

5

Attachments



ATTACHMENTS

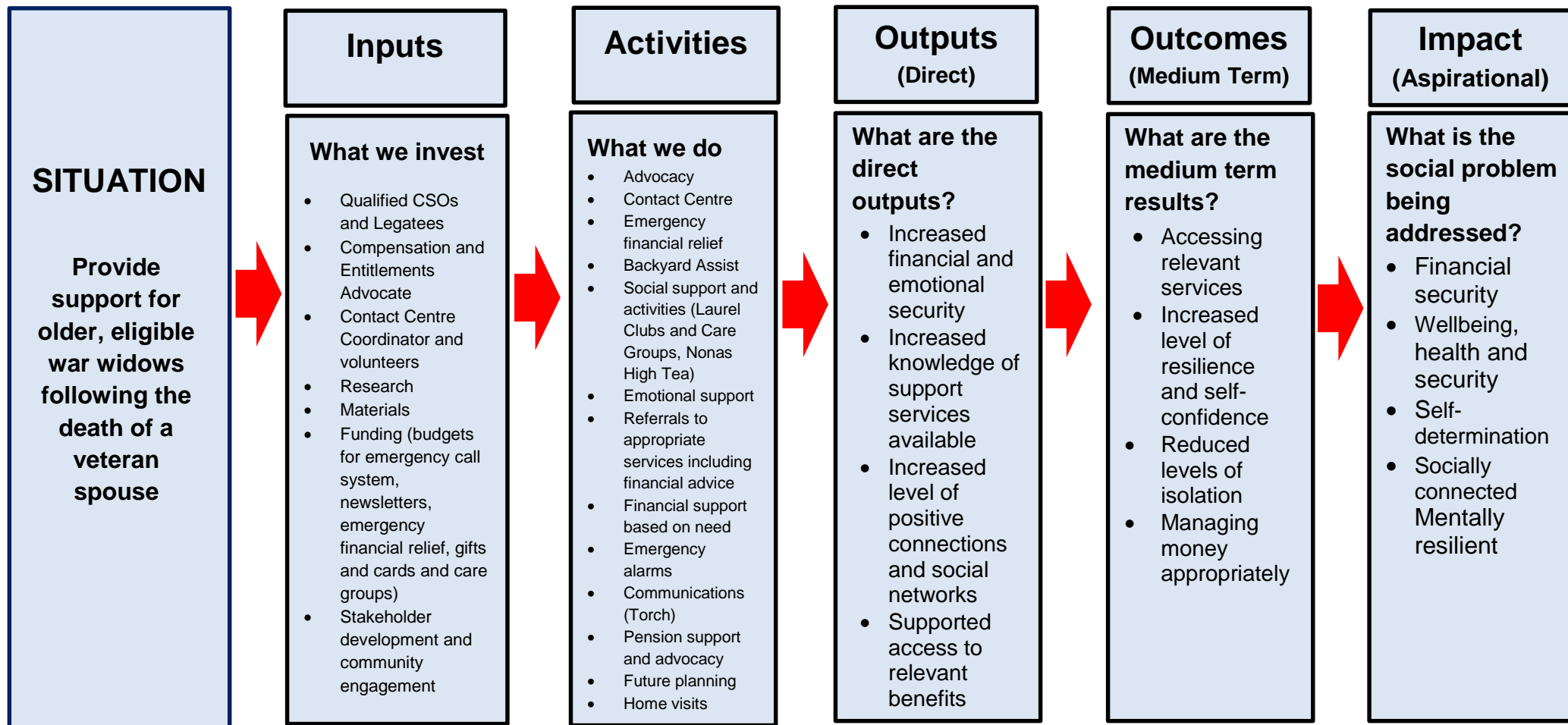
1. Updated Program Planning Framework Older Widows 2020 – Legacy Brisbane
2. Updated Program Planning Framework PWD 2020 – Legacy Brisbane
3. Updated Program Planning Framework Youth 2020 – Legacy Brisbane
4. National Evaluation Questionnaire
5. Case Study – Sydney Legacy Tier System
 - a) SLC Tier System Attachment 1 - Family's Financial Health Check v1.9
 - b) SLC Tier System Attachment 2 - Family's Wellbeing Scale v1.5
 - c) SLC Tier System Attachment 3 - Legatee Report on Family's Financial Situation v1.0
 - d) SLC Tier System Attachment 4 - LCS parents overview Tier 1
 - e) SLC Tier System Attachment 5 - LCS parents overview Tier 2
 - f) SLC Tier System Attachment 6 - LCS parents overview Tier 3
 - g) SLC Tier System Attachment 7 - Decline Additional Finance Assistance Form v1.2
 - h) SLC Tier System Attachment 8 - Revised Evaluation of 4G Tier Assessment Panel Operations

Program Planning Framework for Older Widows

Auditable Mission

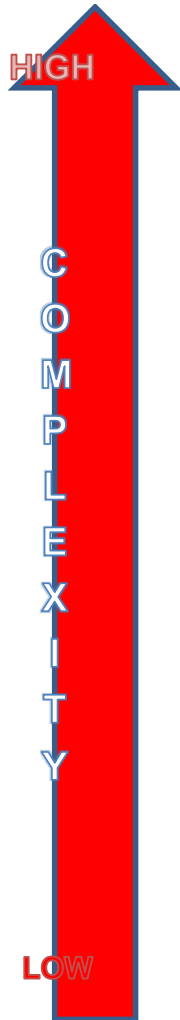
– Mission Alignment –

Aspirational Mission



Evaluate what we do
Focus – Collect Data – Analyse and Interpret -Report

Rest of the World Impacts (Eco-System) hard to measure – Collaborate to gain greater outcomes / impact
Focus – Collect Data – Analyse and Interpret - Report



Description of Support	Examples	Lead Legacy Agent
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.	<ul style="list-style-type: none"> • Mental health advice incl. suicide awareness, hoarding, capacity • Pension submission to DVA/other external agencies • Complex family issues • Elder abuse 	Level 4 - CS Team Involvement (Lead). <i>(High Complexity/Low frequency)</i>
Activities such as advice, information and connecting widow/ers to external services and benefits.	<ul style="list-style-type: none"> • Link into DVA or My Aged Care • Referrals to relevant agencies for financial advice or estate planning • Pension advice • Pension submission to Legacy House 	Level 3 – Legatee Lead (ATDP Level 2 Qualified) CS support or advice as requested. (Likely)
Activities such as enrolment incorporating the widow/er into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity	<ul style="list-style-type: none"> • Initial needs assessment • Pension data collection • Trusted family friend 	Level 2 – Legatee Lead CS support <u>available</u> . (Unlikely)
Activities such visiting the client in their home and connecting them to Legacy activities, support and services	<ul style="list-style-type: none"> • Conduct home visits • Birthday cards • Legatee attend or support Laurel Club/Care Gp/events • Emotional/Social Support • Transport widow/ers to appointments or Legacy events • Back Yard Assist nomination 	Level 1- Legatee Lead. CS support at initial assessment only (likely). <i>(Low Complexity/High frequency)</i>



High complexity/low incidence

CSO Lead
Legatee Informed

Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.

