

Croydon Community School & OPTIONS

Support for Families Experiencing Hardship Policy



PURPOSE

To ensure Croydon Community School & OPTIONS identifies and provides support for families experiencing hardship.

To ensure school-level parent payment policies and processes are transparent and compliant with the DET's policy requirements.

To ensure the school complies with the legislative requirements of the *Education and Training Reform Act 2006*.

SCOPE

This policy applies to the School Contact Person, the Business Manager, School Leadership, Teachers-in-Charge of organising school activities e.g. camps & excursions, sporting activities, teaching staff, any ES (Administration) Staff with responsibilities for receiving payments, parents/carers and School Council.

DEFINITION

Hardship refers to an inability 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.

Long Term Hardship

One standard means of determining longer term financial hardship is the possession of a valid means-tested concession card and/or the receipt of Centrelink benefits or allowances.

Short Term Hardship

There are also a number of circumstances that can impact a family's ability to pay student fees. In either the short or long term, such circumstances 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

POLICY

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. Assessing hardship and family difficulties on a case by case basis ensures the approach taken provides for a family-centred focus that is individualised and necessarily requires consideration of each and every situation.

In most cases, the school will need to rely on parents/carers to self-identify and seek hardship support.

However, the school recognises that teachers are often the first to see indicators of hardship – whether this is through the child not having the same materials as other class members, through repeated non-payment for activities or excursions, or through other means. If staff members have reason to believe that a child’s family may be experiencing hardship, they must bring this to the attention of the Parent Payment Contact Person, Wellbeing Officer and/or the Principal.

The school acknowledges that not all families will arrange to meet with the parent payment contact person directly, and thus a proactive approach is needed to assess whether there are families who may require hardship support. This method of identifying hardship highlights the need for strong communication to the school community of the support options available for all families. The school e.g.

General

- Has established links with agencies and organisations in the local area so that specialist support and assistance can be provided for children and families in financial crisis.
- Has developed a policy regarding fundraising within the school, ensuring that low-income families are not pressured or embarrassed in any way.
- Has developed practices to ensure that staff members are regularly reminded of the needs of low-income families and children.
- Has access to or provides interpreters.
- Makes every effort to ensure that low-income families are aware of their education-related social security and government concession entitlements. This could include: information sessions, regular bulletins about updates and changes; input at parents & friends meetings, display of appropriate information in school foyers, etc.
- Monitors booklists and other equipment requirements to ensure that unnecessary items are not added as “compulsory” purchase items.
- Monitors booklists and other equipment requirements to ensure that expensive items are not included without sound educational reasons being provided in a structured school forum.

Camps/Excursions/Incursions

- Ensures that costs are kept to a minimum at each year level.
- Makes dignified and discreet provision for families who cannot afford even low-cost excursions for students to participate at no cost.
- Ensures that students who miss excursions are followed up discreetly; did they ring in “sick” because the family could not afford the excursion, etc.?
- Has a policy regarding trips, camps and large-scale excursions to ensure that costs are kept as low as possible and that provision is made to subsidise or totally cover costs of low income children if necessary.
- Has policies regarding end of term and end of year activities e.g. Graduation to ensure that venues are accessible in terms of cost, and that dress codes involved do not require students to purchase expensive clothing as a matter of course.

Learning

- Has developed approaches for the use of computer and other information technology which does not assume students have access to one in their own homes

- Has developed an approach to the setting of homework that does not assume that every student has a quiet, dedicated space to study at home, or has made provision for a homework space/program at school for children.

Nutrition

- Has developed a canteen policy which enables the dignified provision of nutritious food supply to needy children when necessary.

