



***Strathcona  
Christian  
Academy***

**SOCIETY**

## **SCA Society Arrears Policy**

**Version 2.0  
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## 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

A collection agency is a company the SCA Society will hire to recover unpaid fees. 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.

If a family's account is referred to collections, but the family does not pay those referred fees and re-enrolls at SCA the following year, the account may be referred again to collections, and a second file would be recorded with Equifax Canada, an agency providing credit bureau and information reports. If a family leaves SCA without paying an account referred to collections, that account will remain active with Equifax for six years, after which time it would be purged.

### FINANCIAL ASSISTANCE

The SCA Society offers fee assistance for SCA families who may be experiencing financial need. 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, a portion of a family's SCA Society fees are paid by the SCA Society fee assistance fund.

A family can inquire about fee assistance by contacting the SCA Society at [scasociety@spac.ca](mailto:scasociety@spac.ca), 780-467-4752, or the Contact Us form on the SCA Society website (<https://scasociety.ca/contact-us>).

### 3. Policy Steps

1. Families who are behind on their fees after one month will receive a letter to their home and/or e-mail. This letter will communicate that:
  - a. fee assistance is available;
  - b. flexible payment options are offered by the SCA 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/or e-mail. This letter will communicate that:
  - a. fee assistance is available;
  - b. flexible payment options are offered by the SCA 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 fee 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.