Activities such as advice, information and connecting widow/ers to external services and benefits

Activities such as enrolment incorporating the widow/er into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity

Activities such visiting the client in their home and connecting them to Legacy activities, support and services

Legatee Lead
CSO Supported

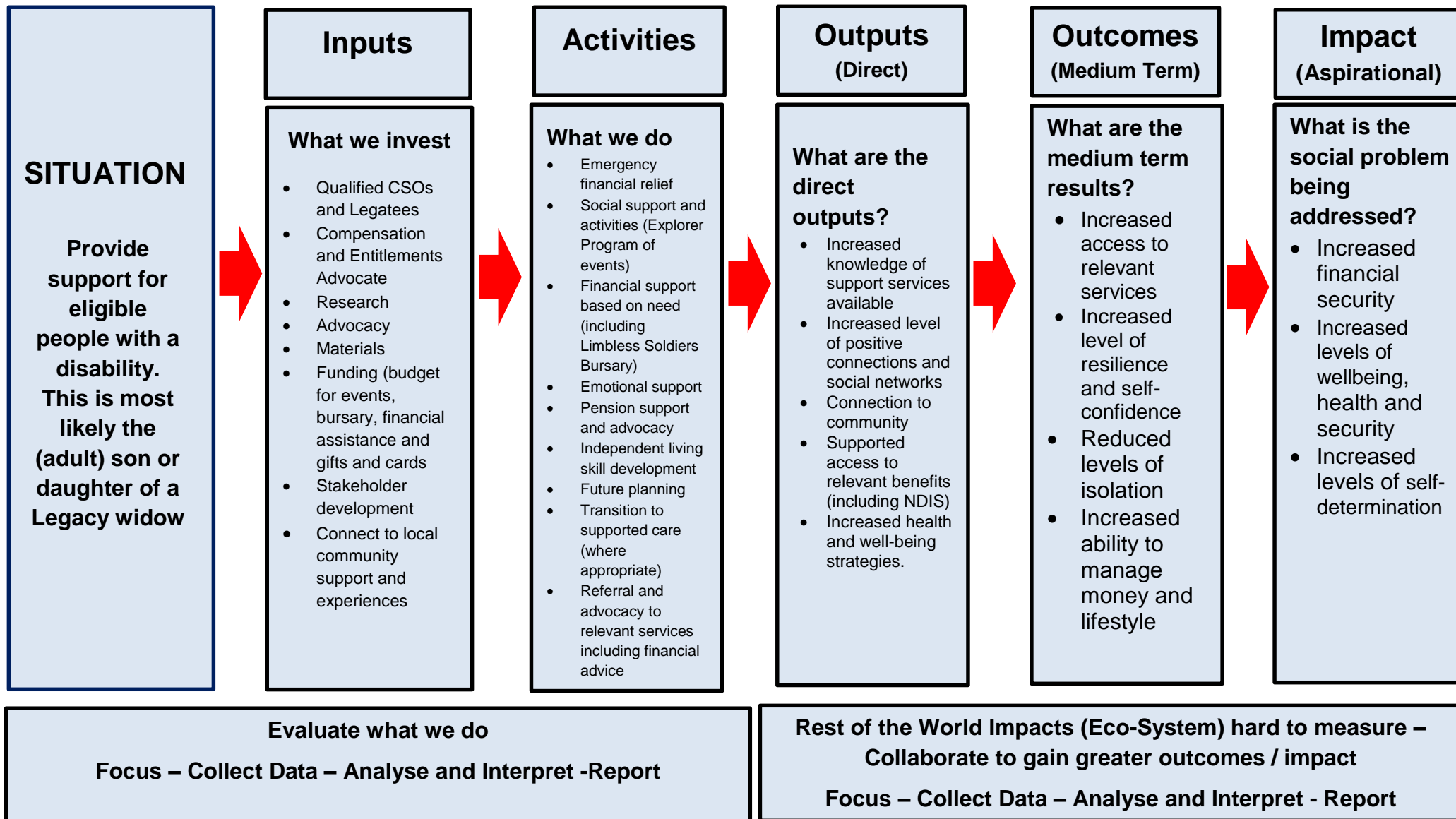
Low complexity/high incidence

Program Planning Framework for Disability Support Program

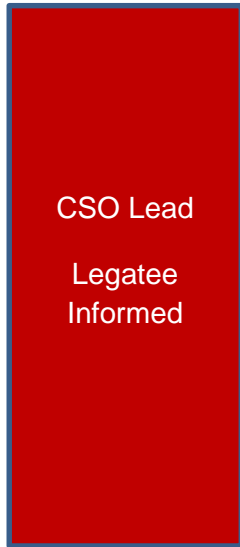
Auditable Mission

– Mission Alignment –

Aspirational Mission



High complexity/low incidence



Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.

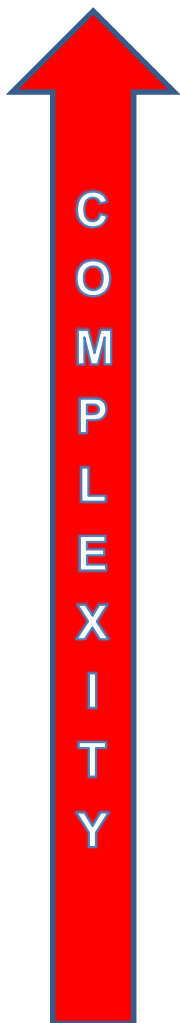
Activities such as enrolment, advice, information and connecting clients to external services and benefits.

Activities such as incorporating the client into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity

Activities such as connecting clients to Legacy activities, support and services



Low complexity/high incidence



LOW

Description of Support	Examples	Lead Legacy Agent
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.	<ul style="list-style-type: none"> • Mental health advice incl. suicide awareness, hoarding, capacity, abuse • Pension submission to DVA/other external agencies • Knowledge of NDIS, process of applying and service provision 	Level 4 - CS Team Involvement (Lead). <i>(High Complexity/Low frequency)</i>
Activities such as enrolment, advice, information and connecting clients to external services and benefits.	<ul style="list-style-type: none"> • Initial needs assessment • Support around delivery of in-home services (DVA, My Aged Care) • Meeting any changing needs as client ages • Pension advice • Pension submission to Legacy House 	Level 3 – CS Team Involvement (Lead).
Activities such as incorporating the client into the Legacy family. Contact (frequency and purpose) in accordance with family needs and Legatee capacity	<ul style="list-style-type: none"> • Conduct home visits • Pension data collection • Trusted family friend • Nominations for Legacy awards 	Level 2 – Legatee Lead CS support <u>available</u> . (Unlikely)
Activities such as connecting clients to Legacy activities, support and services	<ul style="list-style-type: none"> • Legatee attend Explorer events to better understand client group • Birthday cards • Emotional/Social Support • Back Yard Assist nomination 	Level 1- Legatee Lead. CS support at initial assessment only (likely). <i>(Low Complexity/High frequency)</i>



