

POLICY

Portfolio	Fellowship Experience / Education Pathways	Ref. No.	POL-3195
Department	Fellowship Services / Education Services		
Title	Financial Hardship		

1. PURPOSE AND SCOPE

This policy outlines the criteria and processes by which Fellows, Trainees and Specialist International Medical Graduates (SIMGs) of the Royal Australasian College of Surgeons (RACS) may seek financial assistance or flexibility in payment arrangements due to financial hardship. The policy aims to ensure that financial constraints do not prevent access to essential services offered by RACS, including membership fees, examination fees, Surgical Education and Training (SET) fees, and other financial obligations.

This policy applies to Fellows, Trainees and SIMGs.

2. TERMINOLOGY

Financial Hardship

Means circumstances of substantial financial difficulty or distress, beyond the individual's immediate control, significantly impacting their ability to meet financial obligations to RACS.

Flexible Payment Arrangement

Means an alternative payment schedule or temporary deferment of payment obligations to alleviate immediate financial stress.

RACS Component Surgical Education and Training (SET) Fees

Means the fee payable to the Royal Australasian College of Surgeons (RACS) for Surgical Education and Training program. Excludes the Specialty Surgical Education and Training Fee.

3. POLICY PRINCIPLES

3.1 Assessment of Applications

Applications for financial hardship consideration will be assessed based on their individual merits in alignment with this policy.

3.2 Eligibility for Relief

Individuals experiencing financial hardship may apply for relief or flexible arrangements provided they can demonstrate:

- that their financial circumstances are exceptional and significantly impede their ability to meet payment obligations; and
- that these circumstances are temporary or unforeseen.

3.3 Relief or Flexibility

Financial hardship relief will be granted at the discretion of RACS, based on supporting evidence and severity of hardship.

3.4 Exclusions

Relief or flexibility granted under this policy does not absolve individuals from their financial obligations to RACS unless specifically authorised as part of a financial hardship resolution. Interest-free loans or similar lending arrangements are excluded from this policy.

Authorised by:	EGM, Fellowship Experience; EGM, Pathways to Fellowship	Original Issue:	September 2025
Document Owner:	Manager, Fellowship Services; General Manager, Education Services	Version:	1
		Approval Date:	September 2025
		Review Date:	September 2028

POLICY

Portfolio	Fellowship Experience / Education Pathways	Ref. No.	POL-3195
Department	Fellowship Services / Education Services		
Title	Financial Hardship		

3.5 Types of Assistance

Relief may involve:

- Payment deferrals
- Flexible payment plans
- Temporary fee reductions or partial fee waivers

4. GROUNDS FOR FINANCIAL HARDSHIP

RACS recognises the following circumstances as grounds for financial hardship applications:

- Significant reduction or loss of income due to unemployment, redundancy, or reduced working hours.
- Serious illness or disability significantly impacting earning capacity.
- Compassionate grounds such as the death or serious illness of an immediate family member or dependent requiring substantial financial resources.
- Significant financial loss resulting from natural disasters or extraordinary events.
- Legal obligations leading to substantial financial impact (e.g., unexpected legal costs or settlements).
- Victim of domestic or family violence.
- Other exceptional circumstances may be considered at the discretion of RACS, with appropriate supporting evidence.

5. APPLICATION PROCESS

5.1 How to Apply

Individuals seeking financial hardship assistance must apply in writing to support@surgeons.org using the relevant application form. Applications should include:

- Details of the financial obligation(s) the individual is unable to meet.
- A clear explanation and evidence of the circumstances causing financial hardship.
- The type(s) of assistance being requested (e.g., payment extension, temporary reduction, or other flexible arrangements).

5.2 Supporting Documentation

Documentation to support the hardship claim may include:

- Evidence of income loss (e.g., redundancy notices, income statements).
- Medical documentation.
- Legal documents or police reports.
- Other relevant evidence to substantiate the claim.

5.3 Timely Submission

Applications should be submitted as soon as the financial hardship circumstance arises or is anticipated.

POLICY

Portfolio	Fellowship Experience / Education Pathways	Ref. No.	POL-3195
Department	Fellowship Services / Education Services		
Title	Financial Hardship		

6. ASSESSMENT OF APPLICATIONS

6.1 Review Process

Applications will be reviewed in confidence by either the Fellowship Experience or Education Pathways portfolio, depending on relevance. Additional documentation may be requested if required. All details of applications will remain confidential.

6.2 Special Consideration Process

Where a request for financial assistance does not clearly fall within standard categories (e.g. subscription types, SET fee schedules, or examination fee structures), it may be escalated through the Special Consideration process.

For Fellows, this commonly relates to subscription category adjustments. For SET Trainees or SIMGs, it may relate to SET or assessment-related fees that fall outside the usual policy framework.

In such cases:

- Supporting documentation and a summary of circumstances will be prepared by the relevant team in Fellowship Services and/or Education Pathways
- These will be submitted to the Executive General Manager (EGM), Fellowship Experience and or EGM Education Pathways, for review and decision
- The EGM Fellowship Experience and/or the EGM Education Pathways may seek advice from the Chief Financial and Risk Officer where appropriate
- The outcome will be communicated to the relevant team, and documentation securely stored in the Applicants file.

6.3 Consideration Factors

The decision will consider:

- The severity and duration of financial hardship.
- Previous financial arrangements or assistance provided.
- The individual's financial history with RACS.
- The provided supporting evidence.

6.4 Possible Outcomes

Outcomes may include:

- Temporary deferment of membership fee payments.
- Flexible payment plans tailored to the individual's circumstances.
- Temporary waiver or reduction of certain fees, subject to approval by authorised delegates.

6.5 Refusal of Applications

RACS reserves the right to refuse applications if:

- The documentation provided is insufficient.
- The circumstances are not deemed sufficiently severe or significant.
- Previous financial hardship assistance has been granted and deemed sufficient.

Authorised by:	EGM, Fellowship Experience; EGM, Pathways to Fellowship	Original Issue:	September 2025
Document Owner:	Manager, Fellowship Services; General Manager, Education Services	Version:	1
		Approval Date:	September 2025
		Review Date:	September 2028

POLICY

Portfolio	Fellowship Experience / Education Pathways	Ref. No.	POL-3195
Department	Fellowship Services / Education Services		
Title	Financial Hardship		

7. REVIEW AND APPEAL

Decisions made under this policy may be subject to reconsideration or review under RACS's Reconsideration, Review, and Appeals Policy.

8. RECORD KEEPING

Records of applications, supporting documentation, and outcomes will be securely maintained in accordance with relevant RACS privacy policies and applicable legislation.

Approver: RACS Board
Authoriser: Council