Strategies to increase engagement and raise awareness on their hardship policy will include:

- ensuring there is sufficient information available regarding the school's hardship arrangements, and that the location and language used to promote hardship arrangements on the website or elsewhere are intuitive and accessible
- publishing the school's Parent Payment Policy and implementation, including hardship arrangements, both as printed copies to be accessed at the school and on the school website as downloadable copies
- use of appropriate, non-judgmental language to address parents/carers facing hardship
- providing culturally responsive communication that draws on visual information and limits the use of technical terms to assist families from non-English speaking backgrounds as applicable
- producing communication materials in languages other than English commonly spoken in the local government area. [Victorian Interpreting and Translating Service](#) provides a free translation service through DET for key school communications (word limits apply)
- ensuring that parents/carers are aware of available supports throughout the school year through a variety of means, e.g. school newsletter, social media, within excursion permission forms

The school will be proactive in dealing with hardship and will endeavour to identify families experiencing difficulty through teachers and other appropriate strategies as described above.

The school will assess where there may be barriers to learning and participation for children on the basis of financial hardship. The DET aims to assist schools to ensure their activities and procedures are sensitive to low income families. Also, the [Low Income Awareness Checklist for Schools \(docx - 69.48kb\)](#) has been developed by Good Shepherd to help schools assess where there may be barriers to learning and participation for children from low income families.

Specific Hardship Arrangements for Croydon Community School & OPTIONS

1. Through the newsletter, the Principal will encourage parents/carers to make an appointment to discuss with them the range of support options available, and to negotiate an appropriate alternative arrangement, such as payment by instalments, obtaining support from State Schools Relief, accessing the Camps, Sports & Excursions Fund and welfare and support agencies that have established partnership arrangements with the school.
2. Decisions about how to manage non-payment of essential items or optional extras will be made on a case-by-case basis.
3. This hardship consideration statement will be communicated to parents/carers clearly and in a timely manner.
4. All parents/carers will be provided with the name and contact details (phone number and email address) of a nominated School Contact Person. This school has nominated the Business Manager to fulfil this role.
5. Parents/carers will be assured that their child/children will have access to the educational opportunities being offered by the school.
6. The School Contact Person undertaking this function will do so with sensitivity, respect and understanding to ensure she/he is responsive to families' needs.
7. It is not acceptable to use coercion or harass parents/carers to obtain payment.
8. Under no circumstances will collectors of any type, including debt collectors, be used by the school to obtain any funds from parents/carers.
9. The School Contact Person will have authority to use their discretion and make alternative payment arrangements such as:

- waiving of fees
- reduced fees
- deferred payment
- flexible payment plans
- cost saving options such as substituting one item for another, using resources that can be loaned from the school
- referral to government and/or community assistance programs

10. When discussing payment and support options with parents, the parent payment School Contact Person is required by DET to:

- allow parents/carers to be accompanied by a support person or community advocate if they choose to do so
- explain to parents/carers that the learning and teaching program builds on the free instruction in the standard curriculum and outline how parent payments support educational outcomes
- outline that the *Education and Training Reform Act 2006* empowers School Councils to charge fees to parents/carers for goods and services made available or provided by the school to a child of the parent (section 2.3.6(c)) and provide another copy of the Parent Payments Policy if this assists in the conversation
- assure parents/carers that their children will be supported to participate in learning activities regardless of the family's inability to pay
- enable parents/carers to nominate a payment and/or schedule they can afford
- provide information on the supports available, including government assistance programs, legal and/or financial counselling and assistance from local community and welfare organisations and refer parents where applicable
- abide by the hardship policy principles in the practice and delivery of hardship support to families
- abide by principles of good practice in this policy

FURTHER INFORMATION AND RESOURCES

References:

www.education.vic.gov.au/school/principals/spag/management/pages/parentpayments.aspx

In the event of a parent complaint, the school will refer to:

- Complaints Policy.

Please refer also to the documents Supporting Families Experiencing Hardship, the Low income Awareness Checklist for Schools and the Cost Support for Families at the website above.

REVIEW CYCLE

This policy, first developed in this format in April 2019 and will be reviewed annually (preferably in February) or if guidelines change (latest DET update late November 2017).