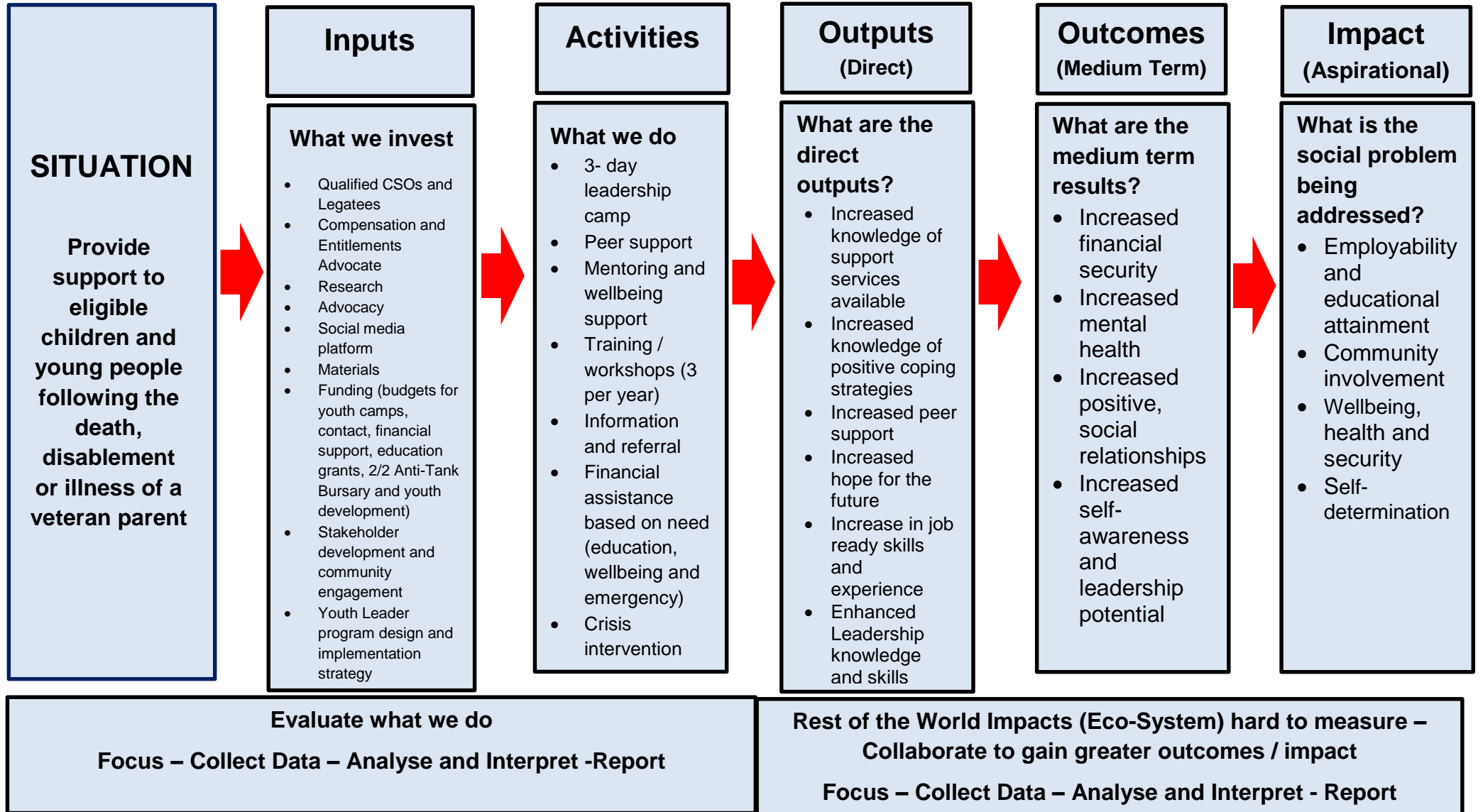
HIGH

Program Planning Framework Model for Youth Development

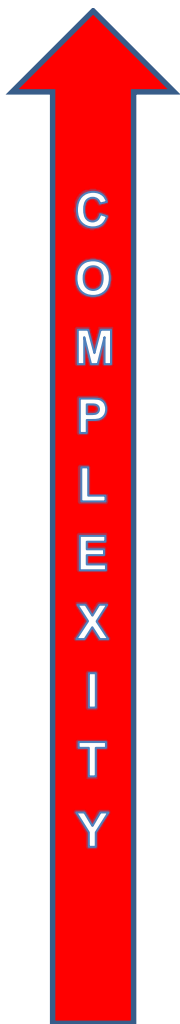
Auditable Mission

– Mission Alignment –

Aspirational Mission



HIGH



LOW

Description of Support	Examples	Lead Legacy Agent
Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.	<ul style="list-style-type: none"> • Mental health advice incl. suicide awareness and mental illness • Pension Submission to DVA/other external agencies • Complex family issues 	Level 4 - CS Team Involvement (Lead). <i>(High Complexity/Low frequency)</i>
Activities such as advice, information and connecting client to external services and benefits.	<ul style="list-style-type: none"> • Link into local agencies incl. schools, DVA, PCYC • Meeting any changing need as client approaches 26 	Level 3 – Legatee Lead (ATDP Level 2 Qualified) CS support or advice as requested. (Likely)
Activities such as enrolment incorporating the client into the Legacy family with a trusted family friend. Contact (frequency and purpose) in accordance with family needs and Legatee capacity	<ul style="list-style-type: none"> • Initial needs assessment • Trusted family friend • Career, training and education support • Nominations for awards/bursaries and national activities 	Level 2 – Legatee Lead CS support <u>available</u> . (Unlikely)
Activities such visiting the client in their home and connecting them to Legacy activities, support and services	<ul style="list-style-type: none"> • Conduct home visits • Transport to appointments or Legacy events • Birthday cards • Legatee attend or support youth camps/events • Emotional/Social Support 	Level 1- Legatee Lead. CS support at initial assessment only (likely). <i>(Low Complexity/High frequency)</i>

LOW



HIGH

High complexity/low incidence

CSO Lead
Legatee
Informed

Referral screening for complexity. Complex issues requiring specialised and qualified solutions. Formal support plans coordinating internal and external resources.

Activities such as advice, information and connecting client to external services and benefits.

Activities such as enrolment incorporating the client into the Legacy family with a trusted family friend. Contact (frequency and purpose) in accordance with family needs and Legatee capacity

Activities such visiting the family in their home and connecting them to Legacy activities, support and services

Legatee Lead
CSO
Supported

Low complexity/high incidence

LEGACY



National Evaluation Questionnaire



Identification

1. Please circle your location.

NSW – VIC – QLD – SA – WA – TAS – ACT – NT – UK

2. Please circle which best identifies your Club.

Metropolitan – Regional – Country – Remote

3. Name of your Legacy Club _____

4. Circle the position you hold.

Legatee Paid Staff Volunteer Other (please specify) _____

Club Personnel

Please help us understand the makeup of your Legacy Club.

PAID STAFF

5. Please highlight the roles which apply to your Club.

CEO	Compensation Advocates	Legacy Village Administrator
Administrative Support	Liaison Officers / Advocates	Administrator for Legacy Aged Care facilities
Accredited Finance Manager	Legal Support Adviser	Maintenance & Ground Staff
Wellbeing Advocates	Medical Support Adviser	None of the above
Other (please specify)		

VOLUNTEERS

6. Please highlight the roles which apply to your Club.

Legatees	Compensation Advocates	Wellbeing Advocates	Liaison Officers / Advocates
Other (please specify)			

Decision Making

7. Please highlight the applicable role(s) to show executive officers and specialist advisers who are accountable for Club decisions to benefit Legacy beneficiaries.

Legatee Club President	Legatee Club Vice-President	Legatee Finance Officer	Legatee Board of Directors
CEO	External Advisors e.g. Accountant/auditors	Legal advisor	Medical adviser(s)
Other (please specify)			

COMPLIANCE

8. Please highlight the applicable box(es) for your club.

Reporting schedule to ACNC	Privacy and informed consent policies	Referrals
Annual audits of Club accounts	WHS policy	Standardised reporting e.g. models of care, case notes
Data base to facilitate evidence-based reporting	Risk Management Policy	Monitoring and Review
Other (please specify)		

9. Terms of Reference which clarify:

Roles and responsibilities	Ethics and protocols	Relationship with advisory bodies
Aims and outcomes	Communication	Membership
Other (please specify)		

Beneficiaries

10. Who are your beneficiaries? (Please highlight)

Widow(er)s	Beneficiaries with a disability
Spouses/partners/children of veterans who have given their health	
Junior Legatees	
Other (please specify)	

Programs

SUPPORT PROGRAMS

11. Eligibility is decided according to: (Please highlight)

Legacy Charter	Entitlement criteria	Legislative definitions requirements
Specific criteria designed by Club	Evidence of need	Referral
Other (please specify)		

PROGRAM CATEGORY

12. For widow(er)s and spouses/partners of veterans who have given their health (please highlight)

Allied Health	Laurel Club	Legacy Aged Care facilities	Legacy Village Accommodation
Dental	Torchbearers	Ethical and legal services	Widows' clubs
Financial, e.g. sustenance grants	Recreational including excursions	Referral to specialist services	Respite care
Social	War Widows' Pension applications	Home visits including to aged care facilities	Hospital visits
Transport e.g. taxi vouchers for medical, Legacy social and recreational appointments			
Family Support/ Family Assist programs for families of 4G veterans			
Other (please specify)			

Questionnaire continues overpage...

Beneficiaries with a Disability

13. Please highlight applicable box(es).

Dental	Transport medical and Legacy social and recreational appointments	Ethical and Legal Services
Social	Respite Care	Referral to specialist services
Recreational including excursion	Accommodation	NDIS
Other (please specify)		

Legacy Juniors

14. Please highlight the applicable box(es) for your club.

Private tuition	Holiday camps	Health and wellbeing
Dental	Subsidies for childcare	Subsidies for after school care
Financial support for school education requisites		
Financial support for local recreational activities		
Financial support for extra curricular activities, e.g. music lessons		
Scholarships programs for further education including university studies, TAFE, traineeships and apprenticeships		
Referral to specialist services		
Other (please specify)		

Service Delivery

Please highlight the roles to indicate those responsible for delivery mechanisms for Legacy support programs.

