



Inquiring Little Minds

PAYMENT POLICY (2025–2026)

To maintain your child's attendance in Inquiring Little Minds (ILM) child care programs, you are responsible for the payment of all fees listed below. Your signature on the registration form, verifying that you have read the policies, is required.

General Fee Payment:

ILM requires all payments to be made in advance. Families are invoiced on the 20th of each month for the following month's care, and payment is due by the 30th. Fees can be paid via e-transfer (sent to the designated email address), credit card, or bank transfer through a QuickBooks link, or by cash or cheque given directly to the Centre Manager. For e-transfers, please include your child's name, invoice number, and center in the message section. The monthly fee is based on your child's program and schedule and remains payable regardless of attendance, including absences, vacations, statutory holidays, and center closures. Fees remain unchanged during closures or holidays. Drop-in care must be paid in advance, no later than 4 PM the day before the requested drop-in.

Registration Fee:

The \$50 registration fee is non-refundable and applies when a child is newly enrolling in any ILM program—including drop-in care—or if a child is returning after their care was previously terminated. A one-time registration fee of \$50 is required upon enrollment; however, this fee is waived for families utilizing the \$10/day and \$20/day drop-in care options, which are available only at select locations. If your child is already enrolled and you're simply switching programs (i.e., moving from Infant/Toddler to 3–5s), or if you're skipping summer care but keeping your spot, the fee won't be charged again.

Enrollment Deposits for New Starts

Starting Within 30 Days:

To secure a child's spot when the start date is within 30 days, families are required to pay the first month's fees, prorated based on the child's start date, along with a non-refundable \$50 registration fee. For example, suppose a child begins care in October. In that case, the initial invoice will include the prorated October fee based on the number of days attended, as well as the \$50 registration fee. On October 20th, the family will then receive the full invoice for November, which is billed in advance. ***If a child's start date falls within the very first week of the month, the full month's fee will apply rather than a prorated amount.***

Refunds during the first 30 days of enrollment are available under limited conditions. If care is canceled before it begins, a 50% refund of fees will be issued, excluding the \$50

registration fee. If the family decides to withdraw within the first two weeks of gradual entry, they will receive a refund for unused days, again minus the registration fee. If withdrawal occurs later in the month, a prorated refund will be based on actual days attended. No refunds are issued after 30 days of enrollment.

Refunds are processed within 2 weeks.

Starting More Than 60 Days in Advance:

Suppose a child's start date is more than 60 days away. In that case, families must pay a deposit equal to 50% of one full month's fee, calculated after any applicable CCFRI deductions, in addition to the \$50 non-refundable registration fee. This deposit secures the child's placement and guarantees their spot until the confirmed start date.

Starting Mid-Month (On or After the 15th):

Children starting care on or after the 15th don't pay a deposit, but a registration fee applies. Families will receive two invoices: a prorated fee for the current month and the full fee for the next month. Both are due upon receipt.

New Starts:

Children cannot begin care, including gradual entry, until the deposit and \$50 registration fee are paid in full.

Gradual Entry:

You will be charged the full monthly fee, or a prorated fee if starting mid-month, even if your child attends fewer hours or days during gradual entry.

Gradual Entry Before Official Start Date:

If a child's official start month is later, but they attend gradual entry days before that month, the fee will be calculated for only those days attended, based on the monthly rate.

Example:

If a child's start month is June, but they attend gradual entry from April 22 to May 2, you'll only be billed for the April and May days they attend, calculated from the monthly rate.

Gradual Entry With Longer Days:

If a child is already in gradual entry and attends longer hours (e.g., an extra 1.5 hours per day), this will not affect the billing amount.

Supply Fee:

Each child enrolled in ILM is required to pay a \$50 supply fee every quarter, totaling \$200 annually. This fee applies regardless of the child's schedule and covers materials, resources, and program-related supplies throughout the year. For children who enroll later in the year, the fee will be prorated based on the remaining quarters. Please note that drop-in participants are exempt from the quarterly supply fee.

Late Fees

Late fees are based on the center's closing time. A \$15 fee applies for the first 10 minutes late, plus \$1 for each additional minute (e.g., 17 minutes late = \$22). A \$25 late fee also applies to any invoice not paid by the 5th of the month.

Late Pick-Up Fee Exemptions:

The following are exempt from late-pick-up fees: returning from a centre-organized field trip, delays due to severe weather conditions (e.g., heavy snow, flooding, poor road conditions), and delays caused by ILM staffing shortages or reassignments. Parents or guardians must notify ILM through Brightwheel if they expect to be late for pick-up.

Overdue Accounts:

If there has been no communication within five calendar days of the invoice due date, a termination form will be issued, and the account will be referred to collections. If communication has occurred but no payment plan is arranged within ten calendar days, the account will also be forwarded to collections. Additionally, if an established payment plan is not fully paid within sixty calendar days, the account will be sent to collections. A \$25 late fee will be applied to each unpaid invoice.

Payment Plans:

Families choosing a payment plan must pay at least 50% of the total amount owed upfront. This initial payment secures your child's enrollment and confirms your commitment. The remaining balance may be paid in weekly, biweekly, or monthly installments. However, the full balance must be cleared within 60 calendar days from the date of the initial payment. Families may choose the frequency that best suits their financial planning, but must adhere to the selected schedule and to the payment schedule.

