

Subject: Payment Policy	Procedure No:
Approval Date: Nov 23, 2023	Approved By: Skate Windsor Board of Directors
Effective Date: Dec 1, 2023	Revision Date: Sept 5, 2024

Policy Statement

All programs are expected to be paid in full prior to the program start. All prices are in Canadian currency and are inclusive of any applicable taxes.

The Skate Canada membership fee is payable at registration. This fee is charged once per year and covers Skate Canada membership and insurance for the period September 1 – August 31.

Payment options

1. Online Credit card payment: The following credit cards will be accepted by Skate Windsor : Visa, Mastercard and American Express. Payments can be made directly upon registration or by clicking on the invoice sent via email, or in person.
2. E-Transfer payments: will be accepted. Please send the e-transfer to:
billing.skatewindsor@gmail.com **This is the only email address set up to receive payments.*
3. In person payments: by cash, credit card or debit

Installment Payments

Program fees may be paid in full at registration, or by installments, as follows:

****If a payment plan is required, please email skatewindsor@yahoo.ca to request**

All payments made by installments will be charged a 2% fee additional on the skating fees

- *For Fall:* 50% of Fall program fees plus the Skate Canada Fee and Club Administration Fee at the time of registration. The balance of the program fee is due on November 1.
- *For Winter:* 50% of Winter program fees plus the Skate Canada Fee (if applicable) and Club Administration Fee at registration. The balance of the program fee is due on February 1.
- *For Full Season (Fall and Winter combined):* 40% of the Full Season fee plus the Skate Canada Fee and Club Administration Fee upon registration with the remaining fee to be paid as follows: 50% of remaining amount on November 1 and the remainder due on February 1.
- *For Spring or Summer:* 60% for the Summer and Spring program runs a minimum of 6 weeks plus the Skate Canada Fee and Club Administration Fee are to be paid at time of registration. The balance of the program fees are due mid program.

Trial

A trial will only be permitted for skaters under the age of 4 years of age and by family's request and board approval only.

The cost includes skate canada fee, club administration fee upon registration and \$15 per session cost for 4 sessions for precanskate or \$20 per session cost for canskate. All fees must be paid prior to the session start.

The cost of the trial is not refundable, however the amount will be deducted off the total cost of the program/fees if the skater registers for the remaining part of the session.

Funding

Skate Windsor does accept funding for our programs if families meet the criteria for low income. To be eligible for funding for one or more children, families must first meet specific financial criteria as per Revenue Canada's Low-Income Cut-Offs (LICO) chart. Children must fall between the ages of 4 - 18 years old.

Funding Resources:

1. Jumpstart (jumpstart.canadiantire.ca)
2. Pathway to Potential (P2P)
3. Kidsport (kidsportcanada.ca)

Procedure

Family's request must occur upon registration. Families are responsible for confirming eligibility and for completion of the application for Kidsport or Jumpstart for each session. Families who are applying for funding are eligible for full season discount if available or any family discounts for each child applying for funding. For P2P, families must provide a copy of Canada child benefit (CCB) and Ontario child benefit (OCB) of the most current tax year via email within the first 2 weeks of skating.

Families are required to pay Skate Canada Fee and club administration fee upon registration. The skate canada fees and any administrations are not refundable, however the skate canada fees will be deducted off the total cost of the program/fees if the skater receives funding. Families are responsible for the full amount if they do not meet the funding requirements.

Policy Administration

Skate Windsor maintains and reviews this policy every three years.