15. Legacy Aged Care

Accredited staff
Other (please specify)

16. Wellbeing Advocacy

Wellbeing Advocates	Legatees	External support
Other (please specify)		

17. Compensation Advocacy

Compensation Advocates (Paid)
Compensation Advocates (Legatees)

18. Referrals to specialist services

CEO	Board of Directors	Wellbeing Advocates
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19. Social activities

Wellbeing Advocates	Legatees
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20. Home visits

Wellbeing Advocates	Legatees
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Resources

The resources of volunteer organisations are tested by the increasing demand for services to meet the needs of contemporary families.

We are faced with complex family situations that test our personnel, our financial capacity and our capability.

This is especially applicable for Legacy Clubs which rely mostly or completely on Legatees.

Knowledge of the impact of demand on our resources and our capacity to meet those demands is integral to the planning for Legacy support for today's Legacy families and for those of the future.

21. Please highlight the applicable boxes to indicate the resources deficit at your Club

Wellbeing Advocates	IT Support
Compensation Advocates	Specialist Support
Finances	Professional partnerships
Financial expertise	Legatees
Access to information regarding government and non- government programs	
Other and Comments:	

Questionnaire continues overpage...

Some Legacy clubs currently partner with other ESOs and specialist support groups to ensure that our Legacy beneficiaries do not miss out where their expertise is required.

Below is a list of some of the areas of identified need where specialist support and resources are available to us.

22. Please tick a box(es) to indicate those accessed by your club.

Mental Health	Child development
Counselling	Disabilities specialisms
Financial	NDIS
Domestic and Family Violence	Online networks e.g. peer support
Community housing	Legal
Respite care	Employment services
Carers' support services	
Other and Comments:	

23. Here is your chance to comment further on subjects that are not covered by the questions above.

More information about the evaluation for you.

There are two further evaluation tools which we will use to collect data.

They are one-one interviews. They will be conducted via zoom or telephone whichever is suitable to you.

There is a form available online for you to record your agreement to an interview. You will be asked to supply your name and contact details.

The second and final part of the collection of information will feature case studies of exemplary and innovative Legacy support programs.

Some of them partner with external organisations to ensure partnerships where the required expertise is available.

Thank you for your participation.

Legatee Elizabeth Ward

Case Study: Tiered Support System

Name of Legacy Club: Sydney Legacy

Title of Program/Service: Tiered support system

Beneficiary Group: Widow/ers, Partners of Veterans who have given their health and children of both groups

Category: Wellbeing, social, socioemotional, recreational, educational and financial

Type: Recurring, ongoing

Synopsis:

Sydney Legacy is committed to meeting contemporary (4G) families' needs. Over the last few years, Sydney Legacy has seen a significant increase in the number of families enrolled and requiring emotional, social and financial support. The expectation that numbers will continue to grow required Sydney Legacy to change how financial support is allocated to families, based on need. Until the end of 2020, all families regardless of their means were offered the same, significant level of financial support.

Families supported by Sydney Legacy now access financial support under a 3-tiered model known as the 'Tier System'. Families are assessed by the Tier Assessment Panel, comprising of Legatees and relevant staff members. The Panel makes a recommendation regarding each family based on a range of financial, social and emotional wellbeing factors. The new system provides support based on three graduated bands or "tiers". The Tier System commenced on 1 February 2021. Tier 1 families require minimal financial support, Tier 2 families require moderate financial support and Tier 3 families require the highest financial (and often emotional) support. Families will be assessed at least every three years, and more frequently if circumstances change. A copy of the current Sydney Legacy Tiered provisions is attached. This guidance is provided to other LCS Clubs to make decisions on their families.

The change is not intended to discriminate but rather to allocate Sydney Legacy funds in a way that focuses on those who are struggling most receive the financial support they require at the time it is required. Tertiary students and families with children in child care will continue to have their support determined on a case by case basis.

It is important to note that all families continue to receive the same level of access to social and wellbeing supports irrespective of the tier they are assigned. This includes Community Service Worker (CSW) assistance, invitations to attend activities and camps and the opportunity to apply for education grants and scholarships.

Sydney Legacy recognises a family's financial circumstances may change suddenly, therefore, families may request a review of their financial support at any time through their Legatee. Most importantly: any family, irrespective of their tier, may request crisis support funding at any time.

Aims and Anticipated Outcomes:

The desired outcome for the tiered level of support model is stabilisation, psychosocial development, resilience and transition¹. Indicators that this outcome has been achieved include:

- decreased levels of stress in the family unit;
- increased stability and sense of financial and emotional security;
- increased sense of wellbeing;
- a feeling of empowerment and control of their decision making;
- children are well-educated and prepared for a successful career of their choice;
- beneficiaries have renewed confidence in their own ability; and
- increased trust in Legacy.

The social impact on the family unit as part of the Sydney Legacy Four Step Transformation Process is measured using the Outcome Star Assessment Tool.

The Family Star is a version of the Outcomes Star; a set of tools for supporting and measuring change when working directly with people. It is an outcomes tool that enables organisations to measure and summarise change across a range of services, and supports families with different levels of needs. It is also a key work tool that can help parents make changes by providing them with a map of the journey they need to take to be more effective parents and to provide a way of plotting their progress. This tool uses a visual guide to the journey of change which is reflected in the star and as revisions are completed.

This tool is used in a person-centred approach to include the parent/s, CSW and Legatee's opinion on a specific family. The tool generates an action plan and ensures that each party is clear on their responsibilities. It indicates that Legacy provides purposeful, intentional and assessable support.

The Family Wellbeing Scale is based on the Family Star. Community Service Workers have been able to utilise this data in the Outcome Star format to ascertain a family's overall wellbeing.

Process:

The process involves four steps:

1. Families are required to complete the following forms to their allocated Legatee or assigned CSW (attached)²:
 - Financial Health Check Form
 - Family Wellbeing Form

¹ For more information on the Sydney Legacy Transformation process that underpins the desired outcomes refer to LCS Social Impact Paper 2018 and LCS Case for Support Paper 2020.

² Families also have the opportunity to complete a "Decline Financial Assistance form" which means they are automatically placed in Tier 1 and do not have to complete the financial health check form. They are also provided with a 'Privacy and Confidentiality form' so they know who has access to their sensitive information.

2. The Legatee/CSW then provides a Legatee Report based on the family self-assessment (Family Wellbeing Form) to the Sydney Legacy Assessment Panel³ to recommend which Tier the family will be allocated.
3. Family is advised of the outcome of the Panel decision.
4. Family can make an appeal of the Panel decision (if required) via their allocated Legatee or assigned CSW.

Legatees and staff that would be involved in the process were consulted throughout and provided with training before going out and completing the forms with their family/families. All Legatees conducting these financial assessments were offered mentoring by other 4G Legatees and provided a written guide and Zoom training session. They were also sent an evaluation after the Tier System went live to reflect on how it went and any suggestions/changes/feedback they had for future versions.

Discussion:

Legatees were asked to guide each family through a financial health check and a wellbeing scale. Legatees also completed a confidential report about each family's overall financial position and their current welfare. Legatees were asked to make a recommendation regarding the Tier they considered was appropriate for the family they support. In the absence of a Legatee, a CSW completed this process. When each family was considered by the panel, the Legatee or CSW could discuss each family's needs with the panel in person, or via Zoom.

The Panel convened eight times between 10 November 2020 and 2 March 2021. Meetings were mainly face to face, with the exception of one Zoom meeting. Each meeting lasted between two and three hours. Panel members were provided with all the assessment information three or more days before each meeting and were able to prepare in advance for the meetings. This was in light of the Tier System going live on 1 February 2021. Panels for new families/families seeking re-assessment are currently held over Zoom or via email threads due to the pandemic. The Panel has been consistent in their decision making and have used a grid to write recommendations and capturing decisions that will inform future deliberations.

