

# BORDER RIVERS CHRISTIAN COLLEGE

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## Financial Hardship Policy (Matthew 25:35-40)

<b>Purpose:</b>	The purpose of the Hardship policy is to provide a framework for financial assistance through discounted fees, provided to families Border Rivers Christian College in the case of genuine need through proven hardship.	
<b>Scope:</b>	This policy applies only to families of the College who currently have children enrolled. It is to be noted that in all matters pertaining to fee relief and hardship that the Principal has discretion within this policy, and that the Principal's decision is final.	
<b>Status:</b>	Approved	<b>Supersedes:</b> N/A
<b>Authorised by:</b>	Board Chair	<b>Date of Authorisation:</b> April 2018
<b>Review Date:</b>	Annually	<b>Next Review Date:</b> September 2026
<b>Framework Owner:</b>	BRCC Board of Directors	

## Version History

Version	Date	Notes
1.0	April 2018	Draft awaiting approval
1.0	April 2018	Approved
1.0	April 2019	Reviewed and Approved
1.0	April 2020	Reviewed and Approved
1.0	April 2021	Reviewed and Approved
1.0	August 2022	Reviewed and Approved
1.0	August 2023	Reviewed and Approved
1.0	August 2024	Reviewed and Approved
1.1	August 2025	Amended and Approved

## **Rationale**

Border Rivers Christian College is a Christian School founded on biblical principles as espoused in the College's Statement of Faith and throughout the Bible. One of the College's responsibilities as outlined in the Gospel of Matthew 25:35-40, is to show Christian love and mercy to those College families experiencing financial hardship, where the assessed need is genuine, and in line with all College policies pertaining.

The provision of a hardship policy is designed to support and assist families who are experiencing financial hardship, to meet the cost of education expenses for their student at Border Rivers Christian College. Financial hardship involves an inability of the parent to pay education expenses, rather than an unwillingness to do so. Financial hardship can be of limited or long-term duration. Hardship may accompany, but is not restricted to, the following circumstances:

- Loss of employment of a key family member
- Family breakdown
- Illness, including physical incapacity, hospitalisation, or mental illness of a family member
- A death in the family
- Low family income as defined by the Principal
- Other factors resulting in unforeseen change in a parent's capacity to meet their payment commitments whether through a reduction in income or through an increase in non-discretionary expenditure.

Situations where a parent is simply experiencing temporary payment difficulties would not necessarily be addressed by this policy. In any case, the parent should contact the Business Manager to explain their circumstances and come to a temporary arrangement.

## **Fostering Inclusivity and Respect**

Cultural safety is a fundamental principle within our Financial Hardship Policy, ensuring that every student and family is treated with dignity, respect, and understanding, regardless of their cultural background. The policy recognises the diversity of our school community and is committed to providing equitable support that is sensitive to cultural values, beliefs, and traditions. Staff are trained to listen without judgment, respond with empathy, and protect the privacy of all families seeking assistance. By fostering an environment where individuals feel safe to express their needs without fear of discrimination or misunderstanding, the school upholds its commitment to inclusivity and ensures that cultural identity is honoured throughout the process of financial support.

## **Implementation**

Each year an amount is set aside in the College's annual budget to assist College families experiencing hardship. Concessions are available for families with demonstrated financial hardship. Parents seeking consideration for financial hardship must complete a confidential "Financial Hardship" form, available from the Business Manager, for concession consideration. If parents require further information, they should speak with the Principal or Business Manager.

All such applications will be decided by the Principal. Confidentiality will be the basis of all individual negotiations. Where there are extenuating circumstances, as determined by the Principal, the Principal may consult Chairman of the Board for advice.

Parents should also note the following information extracted from the **BRCC Prospectus, under Fee Schedule**.

*"Non-payment of Fees ultimately results in termination of enrolment. Regular communication and demonstrated effort is required if difficulties occur. Some hardship is considered in special circumstances."*

## **Non-payment of Fees**

Parents seeking concession for hardship will be expected to honour the agreement made with the Principal, for the term of that agreement. For those parents who have entered into a written arrangement with the College to pay fees by instalments, and whose account is not paid by the due date, follow-up action by the College Management will be undertaken.

## **Useful References**

The following links may be useful for parents or guardians when looking for financial assistance. These links are provided as a service to the community, and are independent of the College.

**Queensland Government Non-State Schools Accreditation Board – Financial Assistance**

<http://nssab.qld.edu.au/FinancialAssistance/index.php>

**Queensland Government – Help with School Costs**

<http://education.qld.gov.au/parents/school-life/financial-assist.html>

<http://www.aussieeducator.org.au/education/financial/support.html>

**National Debt Helpline – Paying School Expenses**

<http://www.ndh.org.au/Debt-problems/School-expenses>

**The Good Schools Guide – Government Assistance**

<https://www.goodschools.com.au/start-here/financing-your-childs-education/government-assistance>

**Aussie Educator – Financial Support**

<http://www.aussieeducator.org.au/education/financial/support.html>