

East Gippsland Waterdragons Financial Hardship Policy

Purpose

The East Gippsland Waterdragons is committed to supporting our members and the wider community to promote inclusivity at our club by providing an environment that enables as many players/participants to enjoy the sport as possible.

This policy is designed to establish guidelines and procedures to provide financial assistance in cases of genuine need, to facilitate participation by players who might not otherwise be able to due to financial difficulties.

Policy Statements

Any member who faces genuine difficulty paying fees at the Club may apply for a variation of fee requirements based on personal circumstances that are subject to assessment by the Club.

ELIGIBILITY CRITERIA

To be eligible for consideration for financial support you should possess an Australian Low-Income Health Care Card that is current at the application date.

If you do not possess an Australia Low Income Health Care Card but believe you are a candidate for financial support, please provide a brief written summary and relevant supporting documentation in your application.

AVAILABLE ASSISTANCE

The Club may be willing to offer the following financial hardship support:

- 1) Payment plan to organise instalments to pay registration fees
- 2) Reduction or waiver in registration fees to be paid by the applicant (part or total)
- 3) In exceptional cases, funding or second-hand options may be provided to cover purchase of compulsory personal playing equipment
- 4) De-registration and refund of fees minus any apportioned expense outlaid by the club, as determined by the club.

The Financial Hardship Policy is not designed to support the following:

- 1) Travel expenses (public transport fares or petrol)
- 2) Additional equipment or uniform other than the items nominated above

Any decision to reduce or waive fees should only be made in the more extreme circumstances and every effort should be made to support the paying of the full amount for any fees prior to considering reducing or waiving of a fee.

Financial Hardship support is offered subject to funding and the receipt of worthy applications. Any decision made regarding Financial Hardship is final and at the sole discretion of the Club and its Committee.

Procedures

Any member who has difficulty paying registration or other fees at the Club may apply in writing to the Club for a variation of registration fees.

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.

The application shall apply to fees for the current playing season only. A separate application is required for each playing season whether any future application is based on the same or other personal circumstances.

HOW TO APPLY

To apply for financial support, a participant (or parent) will need to:

- 1) Submit an email or letter no longer than one A4 page to the Club at secretary@waterdragons.org.au briefly outlining the following details:
 - Details of financial hardship
 - Amount of funding or arrangement requested
 - Any supporting documentation relevant to your application (Eg. Copy of Concession Card, Health Care Card, etc)
 - The best contact email/phone number you can be contacted on during the assessment period
- 2) Attend a brief interview/phone call with the President & Treasurer (or alternative committee member) to discuss best way club can provide support and in the case that additional information/evidence is required to substantiate your application.

Should you have any questions concerning your application please contact the secretary@waterdragons.org.au at least five (5) days prior to the deadline to ensure your query can be handled without delaying the submission/review of your application.

ASSESSMENT CRITERIA AND PROCESS

Due to the sensitive and diverse nature of these applications, the assessment criteria remain broad. However general criteria are provided below:

- 1) Applications will be assessed on a need's basis, rather than a first-come, first-served basis.
- 2) All applications will be assessed on a case-by-case basis by a sub-committee consisting of the President, the Treasurer, and the Registrar of the club. Any other member may be added or substituted to this sub-committee where required.
- 3) Successful and unsuccessful applicants will be notified in writing within three (3) weeks of the close of applications.
- 4) Should you have any issues regarding the assessment process please contact Insert club email. We will endeavour to respond to you within two (2) weeks.

The decision to offer financial support is solely at the discretion of the Club Committee and may comprise all or part of the amount requested by the applicant.

Due to the sensitive nature of financial hardship applications the Club will be unable to provide any information on other applicants' submissions.



DATES AND DEADLINES

ACTIVITY	DATE
Closing Date for All Applications	Three (3) weeks prior to Registration Closing Date
Applicants Notified of Outcome	Three (3) weeks after Registration Closing Date

HANDLING OF PERSONAL INFORMATION

The Club respects the privacy of all applicants and will request the minimum of personal information necessary to assess the validity of the application.

It is intended that only the following members of the Club Committee (who will form the sub-committee to review each application) will be privy to the applications:

- 1) President
- 2) Treasurer
- 3) Secretary/Registrar
- 4) Any other committee member nominated to take the place of one of the above.

The broader Club Committee will be advised about the overall decisions made in respect to this policy. The nature of this information will be limited to the number of applications and the total amount of support distributed.

Should there be a need to deviate from this process the applicant will be informed, and consent requested prior to the distribution of any personal information more widely.

The club will provide a succinct written summary of each decision 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 as required.

Disclaimer/Notes

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