Initially, the Panel focussed on a family's financial position to inform their decisions. It soon became evident that a wide range of issues impact on a family's financial stability and welfare. The Panel therefore widened its criteria to consider the following:

1. Income/expenditure/savings/debt;
2. Level of financial stress ;
3. Social/emotional/health issues that impact finances;
4. Current financial support from Legacy;
5. Family's financial skills/sustainability/self-sufficiency;
6. Other contributors to household income; and
7. Other relevant factors.

³ The Panel chaired by a Legatee and comprised of Legatees, 4G CSW and Compensation and Advocacy staff.

Using this revised set of criteria enabled the Panel to conduct a more holistic assessment of each family's situation.

In the course of their deliberations, the Panel also conducted a review of possible entitlements and services a family might have been eligible to receive from DVA, state government services and other ESOs. Referrals were made/passed on to Legatees accordingly.

The Panel assessed 86 families in total this year (as at 1/4/2021) and recommended the allocation as follows:

1. Tier 1 - 30 families (34%). Of these, fourteen (40%) families elected not to participate in the assessment and were therefore automatically assigned to Tier 1. Nine (26%) families did not return their financial assessment and were temporarily placed in Tier 1 until more information is received. Seven (20%) families were recommended for Tier 1 by the Panel.
2. Tier 2 – 28 families (33%).
3. Tier 3 – 28 families (33%).

Findings and issues:

Quality of information:

The Panel found that information from Legatees was most helpful in understanding the context of the family's financial and social situation. Allowing Legatees two opportunities to provide information on their families (in writing and directly to the Panel) was seen as very worthwhile. However, there were inconsistencies in the quality of information received from different Legatees and a significant number of families did not have the support of a Legatee when completing the assessments. CSWs were required to assist families in these circumstances.

To improve the quality of information presented to the Panel the following recommendations will inform future annual assessments:

1. That all possible assistance be given to Legatees in providing Financial Check information. The Panel's strong feeling was that high quality information resulted in fairer decisions.
2. Prior to the process beginning, a Legatee is clearly assigned the task of assisting each family.
3. Mentoring may be a useful tool for new Legatees, or those who are not confident in collaborating with families. This could include having a CSW or another Legatee attend the meeting to complete the paperwork with the family.

Evaluation:

The process given it was the first time conducted was evaluated as follows:

1. Panel conducted evaluation discussions during and after meetings.
2. Panel sent a survey (via Survey Monkey) to all Legatees and CSWs involved in the process and received 25 responses (with a five point scale – Strongly Agree, Agree, Neither Agree nor Disagree, Disagree and Strongly Disagree).

3. The Panel post the dissemination of recommendations, met to specifically to evaluate the overall process, methods and outcomes to determine lessons learned.

Skills:

The Panel members worked effectively and collaboratively and provided the right mix of expertise to conduct the assessments. The key skills the Panel members brought to the process were:

1. A deep knowledge of individual families, their circumstances and needs.
2. Expert knowledge about family entitlements including DVA, Centrelink and other entitlements.
3. A commitment to equity and transparency.
4. Skills in communication and collaboration.
5. An understanding of Legacy's aims and structure.
6. Detailed appreciation of record-keeping.

This subjective observation was confirmed by the results of the survey sent to Legatees and CSWs supporting families and informed by the following facts:

83% of respondents agreed or strongly agreed that, *'The Panel considered all the relevant information and made a fair recommendation'*. Only one respondent disagreed with that statement.

61% of respondents agreed or strongly agreed that *The Panel made helpful suggestions to follow-up and further assist my families*. Three respondents disagreed. It should be noted that the Panel did not always make follow-up suggestions to Legatees and CSWs and therefore 26% of respondents neither agreed nor disagreed with this statement.

83% of respondents agreed or strongly agreed that, *'The opportunity to give feedback to the Panel via Zoom or in person is helpful'*. Only one respondent disagreed with that statement.

80% of respondents agreed or strongly agreed that *'The Legatee Report form allows Legatees to accurately describe a family's circumstances.'* Only one respondent disagreed with that statement.

71% of respondents agreed or strongly agreed that *'The Wellbeing Scale assists in understanding a family's financial, social and emotional situation.'* Only two respondents disagreed with that statement.

Post the evaluation it was decided to improve the Panel's representation and efficiency in future given that a number of NSW based Clubs are using this methodology the following actions to be taken:

1. The panel include representatives from other Legacy Clubs to draw on the breadth of experience in making recommendations (where feasible). This action can be achieved by better use of technology to link panel members.
2. An administrative assistant should attend panel meetings to make notes and record decisions on a data base.

Workload:

The workload for all involved was large and time consuming due to the process being new as well as also being a result of such a large number of families being assessed at the one time. Initially, Sydney Legacy planned to conduct a formal annual reviews but this is not realistic or achievable in volunteer based organisation.

The Panel recommended to the Club Management Committee the following in order to spread the workload and still conduct reviews when relevant:

1. A review can be done at any time if requested by; a) The Panel, b) A Legatee/CSW, c) The 4G Family Support Team Leader, d) A family themselves. Reviews would generally be suggested if a family's circumstances have significantly changed.
2. Each year, the panel would review any requested reviews, plus, conduct routine reviews of additional families from a specific region or regions. In total, this would be approximately one third of the total number of families. All families would therefore be reviewed every three years.
3. Routine reviews should be conducted in August/September, allowing families to receive notification of decisions in early October. This would enable them to make informed decisions about, for example, school enrolments and possible activities for the following year.
4. The next routine reviews should be undertaken in August/September 2022. This review would effectively be 18 months from the first review; however, all subsequent reviews would follow a twelve-month cycle.

Family financial management:

The Panel noted that a number of families had very poor financial management skills and needed to improve their skills in order to make the best use of their existing funds and any funds Sydney Legacy might allocate to them. The Panel therefore recommended that Sydney Legacy investigate the average cost of financial advice to family, and utilise free financial counselling provided by other ESOs.

Conclusion:

Over the next decade, Sydney Legacy will see a decline in the numbers of older widow/ers that are supported and an increase in the number of contemporary families. The key difference will be that the increase in numbers of beneficiaries will not be exponential or counter the decline in numbers, however, the cost of supporting each beneficiary will increase given the financial, emotional and social needs of a contemporary family unit. To try and balance the need with funds and forecast revenue, Sydney Legacy has developed an evidenced based Tiered system to guide decision making. The impact of this support is measured using the Outcome Star methodology to demonstrate the progress of families supported by Sydney Legacy. This action allows Sydney Legacy to assure supporters and donors that funds are strategically directed to families with the highest needs and therefore may attract new revenue streams.

Legatee Nikki Hollis

President Sydney Legacy

- Attachment:
1. Financial Health Check Form
 2. Family Wellbeing Form
 3. Legatee Report on Family's Situation
 4. LCS parents overview Tier 1
 5. LCS parents overview Tier 2
 6. LCS parents overview Tier 3
 7. Decline Additional Financial Assistance Form
 8. Revised Evaluation of 4G Tier Assessment Panel Operations



Sydney Legacy Club Family's Financial Health Check

Please enter amounts to nearest whole dollar

First name	Last name	Date
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Monthly household income	Amount received	Monthly committed expenditure	Amount spent
Wages/salary (take home pay)	\$	Rent/loan/mortgage payments	\$
Superannuation (Income/Pension)	\$	Food/Supermarket Expenses/Pets etc	\$
DVA payments	\$	Credit card payments (interest pmts)	\$
Centrelink/other pensions	\$	Electricity/gas/water	\$
Rent assistance	\$	Phone, mobiles & internet	\$
Child support received	\$	Car & transport (bus/train/taxi etc)	\$
Investment income	\$	Child support paid	\$
Other <i>(please describe on page 2)</i>	\$	Medical/pharmacy/dental	\$
		Education: fees,books,excursions etc	\$
		Personal expenses e.g. hair, nails etc	\$
		Private health insurance	\$
		Rates+Home & contents insurance	\$
		Garden & home maintenance	\$
		Other <i>(please describe on page 2)</i>	
		Total (B)	\$
	Total (A)		\$

Monthly over/under spend	
Monthly Income (A)	\$
Less Monthly Expenditure (B)	\$
Over/under	\$

Cash-like (realisable) assets	Balance	Liabilities (loans/debts)	Balance
Bank & financials institution account(s)	\$	Home loan/mortgage	\$
Shares/Investments	\$	Credit cards	\$
Other <i>(please describe on page 2)</i>		Store cards (eg Myer, DJs etc)	\$
Total	\$	Personal loan(s)	\$
		Investment loan(s)	\$
		Other <i>(please describe on page 2)</i>	\$
		Total	\$

Fixed (non-realisable) assets	Value
Home & contents + Vehicle	\$
Other property	\$
Investments/Superannuation accounts	\$
Other <i>(please describe on page 2)</i>	
Total	\$

To the best of my knowledge, the above information is a true reflection of our current household financial situation.

