

Hardship Policy

Rossendale Bucks is committed to making American Football as accessible as possible and recognises that financial circumstances should not prevent someone from joining or continuing to participate in the club.

The Hardship Policy is available to:

- **New members** who are experiencing financial difficulty and require support with the cost of joining the club; and
- **Existing members** whose financial circumstances change and who may otherwise struggle to continue paying their membership fees.

We understand that financial circumstances can change unexpectedly. Existing members should feel able to approach the club at any time if they begin to experience financial difficulty. Members do not need to wait until payments have been missed before asking for support.

Support will be considered on an individual basis and may include:

- **Full Membership Support** – the club may cover the full cost of membership fees for an agreed period.
- **Reduced Membership Fees** – membership fees may be reduced to an affordable amount based on the member's circumstances.
- **Delayed Membership Fees** – payment may be postponed for an agreed period, allowing a new or existing member to continue participating before payments are due.
- **Flexible Payment Arrangements** – membership fees may be spread over an extended period or an alternative payment schedule agreed.
- **Temporary Payment Pause** – existing members experiencing a short-term change in circumstances may be offered a temporary pause in membership payments, with the arrangement reviewed after an agreed period.

Applying for Support

Members who require hardship support should speak confidentially with 'Recruitment officer' 'Player rep' or 'Safeguarding and wellbeing officer'

Requests will be handled sensitively and confidentially. Members may be asked to provide a brief explanation of their circumstances so that the Committee can determine the most appropriate level of support.

The club will aim to keep the process simple and will not require members to disclose unnecessary personal information or provide detailed evidence of their financial circumstances unless there is a specific reason for doing so.

Existing members experiencing financial difficulty are encouraged to communicate with the club as early as possible. Falling behind with membership payments will not automatically prevent a member from requesting hardship support.

How Decisions Are Made

Each request will be considered individually, considering:

- the member's circumstances.
- whether the difficulty is expected to be temporary or longer term.
- the level of assistance required.
- the most appropriate way to enable the member to join or continue participating.

Hardship support is provided at the discretion of the Rossendale Bucks Board.

Where possible, the club will work with the member to agree an arrangement that is both affordable for the individual and sustainable for the club.

Existing Members Experiencing Hardship

We recognise that circumstances can change during the season due to situations such as changes in employment, unexpected household costs or other financial pressures.

If an existing member begins to struggle with membership payments, they should contact the club rep rather than feeling that they need to leave the club.

Where appropriate, the Committee may agree to reduce, pause, delay or temporarily cover membership fees.

Any outstanding membership fees will be considered as part of the hardship arrangement. The club will work with the member to agree how these should be handled rather than automatically requiring immediate repayment.

Members receiving hardship support will remain full members of the club for the duration of the agreed arrangement and will continue to have the same access to training, coaching and playing opportunities as other members, subject to the club's usual eligibility and selection requirements.

Conditions of Hardship Support

Members receiving hardship support remain subject to the same standards, expectations, policies and codes of conduct as every other member of Rossendale Bucks.

Receipt of hardship support does not exempt a member from their responsibilities to the club.

To remain eligible for support, members are expected to:

- adhere to the Rossendale Bucks Constitution, Code of Conduct and all other club policies.
- meet the behavioural and disciplinary standards expected of all club members.
- treat teammates, coaches, officials, volunteers and other members of the club with respect.
- comply with relevant BAFA rules, regulations and safeguarding requirements.

- engage reasonably with the Committee regarding any agreed hardship arrangement or review.
- provide accurate information when applying for support; and
- inform the club where there is a significant change in circumstances that may affect the level of support required.

Hardship support will not be withdrawn simply because of playing ability, team selection, injury, temporary absence from training or a member raising a legitimate complaint or concern.

Suspension or Withdrawal of Support

Rossendale Bucks reserves the right to review, reduce, suspend or withdraw hardship support where there are reasonable grounds to do so.

This may include, but is not limited to:

- serious or repeated breaches of the club's Constitution, Code of Conduct or other policies.
- serious or repeated disciplinary issues.
- behaviour that falls significantly below the standards expected of club members.
- providing deliberately false or misleading information when applying for hardship support.
- misuse of a hardship arrangement.
- repeatedly failing to engage with an agreed review or payment arrangement without reasonable explanation.
- a significant improvement in financial circumstances meaning that the original level of support is no longer required; or
- circumstances where the club can no longer reasonably sustain the level of financial assistance being provided.

Where possible, withdrawal of support will not be automatic following a minor or isolated breach.

The Club will consider the seriousness of the circumstances, any relevant history, the member's explanation and whether a warning or amendment to the arrangement would be more appropriate.

Before hardship support is withdrawn, the member will normally:

1. be informed of the concern.
2. be given an opportunity to provide an explanation or relevant information; and
3. be notified of the Committee's decision and any changes to their hardship arrangement.

In cases involving serious misconduct, safeguarding concerns or circumstances requiring immediate action under another club policy, support may be suspended while the matter is considered.

Withdrawal of hardship support is separate from any disciplinary action taken under the club's disciplinary procedures. Removal of financial support does not, by itself, constitute suspension or removal from the club.

Review of Support

Hardship arrangements may be agreed for a specific period and reviewed if circumstances change.

For longer-term arrangements, the club may periodically check with the member to ensure that the support remains appropriate.

Members are encouraged to let the club know if their financial circumstances improve so that any arrangement can be reviewed.

Receiving hardship support will **not affect a member's selection, playing opportunities, treatment within the club or access to coaching and club activities.**

Rossendale Bucks believes that financial circumstances should not be a barrier to becoming or remaining part of the team, and members experiencing difficulty are encouraged to speak to us rather than deciding not to join or leaving the club because of membership costs.

All hardship enquiries and arrangements will be treated with dignity, discretion and confidentiality.