



Maple Ridge Childcare Society

REPAYMENT AGREEMENT & POLICY

August 2026

Policy Statement

Maple Ridge Child Care Society is committed to maintaining clear, fair, and consistent financial practices for families using our childcare programs.

This policy outlines the process for addressing amounts owed to the Society, establishing repayment arrangements, and managing family deposits and refunds.

Fair and Respectful Communication

Maple Ridge Child Care Society will communicate with families regarding financial matters in a respectful and professional manner.

The purpose of this policy is to establish clear expectations and provide families with an opportunity to resolve outstanding balances through reasonable repayment arrangements where appropriate

Amounts Owing

A family may have an outstanding balance for reasons including, but not limited to:

- Unpaid childcare fees.
- Fees resulting from changes to a child's attendance schedule.
- Registration or other applicable program fees.
- Late fees or other charges outlined in the family's enrolment agreement.
- Adjustments resulting from changes to government funding, subsidies, or fee reductions.
- Amounts that were incorrectly credited or paid to a family.
- Other charges agreed to as part of the family's enrolment or service agreement.

MRCS will provide the parent/guardian with an explanation of the amount owing when reasonably possible.

Family Deposit

Where a deposit is required to secure a child's space, the deposit will be handled in accordance with the family's enrolment agreement and the Society's financial policies.

Families who wish to withdraw their child from the program must provide 30 days' written notice by the first day of the month.

When the required 30 days' notice is provided by the first day of the month and the family's account is in good standing, the family will receive their full deposit back.

If the required notice is not provided, the deposit may be applied toward outstanding fees or other amounts owing in accordance with the family's enrolment agreement.

Any applicable refund will be processed after the child's final attendance date and once the family's account has been reconciled.



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Repayment Expectations

Families are expected to keep their accounts in good standing and pay fees according to the payment schedule established by the Society.

If a family is unable to pay an outstanding balance in full, they are encouraged to contact the Manager or Executive Director/Operator as soon as possible to discuss a repayment arrangement. The Society will consider reasonable repayment arrangements on a case-by-case basis.

Repayment Agreement

When a repayment arrangement is established, the agreement will be documented in writing and will include:

- Parent/guardian name.
- Child's name.
- Amount owing.
- Reason for the outstanding balance.
- Agreed payment amount.
- Payment frequency.
- Date the first payment is due.
- Expected date the balance will be paid in full.
- Accepted method(s) of payment.
- Any other conditions agreed upon by the Society and the parent/guardian.

Both the parent/guardian and the Society representative will acknowledge the agreement.

Changes to a Repayment Agreement

If a family is unable to meet an agreed payment, they should contact the Society before the payment is due whenever possible.

The Society may review and modify a repayment arrangement based on the family's circumstances and the outstanding balance.

Any changes to an existing repayment arrangement will be documented in writing.

Missed Payments

If a parent/guardian does not make an agreed payment and does not contact the Society to make alternative arrangements, the Society may:

- Contact the parent/guardian regarding the missed payment.
- Provide an updated account balance.
- Request that the outstanding amount be brought up to date.
- Review the family's continued enrolment in accordance with the enrolment agreement and applicable licensing requirements.



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The Society will make reasonable efforts to communicate with the family before taking further action.

Government Funding, Subsidies and Fee Adjustments

Families who receive funding or subsidies through Affordable Child Care Benefit (ACCB) are responsible for ensuring that their applications are renewed in sufficient time for the renewal to be processed before their current approval expires.

Maple Ridge Child Care Society will make reasonable efforts to remind families when we are aware that their subsidy approval is approaching its expiry date. However, it remains the responsibility of the parent/guardian to contact Affordable Child Care and renew their application in a timely manner.

Families are responsible for any portion of child care fees that is not covered by an approved subsidy or funding arrangement. If a family's subsidy expires before a new approval is received, the family may be responsible for the full applicable child care fees during the period in which there is no active subsidy approval.

If a subsidy is later approved or adjusted retroactively, the Society will reconcile the family's account based on the applicable funding approval and make any necessary adjustments.

Parents/guardians are responsible for providing accurate information, completing required applications and renewals, and promptly notifying the Society of any changes to their subsidy or funding status.

Overpayments and Credits

If a family has paid more than the amount owing, the Society will apply the credit toward future fees unless another arrangement is made with the parent/guardian.

Where appropriate, the Society may issue a refund or make another mutually agreed arrangement.

Confidentiality

Information regarding a family's account and repayment arrangements will be treated as confidential and will only be shared with individuals who require the information for legitimate administrative, financial, or regulatory purposes.

Record Keeping

The Society will maintain appropriate records of:

- Outstanding balances.
- Repayment agreements.
- Payments received.



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- Changes to repayment arrangements.
- Communications regarding outstanding balances.
- Deposits and refunds.
- Applicable credits or adjustments.

Records will be maintained in accordance with the Society's record-keeping practices and applicable legislation.