Signature:

X



Sydney Legacy Club Family's Financial Health Check

Please enter amounts to nearest whole dollar

Descriptions for "Other" items you have used on page 1)

Other Monthly household income

Description	\$
-------------	----

Other Monthly committed expenditure

Description	\$
-------------	----

Other Cash-like (realisable) assets

Description	\$
-------------	----

Other Fixed (non-realisable) assets

Description	\$
-------------	----

Other Liabilities (loans/debts)

Description	\$
-------------	----

Any further comments or information you wish to add:



Family's Current Wellbeing Situation

First name

Last name

Children need love, attention, patience, meals, clothes, guidance and boundaries (often all before 8am in the morning). As well as seeing how you are going financially, we want to check in on how you and your family are doing in general. On a scale of 1-10 (with 1 being the lowest and 10 being the highest) please choose tick the number that best fits you and your family: -

Guidelines:

9 or 10 Almost all the time

7 or 8 Often

5 or 6 Some of the time

3 or 4 Rarely

1 or 2 Not really

As a parent I am doing well with stress, my parenting duties, my mental health and my happiness. 1 2 3 4 5 6 7 8 9 10

My child/children are physically healthy and active. 1 2 3 4 5 6 7 8 9 10

My child/children are coping well emotionally. They are happy and stable. 1 2 3 4 5 6 7 8 9 10

My family has a physically safe environment and is free from bullying or intimidation. 1 2 3 4 5 6 7 8 9 10

My family has good social supports, connections and friendships. 1 2 3 4 5 6 7 8 9 10

My child/children are engaged with their schooling, learning and are attending regularly. They are happy at school. 1 2 3 4 5 6 7 8 9 10

Our family has clear expectations and consequences for behaviour which are successful. 1 2 3 4 5 6 7 8 9 10



Sydney Legacy Family's Current Wellbeing Situation

Guidelines

- 9 or 10 Almost all the time
- 7 or 8 Often
- 5 or 6 Some of the time
- 3 or 4 Rarely
- 1 or 2 Not really

Our family has daily and weekly routines for meals, homework, personal hygiene and leisure activities. 1 2 3 4 5 6 7 8 9 10
○ ○ ○ ○ ○ ○ ○ ○ ○ ○

Our family is able to pay our bills and is managing well financially. 1 2 3 4 5 6 7 8 9 10
○ ○ ○ ○ ○ ○ ○ ○ ○ ○

I have regular paid employment and enjoy my work (If applicable). 1 2 3 4 5 6 7 8 9 10
○ ○ ○ ○ ○ ○ ○ ○ ○ ○

Any further comments from you or your family:

Signature: X _____ Date: _____



Legatee Report on Family's Situation

STRICTLY CONFIDENTIAL

Legatee's name	<input type="checkbox"/>	Club/Division
Family's surname	<input type="checkbox"/>	Family's Club/Division

Family profile: *(this section should include: names and date of birth of all household members as well as information about the veteran e.g. living at home and has given their health, passed away (include date), separated and no contact, de-facto partner etc*

Family's strengths: *(this section should include what is going well for the family)*

Legatee Report on Family's Situation

STRICTLY CONFIDENTIAL

Issues or Concerns Identified: *(this section should include any concerns you have about the family e.g. any mental health concerns, financial pressure concerns, housing concerns etc.)*

Any additional needs identified: *(this section should include things such as: child is having some behavioural issues at the moment; the family are struggling with COVID; family are stressed about their finances; request follow up required from CSW etc.)*

Your recommendation:

Having gone through the financial situation form with the family, what tier do you feel the family belongs in (1,2 or 3)?

Please feel free to add any further relevant points to evidence your viewpoint:



Legatee's signature:



Date:

Note:



Please be sure to send in this form along with the ones about the:

1. Family's Financial Health Check Form and
2. Family's Wellbeing Scale

Legacy Club Services Tier 1 Level of Support

TIER 1
Pocket money for each enrolled child in education in the household
Pocket money is provided to all school aged children to provide them with the opportunity to manage their own funds, purchase something for themselves and to take some of the financial burden from their parents.
Internet allowance
Available to each household with a child attending K-12.
Legacy camps etc.
Opportunity to attend Legacy camps and one day activities.

THE FOLLOWING ARE AVAILABLE TO ALL ENROLLED BENEFICIARIES REGARDLESS OF TIER

Social and emotional supports	
Legatee support	Nothing changes for families regarding social and emotional supports.
CSW support	
Christmas and birthday cards	
Crisis funds	Families can request crisis support at any time if they are experiencing financial strain. The Legatee should discuss potential support with a member of the 4G team and/or the 4G Working Group.
Scholarships (activities)	Every year, any enrolled child may apply for a Legacy Scholarship for an activity. This is generally for young people who can demonstrate they are excelling in a particular activity or are competing/performing at a high level and their annual costs will exceed the capped amount. Please speak to a member of the 4G team or Working Group for more information.

THE FOLLOWING ARE ONLY AVAILABLE ON CASE BY CASE BASIS

TERTIARY STUDENTS	
Are determined on a case by case basis by the 4G Working Group. Applications for financial support should be requested in the student interview.	
Course expenditure	Tertiary students are reimbursed for the cost of course related material such as text books, stationary, printing and computer ink
Student allowance	Students undertaking post-secondary or tertiary education who are studying full time are provided an allowance to help ease the cost of living and travel to university or other tertiary education provider. Students are required to complete an interview with an Education Panel member (or delegated Legatee) and provide confirmation of results and enrolment for each academic year in order to be eligible for the allowance and support from Legacy.
Internet allowance	An Internet allowance is available to a tertiary student if they are living away from home. A copy of a contract needs to be provided twice per year as evidence of the service and for auditing purposes.

Grant (education)	Every year, an enrolled child in tertiary education may apply for a Legacy grant. There are a number of different grants with varying amounts. Please speak to a member of the 4G team or Working Group for more information.
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<p style="text-align: center;">CHILD CARE</p> <p style="text-align: center;">This is determined on a case by case basis by the 4G Working Group.</p> <p style="text-align: center;">Applications for child care support should be made in writing to the 4G Working Group.</p>	
Child aged under 4 years	Available per enrolled child in a household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education etc.
Child aged 4 years and above	Available per enrolled child in a household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education, school readiness etc.
Before and after school care	If offered, Legatee and 4G Working Group will determine capped amount.

Legacy Club Services Tier 2 Level of Support

TIER 2
Pocket money for each enrolled child in education in the household
Pocket money is provided to all school aged children to provide them with the opportunity to manage their own funds, purchase something for themselves and to take some of the financial burden from their parents.
Learning Essentials package (capped)
Parents are reimbursed the cost of any required texts or reading for their children, school uniforms and sports uniform as well as shoes to ensure each child has an appropriate school uniform in good condition. This <i>Learning Essentials</i> package makes some provision for extracurricular coaching/tutoring, school excursions, selective subjects and infrastructure levy. Please discuss this with your Legatee as there are other sources that can also provide this support (DVA if eligible). Note: Parents need to provide receipts before any reimbursement can be considered.
School fees per child per annum
Education related fees are levied by all schools (Government, Catholic and Independent). These costs can be partially reimbursed for each child attending Kindergarten to Year 12. The Legacy benchmark/limit is the amount set each year by the Catholic Education system in the diocese of Parramatta. Legacy will only reimburse mandatory schools fees and not voluntary fees or levies.
Laptop, PC or iPad
Computers and tablets (iPads etc.) have become vital pieces of equipment in the education system. For each child in Year 4 and above, Legacy will reimburse the purchase of a laptop or tablet up to the capped amount (<i>limited to once every three years</i>).
Out of school activities (capped at \$500)
Legacy does not want children to miss out on any opportunities in life, including participating in out of school activities. This can include swimming lessons, sports registration and uniforms, sports photos, representational fees, drama classes, art courses and driving lessons /costs. Please ensure you use your “active kids” vouchers before sending in any receipts for reimbursement.
Internet allowance
Available to each household with a child attending K-12.
Legacy camps etc.
Opportunity to attend Legacy camps and one day activities.

