

SUPPORTING FAMILIES EXPERIENCING HARDSHIP

QUESTIONS AND ANSWERS

WHAT IS HARDSHIP?

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.

HOW WILL SCHOOLS IDENTIFY HARDSHIP?

EARLY IDENTIFICATION THROUGH COMMUNICATION

Early identification is critical in supporting families manage financial hardship and so it is essential that schools employ proactive strategies to help identify customers experiencing hardship.

Schools will need to develop and implement strategies to increase engagement and raise awareness on their hardship policy. Considerations should be given to:

- ensuring there is sufficient information is 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-judgemental language to address parents 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
- 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 are aware of available supports throughout the school year through a variety of means, e.g. school newsletter, social media, within excursion permission forms.

PROACTIVE SCHOOL STAFF

While schools may need to rely on parents to self-identify and seek hardship support, teachers are often the first to see indicators of hardship – whether that be through not having the same materials as other class members, through repeated non-payment for activities or excursions, or through other means.

School staff members that have reason to believe that a student's family may be experiencing hardship should bring this to the attention of the parent payment contact person, student support services officers and/or the principal.

As not all families will arrange to meet with the parent payment contact person directly, a proactive approach is needed to assess whether those families who have sought assistance through the Camps, Sports and Excursions Fund may require broader 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.

HOW IS PARENTAL HARDSHIP ASSESSED?

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.

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. While this is commonly used as an eligibility criterion for government assistance programs, such the Camps, Sports and Excursions Fund, it does not account for many other indicators of long term hardship, such as homelessness.

SHORT TERM HARDSHIP AND CONTRIBUTING STRESSORS

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

WHAT HARDSHIP ARRANGEMENTS WILL BE AVAILABLE?

For parents willing to contribute but limited in their ability to, the parent payment contact person(s) will use their discretion and act within the mandate of the policy and guiding principles to negotiate appropriate forms of payment assistance.

Where possible, schools may offer to reduce the quantum or alter the timelines of requested parent payments. This can include, but is not limited to:

- Waiving fees
- Reduced fees
- Deferred payment or the extension of payment deadlines
- Flexible payment plans – beyond what is available in the school's standard policy
- Loan-to-own strategies, such as for devices and other hardware.

Schools should offer a range of support options that help reduce costs for families, particularly those experiencing financial difficulty. This can vary from taking steps to make items and services more affordable, to referral to government assistance programs, to developing partnerships with community organisations. For more information, see [Cost Support for Families](#).

HOW CAN SCHOOLS ENCOURAGE SOCIAL INCLUSION OF FAMILIES EXPERIENCING FINANCIAL HARDSHIP?

Low-income families, parents and children may be experiencing life circumstances that prevent them from participating in school life. This includes parents worrying that their child will be treated differently if they can't afford a uniform, books, stationery or transport.

A booklet has been developed as part of Anti-Poverty Week to help schools implement effective school practices to support low-income families and identify areas where students might be excluded. Some of the suggestions will work towards producing a more inclusive environment and help reduce school costs for all families.

For more information see, ['Social Inclusion at School: How to help low-income families'](#)

The Low Income Awareness Checklist for Schools is another response designed to help schools assess where there may be barriers to learning and participation for students from low-income families. The checklist was tested in a number of Victorian schools as part of the Standpoint Project, a research partnership between Good Shepherd, Victoria University and the Department.

For more information see: [Low Income awareness checklist](#)

For children and young people in these circumstances it's important that every support is provided to ensure they can access and participate in learning experiences at school.

WHAT ARE THE RIGHTS AND RESPONSIBILITIES OF PARENTS?

Parents experiencing hardship who approach the school can expect to:

- Be treated with respect, dignity, sensitivity and without judgement
- Have their circumstances individually considered
- Have their identity and circumstances kept confidential to the relevant school personnel
- Nominate a support person to accompany them to any meetings with parent payment contact persons
- Receive prompt information on the support options available and government assistance programs
- Discuss the amount they can afford and negotiate the terms of payment
- Revisit their parent payment plan at any point during the school year
- Receive free access to a language interpreter service if required

Parents who engage with the school to discuss hardship should be encouraged to:

- Advise the school of their financial difficulties as soon as practicable
- Act reasonably in their negotiations with Parent Payment contact person and school staff in pursuit of a mutually acceptable outcome
- Be honest and realistic in their assessment of their capacity to contribute to their child's education.
- Advise their Parent Payment contact person if their circumstances change as soon as practicable
- Maintain contact with the Parent Payment contact person if this is required