

# **FINANCIAL HARDSHIP POLICY**

#### **Purpose**

The purpose of the policy is to establish guidelines and procedures for parents and guardians experiencing financial hardship to allow a child / youth an opportunity to participate in netball programs.

#### Background

The Metro Jets recognises that from time to time families experience financial hardship making it difficult for parents of players to satisfy registration fees.

## **Policy Statement**

Registering to play with Metro Jets Netball Club is a whole season commitment. The Club incurs expenditure, mostly committed to the commencement of the season. Player registration fees are relied on to fund the Club's operations to deliver a quality program at a reasonable cost.

To aid those families labouring the affordability of registration fees as a single instalment, a payment arrangement can be considered. In these instances, referral to Club Treasurer is required to arrange payment plan.

For those families suffering severe financial difficulty where primary financial needs are somewhat compromised, discretional spending has to be reduced or abandoned, consideration may be given to reduce registration fees.

As we are a not for profit organisation reduction in fees would be at the discretion of the committee and the number of participants in any such program would be limited.

# **General Considerations**

- All approved financial hardships expire each season (Winter / Summer).
- Hardship participants should expect to pay a minimum of \$200 per season.
- This policy applies to Registration fees. It does not apply to uniforms, etc.
- Player must attend all practices and games.
- Payment arrangements may include volunteerism in support of Metro Jets. Examples
  of this point are but not limited to:
  - Umpiring / coaching a team
  - o Participation in Metro Jets fundraisers
  - Other needs of Metro Jets to be determined by the committee, as the need arises

#### **Process**

- To be considered for a financial hardship arrangement, the parent, guardian or concerned third party of a perspective youth / child participant must submit a letter to the Secretary of Metro Jets requesting consideration and why. The financial hardship request will be kept confidential. Only the committee members designated to review the request will have knowledge of it.
- 2. The Letter must include the following:
  - o Player's name.
  - o Parent's / Guardian's name, address, phone number and e-mail address.
  - o Team Grade.
  - Reason for request.
  - Season impacted (winter / summer).
  - Proposed payment plan if any.
- 3. Upon receipt of letter, the Metro Jets Secretary will convene with appropriate committee members to review request.
  - The Secretary will present the financial hardship to the committee,
  - The committee will then vote to approve, decline or propose another solution for the request. A quorum of the committee must be present to decision hardship request.
  - The Secretary will communicate the committee's decision and any related payment plan by letter or email to the Applicant.

Metro Jets reserves the right to request further information to proceed with the request to assist in establishing a sound understanding of the hardship situation.

Lodging a request for hardship does not automatically grant the applicant with an approval outcome.

### Monitoring

The Applicant shall make payments as stipulated in the decision letter / email.

The secretary shall report to the committee the status of Financial Hardship approved arrangements on a regular basis.