

Our Free Minds

Hardship Financial Aid Policy

Discount for Hardship families

- Families who find finances a barrier to attendance can apply to us in order to benefit from a Hardship discount.
- This is in the first instance a 20% discount on our standard rate.
- If this is still not accessible, they can apply for a further discount (details on page 2).

Flexible terms for Hardship families

- These families can also benefit from a more flexible booking and payment policy:
 - They need to book a week in advance, while they can pay at the end of the term.
 - If we do not receive their booking, we will keep their usual booking rolling. For example, if a child has been coming on Wednesday, we will book them the Wednesday sessions for all weeks in the term.
 - We will waive the session fee for **a maximum of two** missed sessions within a term.

How do we decide who meets the criteria for financial aid?

- The discussion or communication will happen in the first place with the facilitator team.
- We will supply a Hardship Financial Aid form for the family to complete. It requests an outline of the reasons for applying for the financial aid and a description of the circumstances of the family.
- The form will ask the parent/guardian to provide ID, and to outline the circumstances of the hardship. It will also ask whether the family is in receipt of any benefits such as Universal Credit.
- The facilitator team will then present the case to the Board of Trustees, who will identify whether there are any spaces for hardship discounts at this time, and will review the application according to the selection criteria.

What are the selection criteria for financial aid?

- The Trustees will decide based on the following criteria:
 - 1) First come first served basis.
 - 2) Demonstration of financial need.
- Please note that not included in these selection criteria are member performance or regularity in their attendance to the program.
- Please note also that Our Free Minds will review applications periodically.

Can everyone have a Hardship place?

- Discount places are limited and can only be offered on a first come first serve basis.
- Once places are all taken, we will put people on the waiting list.

What if a family still can't afford the Hardship prices?

- In the instance that a family defaults on payment repeatedly, or expresses to us that finances are still a barrier to attendance, we may ask for more details and evidence as to the circumstances of hardship if the family wishes to apply for a further reduction.
- We will ask the family to submit a second form, detailing the amount they feel able to pay towards the fees.
- This will then be put to the Board of Trustees, who will provide a decision on the maximum amount of aid that is available. This will depend on the financial health of the charity at that time, the amount of money in our hardship fund and the ratio of full paying members to discounted members at that time.

Our Free Minds process for disagreements

If you disagree with the decision, you may refer to our Complaints Policy and follow the same procedure for your disagreement.

Our responsibilities as a Charity

Legal requirements

Trustees have ultimate legal responsibility for controlling and managing the affairs of a charity. They must:

- comply with the law (including charity law) and act in the best interests of the charity
- comply with the legal principles of duty of care and duty of prudence and maintain control of charitable funds
- ensure that the charity's funds are used properly, lawfully and in furtherance of the charity's purposes

The charities' procedures must ensure that charitable aid, funds and activities are targeted and delivered to those they intend to assist on the basis of charitable need.

Charities need to know the identity of individual beneficiaries and gather further details about them in order to:

- ensure they qualify for any conditions or criteria which apply
- be able to provide appropriate services to them
- help make a decision within the discretion of the trustees about which beneficiaries to select from a pool of eligible people where there are a limited number of services or activities to be provided by the charity.

Selection criteria

To ensure consistency and fairness, it is good practice for our trustees to have clear selection criteria. It is also good practice to ensure they keep sufficient details and record the decisions made and process used. Our Free Minds therefore selects criteria and processes which are informed by sound risk assessment and management and will make it clear when and why an individual does not qualify.

Our Free Minds will also:

- ensure there is a clear and documented process for dealing with any disagreements, disputes or conflicts regarding the identification and selection process or those who have or have not been successful
- safeguard to ensure that there are no inappropriate links or relationships between applicants and those who are deciding whether to approve their applications - also, that any possible conflicts of interest are effectively managed through policies and selection processes involving people and groups in the community. This local knowledge may provide valuable information in ensuring beneficiaries are genuine and appropriately selected.
- ensure GDPR compliance when obtaining and recording personal records, charities must comply with the Data Protection Act 2018, which is the UK's implementation of the General Data Protection Regulation (GDPR). Please refer to our Our Free Minds Privacy and Data Policy.

Source:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/677252/Chapter2new.pdf

This policy was adopted by: Our Free Minds	Last reviewed and signed by:
Date of last review: 3.4.2025 To be reviewed: 3.4.2028	<p>- Katie Kotting, Chair of the Board of Trustees</p> <p>- Clea Sambrook, Trustee for Safeguarding</p> <p>- Poppy De Witt, Trustee</p>