@nossalhs.vic.edu.au

Complaints should be addressed to The Principal at roger.page@nossalhs.vic.edu.au

5 EVALUATION AND REVIEW OF THE IMPLEMENT OF THE POLICY:

- 5.1 Nossal High School Council will annually monitor and update as required the implementation of the Parent Payment Policies. Parent feedback and impact on essential programs, activities and additional learning experiences will be reviewed.

6 RELATED LEGISLATION AND DOCUMENTS:


- 6.1 DET Parent Payment Policy

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

7 THIS POLICY IS AVAILABLE ON THE FOLLOWING PLATFORMS:

- 7.1 School website <http://nossalhs.vic.edu.au/> , Nossal High School Council Policy Records

8 APPROVAL AND REVIEW DETAILS:

Date Implemented	23rd October 2018
Author	Business Manager - Gayl Shute
Approved By	Nossal High School Council
Approval Authority (Signature & Date)	
Proposed Review Date	23rd October 2019
Responsible for Review	Business Manager
Date Reviewed	
Amended - YES or NO	

9. APPENDICES:

Appendix A Cost Support for Families

10. FEEDBACK:

- 9.1 Nossal High School staff, parents/carers and students may provide feedback about this document by emailing nossal.hs@edumail.vic.edu.au.

COST SUPPORT FOR FAMILIES

There are a range of different support options available for all families to help make the costs of education more affordable.

REDUCING SCHOOL COSTS

There are a number of cost-saving strategies that schools can implement to reduce the impact of school costs on families.

LOWERING THE COST OF ESSENTIAL STUDENT LEARNING ITEMS

Schools should look to engage multiple suppliers in order to offer a broad price variety and ensure supplier costs are competitive.

Schools should outline which Essential Student Learning Items on their booklists can be supplied by families themselves (i.e. substituted for low-cost or generic versions, or substituted for items that the family already owns, e.g. stationery, uniform items, school bag, calculator).

Iron-on school logos should be available for uniform items that can be purchased at a lower cost but require a school logo, e.g. hats, skivvies.

Schools should ensure that costs are minimised on excursions and should consider whether there are:

- any 'hidden' additional costs built into the excursion that may be unaffordable for some students, e.g. opportunity to purchase meals or souvenirs.
- transport alternatives – is it appropriate for students to walk or take public transport between locations?
- any virtual excursion or conferencing opportunities that could also enrich student's engagement with the learning and teaching program. (For more information, see: [Virtual Learning](#), [Virtual Conferencing](#))

SECOND-HAND STRATEGIES

Schools need to be aware of second-hand options available for items commonly required by students and communicate these to parents (e.g. uniforms, stationery, textbooks, calculators).

Second-hand options may include:

- A school-based uniform shop that sells both new and second-hand items
- Swap days at the start, middle and/or end of the year for uniforms, textbooks etc.
- Trading in second hand items through the school uniform or book supplier
- Online platforms, such as:
 - [State Schools' Relief clk2sell app](#)
 - www.sustainableschoolshop.com.au
 - trading websites (e.g. gumtree) or social media networks (e.g. private Facebook groups)

SCHOOL LOANS

Some resources can be loaned from the school for periods that can vary from daily to yearly, depending on the school and the resource. Some schools may require a deposit or assurance that damages will be paid for by the responsible party. Items available for loan could include text books (digital and/or hard-copy), devices, essential equipment such as graphic calculators etc.

GOVERNMENT ASSISTANCE PROGRAMS

- The [Camps, Sports and Excursions Fund](#) provides payments for eligible students to attend camps, sports and excursions. Families holding a valid means-tested concession card or temporary foster parents are eligible to apply and a Special Consideration eligibility category also exists.
- [State Schools' Relief](#) may cover the cost of new school uniforms, shoes, books and more for disadvantaged students. State Schools' Relief only responds to requests from school principals, assistant principals or welfare coordinators. Parents or Carers who are struggling need to make an appointment with the school to discuss their situation.
- [Student Scholarships](#) are generally awarded on the basis of academic achievement, participation in the school and local community, or financial need, but are not limited to these. The Department of Education and Training administers 35 different student scholarships, equating to approximately 250 scholarship awards as some scholarships have more than one award.

