

Peel Region Football Pay to Play Policy

Policy Number	PRF-POL-007
Policy Owner	Treasurer
Applies To	All Athletes, Parents/Guardians and Club Officials involved in fees and payments
Approved By	Board of Directors
Effective Date	September 22, 2026
Last Reviewed	September 22, 2026
Next Review	Annually, before registration opens

1. Purpose

Peel Region Football (“PRF” or the “Club”), home of the Peel Panthers, is a volunteer-run Canadian not-for-profit organization. The Club recognizes that paying registration fees in one payment can be difficult for many families, and is committed to making fee payment as easy as possible for members facing a range of financial circumstances.

To protect the financial health of the Club for the whole membership, all fees and account balances must be paid in full, or be current under an approved payment plan, before an Athlete is eligible to be active on a team roster. This policy sets out the payment options available, the obligations of the Club and its members, and the consequences of unpaid balances.

2. Scope

This policy applies to:

- all Athletes registered in a PRF program, including flag and tackle football, the Club’s women’s teams, and camps and clinics;
- the Parents/Guardians of Athletes under 18 years of age; and
- all Club Officials, including the Registrar, Treasurer, Program Directors and Team Managers, who administer fees and payments on the Club’s behalf.

Registration is governed by the Registration Policy (PRF-POL-001). Refunds and withdrawals are governed by the Refund Policy (PRF-POL-002).

3. Definitions

Assistance Repayment Amount – the amount of Financial Assistance that must be repaid under section 6.4.

Athlete – any person registered in a PRF program.

Board – the Board of Directors of Peel Region Football.

Club Official – any director, officer, coach, manager or volunteer acting on behalf of the Club.

Financial Assistance – any fee reduction, discount or subsidy provided by the Club to reduce barriers to participation.

Member in Good Standing – a member with no outstanding fees or account balance, as defined in the Peel Region Football Constitution.

Parent/Guardian – the parent or legal guardian of an Athlete who is under 18 years of age.

Program Director – the Club Official responsible for a PRF program, or that person's designate.

Registrar – the Club Official appointed by the Board to administer registration, or that person's designate.

Treasurer – the Club Official appointed by the Board to manage the Club's finances, or that person's designate.

4. Member in Good Standing

Under the Peel Region Football Constitution, a Member in Good Standing must not have any outstanding fees. An Athlete whose fees are not paid in full, or who is not current under an approved payment plan, is not a Member in Good Standing.

In accordance with the Registration Policy (PRF-POL-001), all registration fees and account balances must be zero, or current under an approved payment plan, before the Athlete is permitted to play.

5. Club Obligations

PRF provides services to all Athletes, including, but not limited to, practice and game-day fields, certified and safe equipment, game-day officials, Certified Athletic Therapists, busing, facility rental fees and utilities, and bookkeeping.

To cover these costs each fiscal year, the Board, on the advice of the Treasurer and Program Directors, sets budgets based on the expected number of registrations and program costs. The Club also seeks club sponsorships and works with teams on fundraising initiatives.

6. Payment Options

6.1 Payment Plans

The Club offers the following payment options, as published on the Club website for each Season:

- an early-bird registration rate, at a discount, when paid in full at once by credit card;
- standard payment plans, payable by credit card or pre-authorized debit (PAD); and
- custom payment plans, payable by credit card only, as approved by the Treasurer.

Pre-authorized debits are processed in accordance with Payments Canada Rule H1. The PAD agreement will set out the payment schedule and the payor's notice and cancellation rights.

6.2 Late Registration

An Athlete who registers after instalments have begun must bring their payment plan up to date before the Athlete's first game.

6.3 Financial Assistance

PRF is committed to ensuring that cost is not a barrier to participation. The Club offers Financial Assistance, and will provide information about outside funding such as Canadian Tire Jumpstart, KidSport and municipal fee-assistance programs. Financial Assistance funds are limited and are intended to support participation with PRF. Any approved assistance is applied to the total cost of registration fees, and the remaining balance will be divided into instalments.

6.4 Repayment of Financial Assistance

If an Athlete who received Financial Assistance from the Club voluntarily withdraws from PRF and takes part with another football program or club in the same Season, the family must repay 100% of the Financial Assistance provided (the "Assistance Repayment Amount").

7. Member Obligations

By registering, each Athlete, or the Parent/Guardian of an Athlete under 18, agrees to:

- keep making payments using one of the options in section 6.1;
- contact the Registrar, Treasurer or Team Manager promptly if instalments need to be adjusted, recognizing that not responding to these Club Officials does not cancel any account balance;
- pay any balance owing from a previous Season, which will be added to the current account; and
- respect the decision of the Program Director, on the advice of the Board, if an Athlete is removed from a team or roster under this policy.

8. Outstanding Balances and Collections

Any amount outstanding on a member's account is subject to collection by all lawful means, including referral to a collection agency. The member is responsible for all reasonable costs of collection. An Athlete with an outstanding balance from a previous Season may not register for a new Season until the balance is paid or an approved payment plan is in place.

9. Non-Compliance

Failure to comply with this policy may result in one or more of the following, as determined by the Board: removal of the Athlete from the active roster until the account is current, withholding of Club equipment, suspension from Club activities, or refusal of registration for future Seasons. Any action will be applied fairly and in accordance with the Club's by-laws and the rules of Football Ontario and Football Canada.

10. Responsibilities

Athletes and Parents/Guardians – pay fees when due, keep payment plans current and communicate promptly about any difficulty paying.

Board – approves fees, budgets and this policy, and approves Financial Assistance arrangements.

Program Directors – on the advice of the Board, decide whether an Athlete is removed from a team or roster for non-payment.

Registrar – confirms that each Athlete's account is current before the Athlete is placed on an active roster.

Team Managers – act as a point of contact for families about payment questions and refer them to the Registrar or Treasurer.

Treasurer – processes payments and pre-authorized debits, manages payment plans and outstanding balances, and oversees Financial Assistance and collections.

11. Questions and Appeals

Questions about this policy should be directed to the Treasurer or the Registrar at registrar@peelregionfootball.ca. As set out in the Peel Region Football Constitution, a member with outstanding fees is not a Member in Good Standing; there are therefore no grounds for appeal of the requirement to pay fees in full or keep a payment plan current.

12. Policy Review and Administration

This Pay to Play Policy is subject to change at the discretion of the Board and will be reviewed annually before registration opens. The current version is posted on the Club website. This policy replaces the Pay to Play Policy approved in December 2017.

Decisions under this policy will be made in accordance with the Club's commitment to athlete safety, fairness, transparency, and responsible program management.