

A-7 Financial Hardship Policy

NQS

QA. 6.1.3	Current information about the service is available to families.
QA. 6.2.2	Current information is available to families about community services and resources to support parenting and family wellbeing.
QA. 7.3	Administrative systems enable the effective management of quality service
QA. 7.3.1	Records and information are stored appropriately to ensure confidentiality, are available from the service and are maintained in accordance with legislative requirements.
QA. 7.3.2	Administrative systems are established and maintained to ensure the effective operation of the service.

National Regulations

Reg. 168	Education and care service must have policies and procedures
Reg. 171	Policies and procedures to be kept available
Reg. 172	Notification of change to policies or procedures
Reg. 181	Confidentiality of records kept by approved provider

POLICY STATEMENT

BAC Account Management Team – Finance and account personnel (currently outsourced to Liveco)

BAC Committee – Committee as defined in the BAC Constitution and comprised of Elected Office Holders and Ordinary Committee members.

BAC Committee Members - Elected Office Holders and Ordinary Committee Members.

BAC Management Team – BAC Director and supervisors

Elected Office Holders - the President, Vice President, Secretary and Treasurer of the BAC

Ordinary Committee Members - Persons who have been nominated, and had their nomination accepted to participate in the committee as 'ordinary members' as defined in the BAC Constitution.

BAC services – before and after school care and vacation care

Payment schedule – Agreed plan for payments for BAC services to be made by members outside of the terms of the Fee policy.

Purpose

The Bronte Activity Centre (BAC) recognises that some parents / carers may from time to time experience financial difficulty which will impact on their ability to pay for BAC services.

This may be due to:

- loss of employment
- serious illness, disability, or death in the family, or
- separation, divorce, or other family crisis.

Each individual case will differ. The BAC will handle each case with confidentiality and respect and take time to understand the needs arising from the specific financial hardship. In appropriate circumstances, BAC will work with the family to develop a payment schedule to support the family to continue to access

BAC services. The offer of a payment schedule is at the sole discretion of the BAC Accounts Management Team and ultimately, the BAC Committee.

Eligibility

A parent or carer is eligible to apply for a payment schedule under this policy if they have:

- Child/ren enrolled at Bronte Public School, and
- Current BAC membership.

Payment Schedule

The BAC Account Management Team will work with parents / carers experiencing financial hardship to establish payment schedules for outstanding fees that are affordable and sustainable.

Notification of financial hardship

In order to access a payment schedule, Parents / carers are required to notify the BAC Account Management team of difficulties being experienced paying for BAC services used. This may be done by email and/or phone.

Following notification of financial hardship to the BAC Account Management Team a payment schedule will be proposed, documented, and agreed between the BAC Account Management Team and the respective parents/carers.

Provision of relevant information

Parents/carers must engage with the BAC Account Management Team and provide information requested. Failure to provide requested information or documentation and failure to respond to

reasonable attempts at contact by the BAC Account Management Team will result in termination of a payment schedule or discussions.

Development of payment schedule

To ensure an appropriate payment schedule is calculated, the BAC Account Management Team will take into account the proposed use of BAC services by the family and the payment required to clear arrears over an agreed period of time.

Payment schedules must be no longer than 12 months in duration from the date the schedule is agreed. Within that limit, the duration of the payment schedule is dependent on the nature of the hardship, and the capacity to pay.

Compliance with payment schedule

Failure to comply with the agreed payment schedule for 2 payment cycles will result in immediate suspension of access to BAC services and the engagement of independent debt collection services, except in exceptional circumstances.

The BAC Accounts Management Team may require additional information or documentation in order to avoid suspension of BAC services and referral to independent debt collection services.

Confidentiality

BAC is committed to respecting the confidentiality and personal information of all BAC members. The BAC Committee will only be provided with de-identified information by the BAC Account Management Team regarding the number of families, the details and status of payment schedules entered into under

this policy except in circumstances where a member of the Committee seeks to access this policy and enter into a payment schedule.

In circumstances where a Committee member seeks to access this policy, the BAC Accounts Management Team will advise current BAC Committee members of the proposed payment schedule for the debt and the Committee member seeking access to the policy will recuse him or herself from any decision-making or discussion regarding their specific case.

The role of the BAC Committee

The BAC Committee will support the BAC Account Management Team with decisions when payments are in arrears and suspension of services and/or engagement of independent debt collection agency is required.

A parent / carer may contact the BAC Committee in writing at any time if they are unhappy with the way the BAC Account Management team is managing their account under the Financial Hardship Policy.

Committee members will notify the Committee of any conflict of interest in relation to seeking access to this policy and will recuse themselves from any relevant discussion or decision-making.

Sources

- Educational and Care Services National Regulations 2011
- National Quality Standard
- Children (Education and Care Services National Law Application) Act 2010
- Privacy Act 1988
- Department of Human Services – ‘Assistance with Child Care Fees’