



## 2020 FINANCIAL HARDSHIP POLICY

### 1. Rationale:

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.

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.**

### 2. Aim:

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.

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 considering their individual circumstances.

To reach a financial arrangement that is reasonable for both parties.

### 3. Implementation

- Hardship arrangements will be considered for families who are experiencing chronic long-term financial hardship or short-term crisis 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.

#### **4. 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](mailto: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](mailto: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
  - reduced fees
  - deferred payment or the extension of payment deadlines
  - flexible payment plans – beyond what is available in the school's standard policy
  - secondhand options, e.g. uniforms, textbooks and resources, stationery
  - resources that can be loaned from the school, e.g. textbooks (digital and/or hard copy, devices, essential equipment such as graphic calculators)
  - referral to government assistance programs and community assistance programs in the local area.
  - waiving of fees

#### **5. Short Term Financial Hardship**

- Parents experiencing short term financial hardship are encouraged to contact the Accounts Receivable Officer, Mrs Sharyn Gazzola on 8762 4649 or at [finance@nossalhs.vic.edu.au](mailto:finance@nossalhs.vic.edu.au) to discuss payment arrangements available to assist with school expenses.
- An assessment of short term hardship generally means parents are given extensions of time for payment and an assessment of optional items selected is reviewed.

#### **6. Family Support Options**

- The Nossal High School Parents & Friends Association operate a secondhand 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](http://www.nossalhs.vic.edu.au)
- Secondhand uniform, texts and school equipment can also be accessed from "The Sustainable School Shop". Details available at: [www.sustainableschoolshop.com.au](http://www.sustainableschoolshop.com.au)
- CSEF – Camps, Sports & Excursion Fund. Details regarding eligibility and application processes available at [www.education.vic.gov.au/csef](http://www.education.vic.gov.au/csef)
- State Schools Relief – Details available at [www.ssr.net.au/schools](http://www.ssr.net.au/schools)
- Community Assistance programs Refer Attachment A- "Cost Support For Families"

#### **7. 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.

#### **8. Contact Details**

General enquiries and payment information should be addressed to [finance@nossalhs.vic.edu.au](mailto:finance@nossalhs.vic.edu.au)

Feedback to the School Council regarding the Parent Payments policy and annual charges should be addressed to [school.council@nossalhs.vic.edu.au](mailto:school.council@nossalhs.vic.edu.au)

Complaints should be addressed to The Principal at [roger.page@nossalhs.vic.edu.au](mailto:roger.page@nossalhs.vic.edu.au)

## Monitoring and Review of the implementation of the policy

Nossal High School Council will annually monitor and update as required the implementation of the participation and refunds for camps, excursions and activities. Parent feedback and impact on essential programs, activities and additional learning experiences will be reviewed.

<b>Date Implemented</b>	26/04/2017
<b>Author</b>	Gayl Shute (Business Manager)
<b>Approved By</b>	Nossal High School Council
<b>Approval Authority</b>	
<b>Date Approved</b>	12/05/2020
<b>Responsible for Review</b>	School Council Finance Sub Committee
<b>Review Date</b>	October 2020
<b>References</b>	<a href="http://www.education.vic.gov.au/school/teachers/management/finance/Pages/guidelines.aspx">http://www.education.vic.gov.au/school/teachers/management/finance/Pages/guidelines.aspx</a>