



FINANCIAL HARDSHIP POLICY

Definition

Financial hardship is defined as a situation where a member wants to pay but is not in a position to do so. Financial hardship cases are not all alike and should be addressed on a case by case basis in a fair, equitable and consistent manner.

Purpose

The purpose of the policy is to establish guidelines and procedures for parents, guardians and members experiencing financial hardship to allow members an opportunity to participate in Tennis Programs.

Any member who has a difficulty paying fees in any one playing season at the West Lakes Tennis Club (*herein after referred to as the "Club"*) may apply for a variation of fee requirements based on personal circumstances that are subject to assessment by the Club. This policy is designed to facilitate consideration of these circumstances as an exception to benefit both members and the Club.

Background

Registering to play with West Lakes Tennis 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.

PROCEDURES

1. Any member who has difficulty paying, playing or other fees at the Club may apply in writing to the President for a variation of fee playing requirements. (*see PROCESS section below*)
2. The application shall be made in confidence having regard to any sensitivity involved 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 President shall forward each application received for confidential assessment by a Sub-Committee of the West Lakes Tennis Club Committee consisting of the President and Treasurer. Only the selected Sub-Committee members designated to review the request will have knowledge of it.
5. The President of the Sub-Committee may contact or meet with the applicant and may require any evidence it thinks necessary to corroborate an application having regard to club requirements, the needs of the applicant and sensitivities regarding the personal circumstances. Upon receipt of letter, the President will convene with the Sub-Committee to review the request.
 - The Sub-Committee will vote to approve, decline or propose another solution for the request. A quorum of the Sub-Committee must be present to arrive at a final decision of the hardship request.
 - The President will communicate the committee's decision and any related payment plan by letter or email to the Applicant which shall be recorded confidentially by the President for future reference at the Club, if required.

Policy Writer:	Tania O'Loughlin	Version:	FINAL
Club:	West Lakes Tennis Club	Date Approved:	March 2019
Reviewers:	West Lakes Tennis Club Committee	Review date:	March 2024
File Name:	WLTC Hardship Policy 2019.doc		Page 1 of 2



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 a schedule agreed in consultation with the applicant.
 - Reduce the amount of fees to be paid by the applicant.
 - Waive the payment of fees by the applicant for the relevant season only. 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.
7. The President shall advise the Treasurer about any decision to vary payment of fee paying requirements for an applicant.

PROCESS

To be considered for a financial hardship arrangement, the parent/guardian of a perspective child participant or member must submit a letter to the President of West Lakes Tennis Club requesting consideration and why.

The financial hardship request will be kept confidential. Only the Sub-Committee members designated to review the request will have knowledge of it.

The Letter must include the following:

- Player’s name
 - Parent’s/Guardian’s name (for junior members) or Member name, address, phone number and e-mail address
 - Team Grade
 - Reason for request
 - Season impacted (winter/summer)
 - Proposed payment plan - if any
1. Upon receipt of letter, the President will convene with appropriate Sub-Committee members to review request,
 2. The President will present the financial hardship to the Sub-Committee,
 3. The Sub-Committee will then vote to approve, decline or propose another solution for the request. A quorum of the committee must be present to arrive at a final decision of the hardship request.
 4. The President will communicate the Sub-Committee’s decision and any related payment plan by letter or email to the Applicant.

West Lakes Tennis Club 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 President shall report to the committee the status of Financial Hardship approved arrangements on a regular basis.

Policy Writer:	Tania O’Loughlin	Version:	FINAL
Club:	West Lakes Tennis Club	Date Approved:	March 2019
Reviewers:	West Lakes Tennis Club Committee	Review date:	March 2024
File Name:	WLTC Hardship Policy 2019.doc		Page 2 of 2