



Hardship policy

1. PHOS Camden Football Club is committed to assisting our members who are experiencing temporary financial hardship to manage their player membership payment to ensure they remain connected to the football club.
2. The purpose of this policy is to identify members who are experiencing payment difficulties due to temporary hardship and assist those members to be able to manage their player subscription/membership.
3. This policy sets out the processes to identify members experiencing payment difficulties due to temporary hardship, including identification by an accredited financial counsellor, or welfare agency, and outlines how a payment plan will be applied.
4. Definitions:
 - **Financial counsellor** means accredited financial counsellor
 - **Temporary Hardship** means a short-term circumstance or experiencing a lack of financial means, which is temporary, but does not include circumstances where a person chooses not to meet a liability for an unpaid debt
 - **Hardship** means financial hardship
 - **Subscription** means the payment made to the club for player registration
 - **Player registration** means the process of applying for membership of the Plympton High Old Scholars and Camden Sport and Social Club.
 - **Membership** means the registration of a person to the Incorporated Body Plympton High Old Scholars and Camden Sport and Social Club.
 - **Payment plan** means the schedule for paying the player subscription.

Identification of temporary hardship

5. Members identified as experiencing temporary hardship are those who have experienced a short-term change in circumstances, such as serious illness, disability or death in the family, loss or change in income, separation, divorce or other family crisis, a loss arising from an accident, or some other temporary financial difficulty. These members generally require flexibility and temporary assistance, such as an extension of time to pay or an alternative payment arrangement.



Available hardship relief

6. Hardship relief and payment plans are treated in confidence and need to be endorsed by three of the following Junior Committee members - Junior President, Junior Football Director, Junior Secretary, Treasurer and Junior Registrar.
7. Once approved, the Club will invoice the following payment plan for people who qualify.
 - \$100 payment by 30 November
 - \$100 by 31 January and
 - \$100 in 31 March
8. An extension due to extenuating circumstances may be applied for and the applicant must contact the club Treasurer prior to the invoice due date.
9. Where a hardship customer fails to make payment in accordance with this policy, the player membership will be revoked.

Endorsed

Junior Committee – October 2022

Review October 2023



Application for temporary hardship relief

Name (Parent)	
Contact phone	
Name of Child/ren	
Reason for temporary hardship application	☐ Serious illness ☐ Disability ☐ Death in the family ☐ Loss or change in income ☐ Separation or divorce ☐ Family crisis ☐ Loss arising from an accident, or ☐ Some other temporary financial difficulty Details of other:
Evidence of temporary hardship (Please attach)	☐ Support letter from a qualified Financial counsellor ☐ Support letter from welfare agency

Please submit your application to treasurer@phantomsfc.com.au or juniors@phantomsfc.com.au