



*Strathcona
Christian
Academy*

SOCIETY

SCA Society Arrears Policy

Version 1.0
April 11, 2022

Table of Contents

1. Introduction	3
2. Clarification of Terms.....	3
3. Policy Steps	4

1. Introduction

Various reasons can cause a family to be unable or unwilling to pay all or a portion of their SCA Society fees. This situation creates a burden on the remainder of the parent population as those bad debts need to be covered to keep the SCA alternative program viable and could result in higher fees for everyone.

The following policy has been developed to ensure a consistent, transparent and thoroughly reviewed approach to handling these situations. This policy has been reviewed with Elk Island Public Schools, SCA Elementary and Secondary School Councils, parents through a survey, and with the Sherwood Park Alliance Church (SPAC) Board of Elders.

2. Clarification of Terms

BAD DEBT

SCA Society fees will be declared as bad debt and deemed uncollectible after repeated attempts by the SCA Society to collect those fees have been unsuccessful.

COLLECTION AGENCY

Having a debt sent to a collection agency impacts an individual's credit score and rating and may remain on their credit report for up to six years.

FINANCIAL ASSISTANCE

Sherwood Park Alliance Church, through its Compassion Fund, offers financial assistance for those who may be experiencing financial need, including SCA families. A family may complete a confidential application form, and once their application is submitted, the family may be contacted for more information or to set up a meeting. An application is normally processed within a week of its submission. If an application is approved, some or all of a family's SCA Society fees are paid by the Compassion Fund.

A family can inquire about financial assistance in any of these three ways:

- a. Contact Dianne Szkarlat, the Compassion Fund administrator, at Dianne.szkarlat@spac.ca or 780-467-8404x364;
- b. Contact the SCA Society at scasociety@spac.ca or 780-467-4752; or
- c. Fill out the form on the SPAC Contact Us web page (<https://spac.ca/contactus>). Select Compassion for the Topic, and note SCA fee assistance in the Inquiry/Comment field.

3. Policy Steps

1. Families who are behind on their fees after one month will receive a letter to their home and e-mail. This letter will communicate that:
 - a. financial assistance is available through SPAC;
 - b. flexible payment options are offered by the Society;
 - c. unpaid fees may result in impacts to SCA programming; and
 - d. if, after three letters have been sent, the family has not initiated the process for financial assistance or made arrangements to pay their fees, the account will be sent to a collection agency.

2. Families who are behind on their fees after two months will receive a second letter to their home and e-mail. This letter will communicate that:
 - a. financial assistance is available through SPAC;
 - b. flexible payment options are offered by the Society;
 - c. unpaid fees may result in impacts to SCA programming; and
 - d. if, after three letters have been sent, the family has not initiated the process for financial assistance or made arrangements to pay their fees, the account will be sent to a collection agency.

3. After three months of missed payments, if the family has not initiated the process for financial assistance or made arrangements to pay their fees, they will receive a third and final letter informing them that the bad debt will be sent to a collection agency by June 30th of the current academic year.