COMMUNITY ASSISTANCE

Schools are encouraged to develop strong links with local services and welfare groups which can provide specialist support and assistance to students and families in financial crisis. Connections with local businesses can also help families by providing discounts for low income families on school-related purchases (e.g. shoes, stationery).

INFORMATION SERVICES

- [Crisis Referral Information System \(CRIS\) Online Directory](#) provides a broad range of information for people seeking welfare assistance, advice and general referral and support. The online directory contains comprehensive information on services and organisations such as those providing support in respect to accommodation, domestic violence, drug & alcohol treatment, health, material aid and mental health.
- [Community Information and Support Victoria \(CISVic\)](#) is the peak body representing local community information and support services. Its member agencies assist people experiencing personal and financial difficulties by providing information, referral and support services including emergency relief.

COMMUNITY ASSISTANCE PROGRAMS

- [School Breakfast clubs](#)
School Breakfast clubs run throughout Victoria either by the school community or in collaboration with a non-government organisation. While [Foodbank](#) has established the School Breakfast Clubs program for 250 of Victoria's most disadvantaged schools with Victorian Government support, other organisations such as the [Australian Red Cross](#) and [Ardoch Youth Foundation](#) also assist schools to source donations to run School Breakfast programs.
- [Saver Plus](#) is an initiative of Brotherhood of St Laurence and ANZ, delivered locally by community organisations in 22 locations in Victoria. Saver Plus assists individuals and families on lower incomes to have every dollar up to \$500 saved over a 10-month period matched by ANZ to go towards education-related costs.
- [The Smith Family's 'Learning for Life program](#) provides financial support, guidance and mentoring for disadvantaged students. The Smith Family works with a select number of schools and may require referral from the school principal.
- [Travellers Aid Australia's Pathways to Education program](#) provides student travel passes to young people experiencing financial difficulties, enabling them to travel to school or other forms of training and education. The program is limited to students who attend secondary education in an alternative setting, namely community schools and secondary education at a tertiary institution.
- [A Start in Life](#) is an Australian charity based in New South Wales that provides assistance to disadvantaged students from kindergarten through to tertiary studies.
- [Good Shepherd Microfinance](#) provides affordable financial programs for people on low or limited incomes that may assist families to afford educational costs and other expenses. The [No Interest Loan Scheme \(NILS\)](#) provides access to fair and safe credit (up to \$1,200) for the purchase of essential goods and services delivered through a network of local community organisations in 650 locations across Australia, including through Financial Counselling Victoria and Travellers Aid.

COMMONWEALTH FAMILY ASSISTANCE

The Commonwealth Government provides a range of payments and services to help families look after their children's health, education and other family issues.

- The Child Care Benefit helps eligible families with the cost of outside school hours care, vacation care and registered care. For more information about eligibility and making claims, see Centrelink: [Child Care Benefit](#)

- To be eligible for either of the Family Tax Benefits, A or B, or a Parenting Payment, families must meet an income test. For more information, see: [Centrelink: Families](#)
- Depending on family circumstances, young people between 15 and 24 years of age may be eligible for [Youth Allowance](#), [Newstart Allowance](#) or [ABSTUDY](#). These payments provide financial support while young people are looking for work, studying, training or undertaking an Australian Apprenticeship.
- [Health Care Card](#) provides help with the with the cost of prescription medicine under the Pharmaceutical Benefits Scheme, Commonwealth-funded medical services, and access to state, territory and local government concessions. Families may be eligible for a Health Care Card if they receive specific Commonwealth payments or supplements or the maximum rate of Family Tax Benefit A.
- [Centrepay](#) is a free, voluntary service for Centrelink customers to pay expenses as regular deductions from their Centrelink payments. Centrepay can help families to pay for many types of bills, such as education fees and expenses, child care, rent, electricity, gas and water bills, or medical services.

ADDITIONAL INFORMATION

- [Ardoch School Costs Guide 2016](#)
Ardoch Youth Foundation has published a comprehensive list of support options available to provide financial assistance to families and reduce school costs.