

Financial hardship



Jabiru Kids will not refuse services to children because of genuine financial hardship faced by their caregivers. We are committed to giving consideration and assistance to families who are experiencing financial hardship. We have developed a Financial Hardship Policy that outlines what financial hardship is and how we can assist.

Financial Hardship involves a crisis of inability, rather than an ongoing unwillingness, to pay your fees to us. Financial hardship usually results from unforeseen factors and involves a temporary increase in financial commitments, or decrease in financial capacity. You **MUST** notify us **IMMEDIATELY** that you are aware of your hardship. This policy cannot usually be applied retrospectively as a means of avoiding fees that have already accumulated. It can only usually be used to establish future fees and costs.

Examples of hardship could include sudden uninsured loss, such as loss of a family business or income, loss of a family home and possessions by fire or flood, unexpected costs or loss of income resulting from an accident, life-threatening illness or death, or sudden loss of income resulting from theft or fraud. Financial hardship could include families who have no access to regular income because of refugee status.

Financial hardship does **NOT** apply simply because a person is in a life circumstance of low income that is shared by many other people and for which the Commonwealth Government provides various forms of income maintenance and support. For example a person is not in financial hardship just because they are a pensioner, unemployed, or a sole parent. However a person in categories like this may be more vulnerable to unexpected increases in costs or unexpected losses of income, which may make them eligible for financial hardship consideration.

Financial Hardship Agreement

If you are experiencing hardship, you can ask to enter into a private personal arrangement with us about your fees and payments for an agreed period. Jabiru Kids will issue you with a written confirmation of the agreed arrangement. This arrangement will be treated the same as if it was any other financial arrangement with us in terms of expectations for timely payment and recovery of overdue amounts. We will attempt to contact you by phone, mail or email should the arrangement not be kept by you prior to taking further credit management action.

To enter into a Financial Hardship Private Personal Agreement with us, you should ask us to provide you with an Application Form which your Program Site Manager or anyone in our Office can assist you to complete, in total privacy. That form will contain additional information that should also be considered as part of this policy.

You may, as part of this process, be asked to submit evidence to a third party nominated by Jabiru Kids to support your claim of hardship, and if that third party recommends that you engage in budget and financial counselling, that may at our discretion, be made a condition.

