

# Competitive Player Financial Policy

Cape Breton West Minor Hockey



The purpose of this policy is to establish a clear, fair, and consistent process for addressing outstanding competitive player registration fees, while providing reasonable opportunities for families to make payment arrangements and protecting teams and the association from financial risk.

## Guiding Principles

- CBWMH recognizes that financial hardship can occur and is committed to working with families who engage with the team and/or association.
- Responsibility for payment rests with the registered family, who were made aware of the required financial commitment to the team before the season began.
- Silence or non-response does not constitute hardship.
- Teams and other members shall not be financially disadvantaged by unpaid fees.
- Escalation steps shall be progressive, documented, and consistent.

## Definitions

- **Outstanding Balance:** Any unpaid portion of a player's approved registration fee.
- **Engagement:** Direct communication from the family to CBWMH to discuss payment arrangements.
- **Payment Arrangement:** A mutually agreed-upon schedule approved by CBWMH for repayment of outstanding fees.

## Financial Protection

With approval from Cape Breton West Minor Hockey (CBWMH), the association may pay the outstanding portion of a player's registration fee directly to the team to prevent financial impact to the team. Once this occurs, CBWMH becomes responsible for collecting the outstanding balance from the player's family. Any payments made by the family, or any refunds issued by the team, shall be directed to CBWMH.

## Confidentiality

All matters relating to outstanding fees and payment arrangements shall be handled confidentially and shared only with individuals required to administer this policy.

## Step 1 – Team Outreach

Responsibility: Team Manager

- When an outstanding balance exists, the Team Manager shall notify the family in writing.
- The notice shall:
  - State the outstanding amount.
  - Inform the family that the team is willing to discuss a payment arrangement.
  - Provide a response deadline of 7 calendar days.
  - Failure to respond within the stated timeframe shall result in escalation to CBWMH.

## Step 2 — Association Outreach

Responsibility: CBWMH Treasurer

- CBWMH shall issue a formal written notice to the family.
- The notice shall:
  - Confirm the outstanding balance.
  - Offer a payment arrangement on reasonable and negotiable terms.
  - Provide a response deadline of 7 calendar days.
  - Outline the consequences of non-engagement.
  - All outreach attempts shall be documented.

## Step 3 — In-Season Consequences

Applicable if the playing season is underway.

- If the family fails to engage or enter a payment arrangement the player may be suspended from games and practices.
- Suspension is administrative and financial in nature, not disciplinary.
- Suspension shall be lifted immediately upon:
  - Entering into an approved payment arrangement, or
  - Full payment of the outstanding balance.

## Step 4 — Post-Season Restrictions

Applicable if the season has concluded or suspension is ineffective.

- The player shall be placed on administrative hold.
- While on hold, the player shall be ineligible to:
  - Register for future CBWMH competitive seasons.
  - Participate in CBWMH development programs, camps, or evaluations.
- The hold shall remain in effect until the outstanding balance is resolved or a payment arrangement is approved.

## Step 5 — Exceptional Circumstances

- In rare cases where an outstanding balance is deemed uncollectable before the beginning of the next hockey season:
  - Any fee relief or write-off must be approved by the CBWMH Board.
  - Such decisions shall be documented and reviewed annually.
- A write-off does not automatically restore eligibility unless explicitly approved by the Board.