



FINANCIAL HARDSHIP POLICY

1. Purpose

1.1. To define the policy for the recognition of financial hardship in meeting fees set by the College.

2. Application and scope

2.1. The policy applies to all members including doctors on pathways to Fellowship of ACRRM.

3. Policy

- 3.1. ACRRM aims to support doctors who exemplify the professional goals of the Fellowship of ACRRM (FACRRM).
- 3.2. ACRRM is a membership organisation where financial contributions to College programs allow for both the delivery of services and support to individual members/registrars as well as the growth of capacity within the program to support all members.
- 3.3. ACRRM has an expectation that all members, including registrars, will contribute financially to membership and training pathway costs where required.
- 3.4. Members who are experiencing financial hardship may be eligible to receive special consideration from the College.
- 3.5. Requests for financial hardship should be timely and should be made prior to the payment being overdue.
- 3.6. Requests for financial hardship recognition should be supported by evidence of risk to the member/ registrar, a timeline for full payment and summary of outstanding payments required.
- 3.7. ACRRM will on receipt of an application for financial hardship consider each application on a case-by-case basis assessing all risks to the member
- 3.8. Payment plans will not exceed 12 months and must be paid by the end of the 12-month period from the date of agreement.
- 3.9. Whilst on an approved payment plan, registrars may not apply for completion of training
- 3.10. Applicants are assessed against the required eligibility through:
 - 3.10.1. A written hardship application on the ACRRM Financial Hardship Application Form available on the College website
 - 3.10.2. Assessment of applications will be made against the terms of this policy and the specifics of the request made
- 3.11. A payment plan may be offered to the member reflecting the following:
 - 3.11.1. Payment terms and duration of agreed payment installations
 - 3.11.2. Agreed monthly payment amounts and due dates for final payments
 - 3.11.3. Agreed restrictions whilst on payment plans pertaining to the registrars training plan as required



- 3.11.4. Any additional and relevant information pertaining to payment such as planned leave from training or employment changes
- 3.11.5. Where applications relate to training fees, a follow up discussion will occur with the registrar's Training Officer and Director of Training to review training progression risks as necessary
- 3.11.6. The agreed plan should be signed by the applicant and will be saved on the member record.

3.12. Approvals of financial hardship applications and payment plans are approved by the relevant General Manager

3.13. Discounts are approved by the CEO

3.14. Fee waivers are approved by the Board via the CEO.

- 3.14.1. Payment plans will be documented on the member record and written confirmation provided to finance

4. Responsibilities

4.1. Member is responsible for

- 4.1.1. The submission of financial hardship applications where required
- 4.1.2. The provision of required evidence and reasoning as required for decision making
- 4.1.3. Advising the College if unable to follow through with agreed payment arrangements

4.2. College is responsible for

- 4.2.1. The provision of clear and consistent decision making across financial hardship applications and payment plans
- 4.2.2. Managing conflicts of interest
- 4.2.3. The management of payment plans against College budgets and program delivery
- 4.2.4. Encouraging members to meet payments as required with timely reminders and support
- 4.2.5. Ensuring eligibility for assessments and completion of training are monitored against requirements on payment plans and outstanding payment amounts

4.3. The General Manager is responsible for

- 4.3.1. Provision of final approval of payment plans on a case by case basis
- 4.3.2. Oversight of outstanding training payments against training budget outcomes

4.4. The relevant college administration team are responsible for

- 4.4.1. Ensuring financial hardship is documented accurately and in a timely manner
- 4.4.2. Investigating alternate modes of support for registrar progression



4.4.3. Working with members/ registrars one to one to ensure understanding of payment plans and the parameters of the application of this policy

4.4.4. Escalating requests with full documentation to the relevant General Manager for approval

5. Related Documentation

- 5.1. ACRRM AGPT Eligibility Guidelines
- 5.2. ACRRM Performance and progression Policy
- 5.3. ACRRM Refund Policy
- 5.4. ACRRM Registrar in Difficulty Policy
- 5.5. ACRRM Remediation Policy
- 5.6. ACRRM Reconsideration, Review and Appeals Policy

6. Definitions

Word/Term	Definition (with examples if required)
Member	Paid member of the College
Registrar	Means doctor training on the ACRRM Fellowship Program
Training payment	All monies provided to the college to pay for access to components of training and training support and resources

7. Document Control Management

7.1 Policy information

Policy Contact and Author	Kyra Moss Marita Cowie	Approving Body:	CEO
Status:	Approved	Review period:	3 years
Policy No and Version:	O9 V1.0/2021	Next review date:	Nov 2024
Effective Date:	Nov 2021	Document Location:	ACRRM Admin/Policies/Organisational Policies/Operational Policies
Responsible Officer:	K Moss	Policy System Manager:	Mary Jane Streeton



7.2 Document History

Version	Date Approved	Author	Description of revision	Internal Distribution	
				Date	Recipient/s
V1.0	Nov 2021	K Moss	First draft of policy	Nov 2021	ELT, OCEO