THE FOLLOWING ARE AVAILABLE TO ALL ENROLLED BENEFICIARIES REGARDLESS OF TIER

Social and emotional supports	
Legatee support	Nothing changes for families regarding social and emotional supports.
CSW support	
Christmas and birthday cards	
Crisis funds	Families can request crisis support at any time if they are experiencing financial strain. The Legatee should discuss potential support with a member of the 4G team and/or a member of the 4G Working Group.
Scholarships (activities)	Every year, any enrolled child may apply for a Legacy Scholarship for an activity. This is generally for young people who can demonstrate they are excelling in a particular activity or are competing/ performing at a high level and their annual costs will exceed the capped amount. Please speak to a member of the 4G team or Working Group for more information.

THE FOLLOWING ARE ONLY AVAILABLE ON CASE BY CASE BASIS

TERTIARY STUDENTS Are determined on a case by case basis by the 4G Working Group. Applications for financial support should be requested in the student interview.	
Course expenditure	Tertiary students are reimbursed for the cost of course related material such as text books, stationary, printing and computer ink
Student allowance	Students undertaking post-secondary or tertiary education who are studying full time are provided an allowance to help ease the cost of living and travel to university or other provider. Students are required to complete an interview with a Legatee from the 4G Working Group and provide confirmation of results and enrolment for each academic year in order to be eligible for the allowance and support from Legacy.
Internet allowance	An Internet allowance is available to a tertiary student if they are living away from home. A copy of a contract needs to be provided twice per year as evidence of the service and for auditing purposes.
Grant (education)	Every year, an enrolled child in tertiary education may apply for a Legacy grant. There are a number of different grants with varying amounts. Please speak to a member of the 4G team or Working Group for more information.

CHILD CARE This is determined on a case by case basis by the 4G Working Group. Applications for child care support should be made in writing to the 4G Working Group.	
Child aged under 4 years	Available per enrolled child in household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education etc.
Child aged 4 years and above	Available per enrolled child in household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education, school readiness etc.
Before and after school care	If offered, Legatee and 4G Working Group will determine capped amount.

Notes

To comply with audit requirements, we must receive original receipts or e-receipts for educational expenses before any reimbursement can be considered. Receipts are to be forwarded by the Legatee to the approving authority (e.g. the 4G Support Team in Sydney). Receipts must be less than 12 months old to be reimbursed.

Legacy Club Services Tier 3 Level of Support

TIER 3
Pocket money for each enrolled child in education in the household
Pocket money is provided to all school aged children to provide them with the opportunity to manage their own funds, purchase something for themselves and to take some of the financial burden from their parents.
Back to school payment
A back to school payment is provided for each child every year and varies depending on the child's grade. This is to provide parents with additional financial support to purchase necessary items for the children at the start of the school year (January). Items covered include school stationery, calculator, backpacks and other school accessories.
Learning Essentials package (capped)
Parents are reimbursed the cost of any required texts or reading for their children, school uniforms and sports uniform as well as shoes to ensure each child has an appropriate school uniform in good condition. This <i>Learning Essentials</i> package makes some provision for extracurricular coaching/tutoring, school excursions and selective subjects. Please discuss this with your Legatee as there are other sources that can also provide this support (DVA if eligible). Note: Parents need to provide receipts before any reimbursement can be considered.
Laptop, PC or iPad
Computers and tablets (iPads etc.) have become vital pieces of equipment in the education system. For each child in Year 4 and above, Legacy will reimburse the purchase of a laptop or tablet up to the capped amount (<i>limited to once every three years</i>).
Out of school activities (capped at \$1000)
Legacy does not want children to miss out on any opportunities in life, including participating in out of school activities. This can include swimming lessons, sports registration and uniforms, sports photos, representational fees, drama classes, art courses and driving lessons /costs. Please ensure you use your "active kids" vouchers before sending in any receipts for reimbursement.
School fees per child per annum
Education related fees are levied by all schools (Government, Catholic and Independent). These costs can be partially reimbursed for each child attending Kindergarten to Year 12. The Legacy benchmark/limit is the amount set each year by the Catholic Education system in the diocese of Parramatta. Legacy will only reimburse mandatory schools fees and not voluntary fees or levies.
Internet allowance
Available to each household with a child attending K-12.
Legacy camps etc.
Opportunity to attend Legacy camps and one day activities.

THE FOLLOWING ARE AVAILABLE TO ALL ENROLLED BENEFICIARIES REGARDLESS OF TIER

Social and emotional supports	
Legatee support	Nothing changes for families regarding social and emotional supports.
CSW support	
Christmas and birthday cards	
Crisis funds	Families can request crisis support at any time if they are experiencing financial strain. The Legatee should discuss potential support with a member of the 4G team and/or a member of the 4G Working Group.
Scholarships (activities)	Every year, any enrolled child may apply for a Legacy Scholarship for an activity. This is generally for young people who can demonstrate they

	are excelling in a particular activity or are competing/ performing at a high level and their annual costs will exceed the capped amount. Please speak to a member of the 4G team or Working Group for more information.
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THE FOLLOWING ARE ONLY AVAILABLE ON CASE BY CASE BASIS

TERTIARY STUDENTS Are determined on a case by case basis by the 4G Working Group. Applications for financial support should be requested in the student interview.	
Course expenditure	Tertiary students are reimbursed for the cost of course related material such as text books, stationary, printing and computer ink.
Student allowance	Students undertaking post-secondary or tertiary education who are studying full time are provided an allowance to help ease the cost of living and travel to university or other provider. Students are required to complete an interview with an Education Panel member (or delegated Legatee) and provide confirmation of results and enrolment for each academic year in order to be eligible for the allowance and support from Legacy.
Internet allowance	An Internet allowance is available to a tertiary student if they are living away from home. A copy of a contract needs to be provided twice per year as evidence of the service and for auditing purposes.
Grant (education)	Every year, an enrolled child in tertiary education may apply for a Legacy grant. There are a number of different grants with varying amounts. Please speak to a member of the 4G team or Working Group for more information.

CHILD CARE This is determined on a case by case basis by the 4G Working Group. Applications for child care support should be made in writing to the 4G Working Group.	
Child aged under 4 years	Available per enrolled child in a household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education etc.
Child aged 4 years and above	Available per enrolled child in a household. Parent must demonstrate reason for child care which may include development needs of child, parent returning to work/ education, school readiness etc.
Before and after school care	If offered, Legatee and 4G Working Group will determine capped amount.

Notes

To comply with audit requirements, we must receive original receipts or e-receipts for educational expenses before any reimbursement can be considered. Receipts are to be forwarded by the Legatee to the approving authority (e.g. the 4G Support Team in Sydney). Receipts must be less than 12 months old to be reimbursed.



Sydney Legacy Club

Advice to Legacy of my Decision about Financial Tier Assessment

I wish to advise Legacy that I prefer not to complete the Financial Assessment form at this time. I have read and understood the letter to families and the overview of the Three Tier model of support available to Legacy 4G families from 2021 onwards.

I understand that as a result my child/children and I will be classified as a Tier 1 family.

I also understand that should I change my mind and wish to complete a Financial Assessment form I can request this through my Legatee or the 4G team at any time.

