



Applies to: All Members
Implementation Date: 2022-23
Revision Date: July 2025

Policy Statement

Cochrane Figure Skating Club (CFSC) is a membership-based organization recognized by Skate Ontario, the governing body for the CFSC, and by Skate Canada which is the governing body of Skate Ontario.

The purpose of this policy is to contribute to the growth and development of skating for our community in a safe sporting environment by providing our members with billing & payment information as well as procedures for payments, refunds and credits. This Policy strives to provide increased accountability to both parties and provide a mechanism for transparency, identification of governance issues, and an enhanced commitment to safe sport.

Scope: This Policy applies to all registered members of the Cochrane Figure Skating Club.

General:

Prices: All prices are in Canadian currency and are inclusive of any applicable taxes.

Online Credit Card Payments: The following credit cards will be accepted by the Cochrane FSC and all credit card transactions will be subject to a maximum 2.9% service processing administration fee as per Uplifter.



eTransfer Payments: will be accepted by sending payments to **Treasurer.CochraneFSC@gmail.com** (**Please note: this is the only Club email that is able to receive eTransfer payments). Password for the current skating season will be: **Skate2526**

****In person payments by cash or cheque are not available unless requested in writing & approved by the Board.**

Program Payments

Payments will be made in full for the entire season and the payment method will be established at the time of registration. Skaters will not be permitted on the ice until, at minimum, the payment of their annual Skate Canada fee is made in full. A skater's place in the program cannot be guaranteed if payment is not received in the required timeline.

Requests for Special Payment Plans: Special payment plan requests must be submitted in writing to the President at cochranefsc@gmail.com and will be reviewed by the Board for approval.

If skater is eligible for any type of sponsorship (ie. JumpStart) please contact the Cochrane FSC President at the email listed above.

Registration Fees - each program fee includes Club Group Coaching Fees, Ice Expenditures, Insurance

- *Individual coaching fees are invoiced and paid separately for all StarSkaters.*

Skate Canada Membership: A Skate Canada membership is mandatory for all skaters.

This one-time annual fee must be paid prior to the start of the skater's first skating day of the season. Skaters will not be permitted onto the ice until payment is made in full. The Skate Canada membership season is from September 1st to August 31st of the following year. The current fee, as set by Skate Canada, is \$65.00 for both children and adults which includes the CFSC administration fee. ***** All Skate Canada fees are final and are not subject to refund or credit.***



Fundraising Deposit: Each skater (with the exception of participants in our Adult program) will pay an initial fundraising deposit upon registration at the rate of \$50 per fundraising effort *[for the 2025-26 season, this deposit is \$100 for two fundraisers]*. Skaters who participate and meet the stated minimum required sales will be eligible for a refund or credit for that fundraiser.

Program Changes: Any changes to a skater's category (eg. moving up from CanSkate to StarSkate) during the season must be approved by the Cochrane FSC Board & may be subject to a prorated registration fee increase.

NSF Payments: The CFSC will charge an administration fee of \$35.00 for each NSF cheque received.

Overdue Payments:

Skaters will have 10 days to pay their overdue payment. If payment is not made, the skater will not be able to skate on their session until payment is received or a payment plan has been established with the CFSC President.

Skaters with overdue accounts, including overdue accounts with coaches for private/group lessons, will not be allowed to register for any other programs or seasons until the balance is paid in full. Skaters may be prohibited from participating in any Club events, Club competitions and Assessments (testing) until the balance is paid in full.

Refunds & Credits

Withdrawal from a Skating Session Before the First Day of Skating: Skaters who wish to withdraw from skating for any non-medical or non-injury related reason may receive a full refund, excluding Skate Canada fee, provided they withdraw before the start of the first skating session.

Withdrawal from a Skating Session Once a Program has Started: Skaters who wish to withdraw from skating for any non-medical or non-injury related reason may receive a refund IF the request to withdraw has been made within the first month (the 4th weekly session) of the program. The Skate Canada membership and CFSC administration fee of \$65.00 is non-refundable regardless of which skating program a skater is being withdrawn from.

Withdrawal from All CFSC Skating Sessions Due to Injury/Medical Reasons:

Skaters who are unable to skate due to an injury or medical reason may be given a credit towards a future season. The Club may request an official Doctor's Certificate from the skater requesting the credit. The credit may be pro-rated depending on how much of the season the skater has completed. Any refunds and credits that are required due to any other circumstances will be determined at the discretion of the CFSC Board.

All requests for refunds must be submitted in writing to the CFSC's President at cochranefsc@gmail.com and will be reviewed by the Board for approval.

If a refund is granted, the method of refund will be determined by the CFSC.

If a credit is granted, it will be processed against the skater's Uplifter account that may be applied to an invoice for future skating registration or for test tickets for assessment days.

No refunds or credits are provided for missed sessions. Make-up ice for hours missed on an individual skater's scheduled day will not be granted. The Club is not obligated to refund registration fees for unforeseen ice closures due to special events/circumstances, snow days, or equipment/mechanical breakdown beyond our control.

Credits: Credits on Uplifter will expire 2 years after the finish of that fiscal year end; with Board permission, they may be eligible for transfer to another participant within the Member's Uplifter account.