

# Payment difficulties and Financial hardship Policy



Version	2
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## Introduction

DFD recognises that there may be times that client's experience either payment difficulties or financial hardship.

## Purpose

The purpose of this document is to provide outline the circumstances and process to follow if a client is experiencing payment difficulties and/or financial hardship.

## Definitions and Acronyms

### **DFD**

Dragonfly Dance Dance.

### **Dance Activities**

Any dance classes, workshops, master classes, rehearsals and performances organised by DFD.

### **Teacher**

Anyone contracted to teach dance activities for DFD.

### **Contractors**

Anyone engaged on a Contract For Service basis (ie an independent contractor) to deliver services to for DFD.

### **Clients**

Anyone who participates in DFD activities and events.

### **Payment difficulties and financial hardship**

Both 'payment difficulties' and 'financial hardship' refer to circumstances where a client has the intention to pay but does not have the capacity to pay in accordance with previously agreed timeframes. They differ in that:

Offering dance classes for adults in five locations – Clarence Park, Glengowrie, Henley Beach, and Seacliff

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- 'Payment difficulties' are usually short term and can arise from circumstances that would not constitute financial hardship, eg theft of a wallet
- 'Financial hardship' is usually of longer term duration, and can arise from circumstances such as loss of employment, family breakdown, illness or injury, budget management issues associated with low income, and other unforeseen circumstances arising from either reduction in income or increase in non-discretionary expenditure.

If a client is experiencing payment difficulties, Dragonfly Dance Studio will negotiate alternative payment arrangements and advise of any assistance available if the client is experiencing financial hardship.

## Procedure

### Application

A client can apply for alternative payment arrangements in writing by completing our Payment Difficulties and Financial Hardship online form (URL), providing a description of their payment difficulty or financial hardship and a description of their proposed payment plan.

The client may be required to provide evidence of their situation.

All information provided either verbally or in writing will be treated confidentially and in accordance with DFD's Privacy and Confidentiality policies.

### Negotiation

Once an application has been submitted, the client will receive an email from DFD offering the terms of the revised payment agreement. The client will have the opportunity to either accept or negotiate these terms.

### Agreement

Once terms have been agreed, the client will receive confirmation of details in writing via email, including their rights, obligations and consequences of failing to adhere to the arrangement.

The agreement will commence once the client has agreed to and officially accepted all the terms in writing via email to [info@movethroughlife.com.au](mailto:info@movethroughlife.com.au)

### Solutions

Some of the solutions DFD may be able to offer to clients experiencing payment difficulties or financial hardship include:

- variations to payment methods and/or plans
- reduction and/or waiver of fees and debts
- extension to payment due dates
- payments in instalments
- discounts on future fees

# Responsibilities

## Directors

- Approve the policy and review annually.
- Circulate the policy to contractors and clients and publish the policy in a manner which is accessible to members of the general public.
- Review and make decisions regarding applications under this policy

## Client relationship officer

- Receive and process applications under this policy
- Refer applications to the Directors for final decision
- Provide input into the procedure and practical application of the policy
- Ensure the procedure associated with the policy is as simple and efficient as possible.

## Client

To fulfil their responsibilities under the agreement, clients must:

- acknowledge the debt and their obligation to pay it
- provide sufficient information for an accurate assessment
- be willing to reduce usage to a level they are able to pay
- make repayments as agreed
- notify DFD immediately if their financial position changes again so the arrangement can be reviewed
- ensure that all evidence of their situation is not false, incomplete or misleading.

# Related Documents

- Cancellation policy
- Refund policy
- Privacy policy

# Review

This policy will be reviewed annually by the DFD Studio Owner and amended as appropriate.