



Date of Approval: June 18, 2025	Next Review: June 18, 2027	Approved by: WGB Board of Directors
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ARREARS POLICY

1. POLICY STATEMENT

As a non-profit, volunteer-driven organization, the Whitehorse Glacier Bears Swim Club (WGB) is committed to delivering high-quality swim programming that supports athlete development from entry-level to national competition. To maintain accessible and sustainable operations, it is essential that all members uphold their financial commitments to WGB.

2. PURPOSE

The purpose of this Arrears Policy is to establish a fair and transparent process for addressing unpaid financial obligations to the Whitehorse Glacier Bears Swim Club (WGB), including but not limited to registration fees, meet fees, fundraising shortfalls, volunteer & Officiation obligation shortfalls, merchandise and apparel, travel related charges, and other approved fees. The policy supports the operational integrity of WGB while providing members with clarity on expectations and procedures.

3. RELATED POLICIES

This policy should be read in conjunction with the following:

- Account Credit Policy
- Fundraising Policy
- Refund Policy
- Volunteer & Officiating Program

4. DEFINITIONS

Arrears: any required payment to WGB that is overdue by more than 14 days from the original due date, unless a formal payment arrangement has been approved by the Executive Director or Board.

5. SCOPE

This policy applies to all WGB members, regardless of roster group, session duration, or the type of charges incurred.

6. PROCESS

1. **Notification:** When a member account enters arrears, an email notice will be sent to the primary account holder, outlining the outstanding balance and providing a deadline for payment.
2. **Grace Period:** Members will be given a 14-day grace period to bring their account into good standing or to contact the Club to arrange a payment plan.
3. **Payment Plans:** Members who are unable to pay in full may request a payment plan by contacting the Executive Director in writing by emailing executivedirector@whitehorsegacierbears.ca. Payment plans are reviewed on a case-by-case basis and must be approved by the Executive Director or the Board.

7. NON-COMPLIANCE CONSEQUENCES

If an account remains in arrears after the grace period and no payment plan has been approved:

1. The athlete(s) on the account will be suspended from participating in practices, swim meets, and club organized events until the balance is resolved.
2. The athlete(s) on the account will be restricted from future session registration.
3. Account credits will be withheld.

8. OPEN COMMUNICATION

WGB encourages open and timely communication. Families facing financial hardship are urged to contact the Executive Director early to explore options.

9. WITHDRAWAL WHILE IN ARREARS

If a swimmer withdraws from WGB while their account is in arrears, the balance remains payable. Failure to settle outstanding debts may result in further action, including referral to a third-party collection agency at the discretion of the Board.