Please complete the following:

First name

Last name

Your signature

Date

Please give this completed form to your Legatee or email it to the 4G team:

4Gsupport@sydney-legacy.com.au

or by post:

4G Team
Sydney Legacy
Locked Bag 8, Queen Victoria Building
Sydney, NSW 1230

Evaluation of 4G Tier Assessment Panel Operations

This evaluation has revised recommendations made after consultation between the 4G Working Group and the BPPC. Revised recommendations are marked *.

(November 2020 to March 2021)

Background Information

Purpose

The Panel was formed to apply a three-tier system of financial support to the increasing number of 4G families requiring support from Legacy. Tier 1 is to support families with lower needs, Tier 2, families with moderate needs and Tier 3, families with the highest needs. Allocation to a particular Tier enables a family to access any of the provisions assigned to that Tier. The aim was to more effectively and efficiently allocate limited financial resources according to need.

Panel Composition

The Panel comprised Legatee Ian Thompson (Panel Chairperson), Legatee Michael Ducie (Chairperson City Division), Tegan Kanard (4G Family Support Team Leader), Cathy Every, Christina Crombie and Chloe Phippen (Compensation Advocacy Team). Sydney Legacy President Legatee Nikki Hollis and 4G Working Group Chair Legatee Julie Bowden joined the group as observers on several occasions.

Panel Meetings

The Panel convened eight times between 10 November 2020 and 2 March 2021. Meetings were mainly face to face, with the exception of one Zoom meeting. Each meeting lasted between two and three hours. Panel members were provided with all the assessment information three or more days before each meeting and were able to prepare in advance for the meetings.

Information Gathering

Legatees were asked to guide each family through a financial assessment overview and a 'Wellbeing Scale'. Legatees also completed a confidential report about each family's overall financial position and their current welfare. Legatees could also make a recommendation regarding the Tier they considered was appropriate for the family. In the absence of a Legatee, a CSW could complete this process. When each family was considered by the Panel, the Legatee or CSW could discuss each family's needs with the Panel in person, or via Zoom.

Statistics

The Panel assessed 86 families in total (as at 2.3.21). The recommended Tiers were:

Tier 1 – 30 families (34%). Of these, fourteen (40%) families elected not to participate in the assessment and were therefore automatically assigned to Tier 1. Nine (26%) families did not return their financial assessment and were temporarily placed in Tier 1 until more information is received. Seven (20%) families were recommended for Tier 1 by the Panel. The Panel therefore only recommended that 8% of the total number of families who submitted the requested information, be placed in Tier 1.

Tier 2 – 28 families (33%).

Tier 3 – 28 families (33%).

Evaluation

The process was evaluated in a number of ways.

1. The Panel conducted evaluation discussions after and during meetings.
2. The Panel sent a survey (via Survey Monkey) to all Legatees involved in the process and received 25 responses. Responses were on a five-point scale – Strongly Agree, Agree, Neither Agree nor Disagree, Disagree and Strongly Disagree.
3. The Panel met on 2.3.21 specifically to evaluate the overall process, methods and outcomes.

The following evaluation notes rely on all three sources of evaluation.

Panel Composition

The Panel members worked effectively and collaboratively and provided the right mix of expertise to conduct the assessments.

The key skills the Panel members brought to the process were:

1. A deep knowledge of individual families, their circumstances and needs.
2. Expert knowledge about family entitlements including DVA, Centrelink and other entitlements.
3. A commitment to equity and transparency.
4. Skills in communication and collaboration.
5. An understanding of Legacy's aims and structure.
6. Thorough record-keeping.

The survey results support the effectiveness of the Panel composition:

83% of respondents agreed or strongly agreed that, *'The Panel considered all the relevant information and made a fair recommendation'*. Only one respondent disagreed with that statement.

61% of respondents agreed or strongly agreed that *The Panel made helpful suggestions to follow-up and further assist my families*. Three respondents disagreed. It should be noted that the Panel did not always make follow-up suggestions to Legatees and CSWs and therefore 26% of respondents neither agreed or disagreed with this statement.

To improve the Panel's representation and efficiency, it is recommended that:

1. * A Panel representative from other Clubs should be included where possible and facilitated by the use of technology
2. An administrative assistant should attend Panel meetings to make notes and record decisions on a data base.

Decision-Making Criteria

Initially, the Panel focussed on a family's financial position to inform their decisions. It soon became evident that a wide range of issues impact on a family's financial stability and welfare. The Panel

therefore widened its criteria. It identified and considered the following factors in its decision-making:

1. Income/expenditure/savings/debt.
2. Level of financial stress and risk.
3. Social/emotional/health issues that impact finances.
4. Current financial support from Legacy and other agencies.
5. Family's financial skills/sustainability/self-sufficiency.
6. Other family members contributing to household income.
7. Other relevant factors.

Using these criteria enabled the Panel to conduct a more wholistic assessment of each family's situation.

Panel Operation

Information collected

In general, the information collected was sufficient for the Panel to make sound recommendations.

The Panel found that information from Legatees was most helpful in understanding the context of the family's financial and social situation. Allowing Legatees two opportunities to provide information on their families (in writing and directly to the Panel) was seen as very worthwhile. However, there were inconsistencies in the quality of information received from different Legatees and a significant number of families did not have the support of a Legatee when completing the assessments. CSWs were required to assist families in these circumstances.

Survey results confirmed that Legatees felt they had ample opportunity to give relevant information to the Panel.

83% of respondents agreed or strongly agreed that, *'The opportunity to give feedback to the Panel via Zoom or in person is helpful.* Only one respondent disagreed with that statement.

80% of respondents agreed or strongly agreed that *'The Legatee Report form allows Legatees to accurately describe a family's circumstances.'* Only one respondent disagreed with that statement.

71% of respondents agreed or strongly agreed that *'The Wellbeing Scale assists in understanding a family's financial, social and emotional situation.'* Only two respondents disagreed with that statement.

To improve the quality of information presented to the Panel, it is recommended that:

1. * That all possible assistance be given to Legatees in providing Financial Check information. The Panel's strong feeling was that high quality information resulted in fairer decisions.
2. Prior to the process beginning, a Legatee is clearly assigned the task of assisting each family.
3. * Mentoring may be a useful tool for new Legatees, or those who are not confident in collaborating with families. This could include having a CSW or another Legatee attend the meeting to complete the paperwork with the family.

Review of entitlements and overall welfare

In the course of their deliberations the Panel effectively conducted a review of possible entitlements and services a family might have been eligible to receive. Panel members from the Compensation Advocacy Team were crucial in this aspect of the review process. The Panel was able to make many suggestions to Legatees and CSWs regarding follow-up actions in this regard. This was an unexpected, though extremely positive consequence of the assessment process.

Review Frequency and Timeline

The workload for all involved was heavy. This is partly due to the process being new but was also due to such a large number of families being assessed at the one time. Conducting reviews annually for all 4G families is not realistic or achievable.

The Panel recommends the following in order to spread the workload and still conduct reviews when relevant:

1. A review can be done at any time if requested by; a) The Panel, b) A Legatee, c) The 4G Family Support Team Leader, d) A family. Reviews would generally be suggested if a family's circumstances have significantly changed.
2. Each year, the Panel would review any requested reviews, plus, conduct routine reviews of additional families from a specific region or regions. In total, this would be approximately one third of the total number of families. All families would therefore be reviewed every three years.
3. Routine reviews should be conducted in August/September, allowing families to receive notification of decisions in early October. This would enable them to make informed decisions about, for example, school enrolment and possible activities for the following year.
4. The next routine reviews should be done in August/September 2022. This review would effectively be 18 months from the first review; however, all subsequent reviews would follow a twelve-month cycle.

Other Recommendations

The Panel noted that a number of families had very poor financial management skills and needed to improve their skills in order to make the best use of their existing funds and any funds Legacy might allocate to them. The Panel therefore recommends that:

1. A Panel member investigate the approximate average cost of independent financial advice to a family.
2. Legacy sources funds (e.g., from the Redan Fund) and offers support to identified families to engage a financial advisor of their choosing, to assist them with financial planning. Legacy could reimburse costs up to a specified limit. This limit would be determined based on the results of the investigation (point 1).

Legatee Ian Thompson

Chair, 4G Tier Assessment Panel

3 August 2021