## **NGHA Financial Assistance Policy**

Statement of Purpose	The NGHA recognizes that it can be expensive to play hockey and strives to ensure that every child who wants to play hockey has the opportunity to do so.  The NGHA provides financial assistance to NGHA players and their families/guardians who do not have the financial resources to pay or would suffer undue hardship as a result of the NGHA registration fee and other associated team costs.  The NGHA will make every effort to provide financial assistance where it is needed. However, this is predicated on funds being available for the NGHA to provide financial assistance in any given year.
Roles and Responsibilities	The NGHA Board of Directors establishes the Financial Assistance Policy. It also approves the budget allocation for financial assistance prior to the start of each season, upon the recommendation of the Treasurer.  The NGHA Finance Committee is responsible for ongoing oversight of the implementation of the Financial Assistance Policy and budget, including reviewing and ratifying decisions on financial assistance as recommended by the Treasurer.  The NGHA Treasurer is responsible for all operational aspects of providing financial assistance, including receiving and reviewing applications, contacting applicants, and making recommendations to the Finance Committee on financial assistance requests.
Confidentiality	The NGHA will implement protocols to ensure that applications for financial assistance will be treated confidentially and on a "need-to-know" basis.  As a standard practice, only the Treasurer and their delegate (i.e. Finance volunteer) will receive applications for financial assistance. All information will be anonymized by the Treasurer prior to making any recommendations to the Finance Committee.  On an exceptional basis, the VP Operations may also be consulted on financial assistance applications where the Treasurer deems it necessary to maintain the overall integrity of the Policy.  Financial assistance will be provided directly to the player/ parent(s)/guardian. Teams will not be informed of players on their rosters receiving financial assistance.
Eligibility	Financial assistance is limited to the NGHA Fall/Winter season registered players.

Financial assistance is available to all players from Fundamentals to Intermediate AA.

Players who have been NGHA members for at least one previous year will be given a higher priority for financial assistance than new registrants.

The following criteria will also be considered in establishing eligibility:

- Parent(s)/guardian income
- Number of dependants
- Number of dependants playing hockey and other sports
- Divorce/separation
- Exceptional circumstances e.g. death in family

## **Application Process**

Prior to the beginning of a season, the Treasurer will post a notice on the NGHA website setting out the application requirements and deadline for seeking financial assistance.

The deadline for receiving applications will be no later than one week prior to NGHA Tryouts for that year. Notwithstanding this deadline, an individual or family may apply for financial assistance at any point during the season should an unforeseen major family event necessitate this (i.e. loss of job; death in family).

Applicants will be required to submit a written application and include proof of income (i.e. CRA Notice of Assessment) to support their application.

Applicants may be required to participate in an interview with the Treasurer to review their application.

## Degree of Assistance Available

Need is the primary consideration in approving an application for assistance.

Prior to the beginning of each season, the Treasurer will seek NGHA approval of a budget for providing financial assistance during the season.

Financial assistance can be provided for registration fees, team fees, and other non-discretionary costs throughout the season.

Depending on the number of applications received and the size of the approved Budget, it may be necessary for the Finance Committee to prorate assistance to applicants so that support can be provided to as many eligible applicants as possible.

Other sources of funding	The NGHA strongly recommends that families seeking financial assistance pursue other sources of support, such as:  - Participating in the NGHA Bingo program - Funding programs such as: - Canadian Tire Jump Start; - Hockey Canada Assist Fund - Individual sponsorship  When reviewing an application for financial assistance, the Treasurer will consider an applicant's efforts-to-date or intentions in pursuing other sources of financial assistance when providing recommendations to the Finance Committee on the application.
Return of Financial Assistance	If a player who receives financial assistance withdraws from the NGHA at any point in the season, any unused financial assistance received from the NGHA shall be returned by the player and/or team.
Recourse	All financial assistance decisions of the NGHA Finance Committee are final.

Policy updated on: July 18<sup>th</sup>, 2021