



# **FINANCIAL HARDSHIP POLICY**

## **TANGO NETBALL CLUB FINANCIAL HARDSHIP POLICY**

### **POLICY**

Any member who is suffering financial hardship and has a difficulty paying fees in any single playing season at the Club may apply for a variation of fee paying requirements based on their personal circumstances that are subject to assessment by the Club.

### **PROCEDURES/LIMITATIONS**

1. Any member who is suffering financial hardship and has difficulty paying playing, or other fees, at the Club may apply in writing to the Secretary for a variation of fee playing requirements.
2. The application shall be made in confidence and based on personal circumstances that are subject to assessment in accordance with procedures outlined in this policy.
3. The application shall apply to fees for a current playing season only. A separate application is required for each playing season whether or not any future application is based on the same or other personal circumstances.
4. The Secretary shall forward each application received for confidential assessment by a Sub-Committee consisting of the President and Treasurer.
5. The Sub-Committee may contact or meet with the applicant (by delegation or as a group) and may require any evidence it thinks is necessary to corroborate an application having regard to club requirements, the needs of the applicant and sensitivities regarding the personal circumstances.
6. The Sub-Committee shall treat each application as an exception to the rules of the Club and may facilitate payment of fees in accordance with the following alternatives listed in priority order for decision:
  - Allow part payment of fees throughout a current season in accordance with schedules agreed in consultation between the Sub-Committee and applicant.
  - Reduce the amount of fees to be paid in consultation between the Sub-Committee and applicant.
  - Waive the payment of fees by the applicant for the relevant season only.
7. The Sub-Committee shall advise the applicant in writing regarding its decision, which shall be recorded confidentially by the Secretary for future reference if required at the Club.
8. The President shall advise the Management Committee about any decision to vary payment of fee paying requirements for an applicant provided that personal details of the applicant and their circumstances are not revealed to committee members.

9. The President may refer the applicant to the Welfare Officer for further contact if it is considered beneficial provided the applicant agrees to the referral and confidentiality concerning the details of each application is maintained.

## **PAYMENT PLANS**

Tango Netball Club acknowledges that at times, a payment plan may need to be established to support families. Any member who is seeking a payment plan at the Club may apply in writing to the *Treasurer* prior to *close of registrations*. A new application must be submitted each season.

A payment plan for an upcoming season, will not be approved if there are funds outstanding from a current season.

A payment schedule will be developed between the applicant and the Treasurer. Players who are on payment plans must adhere to the conditions of the payment plan as outlined below:

- Payment must be made at the agreed time (e.g. weekly, fortnightly, monthly) in the agreed method (e.g. direct debit). It is the responsibility of the player or Parent/Guardian that the payment is received by TNC at the agreed time.
- In the event that payments are not made at the agreed time, the player will become unfinancial and will therefore be ineligible to play the next game.
- Players will only be permitted to take to the court if all payments have been made in accordance with the agreed upon schedule.
- Payment plans are approved at the Treasurer's discretion. If a payment plan has not been adhered to in a previous or current season, the Treasurer reserves the right to refuse approval of a subsequent payment plan or vary the amount of the upfront payment and/or repayment amount.
- The Treasurer may notify playing associations of any unfinancial players.

## **COMMENTARY**

The purpose of this policy is to facilitate the playing of netball by a member who might not otherwise be able to play due to exceptional difficulties paying playing fees in any one season as the result of personal circumstances beyond the control of the member or their family. It is realised the payment of fees is a financial impost for all members; however, there are some circumstances beyond the normal that may require special consideration by the Club. This policy is designed to facilitate consideration of these circumstances as an exception to benefit both members and the Club.

Applications under this policy shall be made in confidence having regard to any sensitivity involved. In particular, are the personal circumstances of the applicant that are subject to assessment to validate the reason for any decision. It is intended the Secretary, who shall receive and process each application and the President and Treasurer meeting as a Sub-Committee to review each application, are the only club officials privy to the personal circumstances of an applicant. However, the Management Committee shall be advised in general about any decision and the

Welfare Officer may be engaged to assist an applicant provided confidential details are not revealed.

It is intended a written summary of each decision will be provided to an applicant who may also be contacted personally to discuss the detail and background of any decision. The Secretary shall record each application and the written decision for future reference within the Club if required. Any decision to reduce or waive fees should only be made in exceptional circumstances and every effort should be made to support the paying of the full amount of any fees prior to considering reducing or waiving of a fee.

**REFERENCE**

TNC Constitution (Clause 8)