

Gloucester Cumberland Ringette Association

Bernie Cockburn “ON ICE” Financial Assistance Policy and Selection Criteria

1.0 Background

In 2010, Gloucester Cumberland Ringette Association (GCRA) created a financial assistance fund to help families who were struggling to keep their children in ringette due to financial hardship. Returning players can apply to this fund to offset the cost of registration and/or team fees. In return, parents are asked to make a commitment to volunteer within the association. This fund is made possible by generous donations from:

- Gloucester Cumberland Ringette Association (GCRA)
- GCRA families
- Surplus team fees donated by GCRA teams
- Fundraising events

2.0 Definition of Financial Hardship

The Bernie Cockburn was started to allow players to participate in ringette when they would otherwise not be able take part. For the purposes of this policy, GCRA defines financial hardship as:

A family is willing to pay its financial obligations as originally agreed to, but is unable to do so due to a significant unexpected event or unforeseen circumstances that have seriously impacted the ability to pay. Events that can cause financial hardship include the loss of a spouse, separation/divorce, loss of employment, a serious injury or illness, a major emergency, or natural disaster.

3.0 Outside Resources

The number of applications has increased substantially in recent years, and fund resources are limited, depending wholly on the generosity of donors. Accordingly, players must apply for funding from outside sources prior to applying for the Bernie Cockburn Fund.

It should be noted that the external funding sources can take 6-8 weeks, so players are encouraged to apply early to meet all deadlines, including GCRA.

There are many funding agencies. Below are links to 2 that are available to low income families:

JumpStart: <http://jumpstart.canadiantire.ca/en.html>

Kidsport: <http://www.kidsportcanada.ca/ontario/>

Local school boards may also provide funding. The Ottawa-Carleton District School Board maintains the Education Foundation for its students. More information is available at

<http://www.educationfoundationottawa.ca/>. Applications are to be made through the school principal. Students in other school boards should approach their school principal or office staff for more information. Please note school boards may have their own deadline for applications.

Applicants will be required to provide proof that they have applied to an outside agency. If an applicant does not qualify for a low-income subsidy, an application must be made to the respective school board. If this route is not successful, applicants must provide written confirmation of the application result.

4.0 Extended Payment of Registration Fees

Applicants may request an extended period for payment of GCRA registration fees provided that such fees are paid in full by December 15th. It is expected that most of these arrangements will result in payment in three (3) equal payments with the first instalment payable at the time of registration. Post-dated cheques are required. On-line payments are not permitted with this arrangement. Please contact the Treasurer at treasurer@gcra-ringette.ca.

5.0 Selection Criteria

The amount awarded will be determined by the number of requests received and the total amount of funding available. Financial assistance will vary on a case by case basis.

1. Applications must be submitted by September 20th each year to the registrar at registrar@gcra-ringette.ca. Any application submitted after this date will not be accepted. A member of the committee that reviews the application will acknowledge receipt of your application within 5 business days. If you do not receive an acknowledgement, please follow-up to ensure your application was received.
2. Applications will be accepted for returning players only. Note players from other associations are not considered GCRA players until they have played for GCRA for three (3) years.
3. All applications will be reviewed for approval after the September 20th deadline. The review period will be a minimum of two (2) weeks.
4. The maximum amount awarded is limited to the early registration fee each year. For instance, the early registration amount for the 2017-18 season was \$600 for registrations received prior to July 17th. After that date the registration fee increased to \$650. The maximum amount awarded would be \$600, with any applicable difference to be covered by the applicant.
5. Funds may be used to cover registration fees and/or team fees, subject to the limitations outlined in item 5.
6. Accounts from previous years must be fully paid and up to date for the applicant and all siblings. If there are any arrears, the application will automatically be turned down.
7. Amounts awarded to applicants in previous years does not guarantee funding in current and future years.
8. It is expected that the applicant's parent(s) will volunteer for GCRA. Examples of volunteerism include bench staff, executive member, tournament committee member, a position that reports to an executive member (e.g. equipment manager). Note that all families are asked to complete shifts in GCRA's annual tournament; therefore, fulfilling the shifts allocated to your family does not apply in this case.

9. As the purpose of the fund is to provide assistance in the case of financial hardship, families must provide the following information: family gross annual income by way of the CRA Notice of Assessment for the previous year, current monthly payments, and family size.
10. The application must be completed in full and all required documentation must be included in the application. Any applications that are not complete will not be accepted. Please refer to the application for a list of all required documentation.