Certain programs or care periods may have specific payment requirements:

- Seasonal Care Programs (Spring and Summer): Eligible only for weekly payment plans. Biweekly and monthly options are not available for summer care due to its short-term nature and high demand.
- Additional exceptions may be considered on a case-by-case basis with advance approval from administration.

If the payment agreement is not honored, or if payments are missed without prior communication and an updated agreement, ILM Childcare reserves the right to suspend care services immediately.

Holding Fee:

Regardless of attendance, all fees must be paid in full to maintain your child's space. If fees are not paid, your child may be denied care, and the space may be forfeited. For extended absences, families may hold a spot by paying a deposit equal to 50% of the monthly fee. After one month, the full fee is required to retain the spot. For absences shorter than 30 days, the full fee still applies. If payments stop during a longer leave, the child's spot will be forfeited, and re-enrollment will require joining the waitlist.

Extended Day Care:

Families requiring care for more than 10 hours per day will be charged an additional fee of \$200 per month, or \$15 per extended day, depending on usage.

Pro-D Day Coverage:

Pro-D Days are included only for children enrolled in both Before & After Care. Others incur extra charges.

NSF Cheques:

Non-sufficient funds (NSF) cheques must be replaced immediately with cash and an additional \$45 NSF fee. ILM administration will contact families to arrange a replacement.

Schedule Changes, Withdrawal Notice:

Changes to your child's weekly schedule or withdrawal from the program require 30 days' notice. Without notice, one full month's fees are due. No schedule changes are allowed until the account is paid in full.

Extended Care After Termination:

If a family requests to extend care after providing notice, they will be charged for any additional days beyond the original end date.

For example, if care was supposed to end on October 30th, 2025, but the family wants to extend it from November 3rd to 12th, those extra days will be billed.

School Breaks:

Fees for care on school non-session days (e.g., Spring Break, Summer) are billed at the current full-day rate.

For **Summer Care**, if a family chooses to skip the summer session, 50% of the monthly fee (after applying the Child Care Fee Reduction Initiative, or CCFRI) is required to reserve a spot for the fall. September deposits are non-refundable and serve to secure a child's spot, not their attendance, meaning there will be no refunds even if cancellation is made two to three months in advance. The deposit amount is based on the rate for the next school year. For children transitioning into Grade 1, new rates will apply starting with the September billing. Families with children aged 3 to 5 who are skipping Summer Care but intend to join Out-of-School Care (OSC) drop-in in the fall are required to pay a deposit. It is also important to note that all bookings, even if unpaid and unattended, must still be paid in full.

For **Spring Break and Summer Break Care**, once dates have been booked and invoiced, they are considered final. These bookings are non-refundable and cannot be changed, canceled, or transferred, regardless of whether the scheduled dates have occurred. This applies to both full-day and drop-in care during seasonal breaks. Full-day care is billed separately, while the drop-in rate applies when a child attends two, three, or four days.

If families wish to make **changes or additions** to their booked care—such as switching or adding new dates—they must pay separately for the new dates. There will be no refund or credit issued for the original booking.

Regarding **Half-Day Care**, it is only permitted during the Summer Break, not during Spring Break. Summer care fees may be prorated to accommodate half-day attendance.

For **Summer and Spring Break**, a supply fee is not charged for children who are only attending during these months, whether they're drop-in or scheduled. However, a registration fee is required for newly enrolled child(ren).

Subsidy:

Parents receiving child care subsidies are responsible for the remaining balance after third-party contributions. ILM does not manage subsidy applications but can assist with forms. It is the parents' responsibility to ensure that applications and renewals are up to date. Written proof of renewal must be provided. If subsidy approval is not received, full payment (including parent and subsidy portions) is required. New applicants must pay while awaiting approval.

Rotating Schedules:

Rotating schedules are permitted with prior approval.

Transferring to Another ILM Location:

When a child transfers to another ILM location, a new Child Care Arrangement Form for the ACCB subsidy must be completed, which is available on our website. ACCB funding should be updated whenever fees change, the child's schedule changes (either more or fewer days), the child moves to a new age group, or the child transfers to a different location.

Tax Statements:

Tax statements are issued in January via QuickBooks. The first copy is free; a \$20 administrative fee applies for extra copies requested within 3 months. Please check your Spam or Junk folder to ensure you have received it.

Payment Procedures & Financial Adjustments:

ILM is committed to ensuring accessibility to high-quality care while maintaining transparency around payment expectations. Monthly tuition fees are due in full as outlined in your enrollment agreement and remain payable regardless of absences, vacations, or center closures, as per ILM policy.

If your family is experiencing financial hardship, we want to support you. Parents or guardians may request a review of their fees by completing a Financial Hardship Form. Our team will review this form, and adjustments—such as reduced fees or temporary waivers—may be granted on a case-by-case basis. To request the Financial Hardship Form or to discuss your circumstances confidentially, please contact accounts@ilmchildcare.com. Monthly invoices are calculated based on enrollment, not attendance. ILM does not offer refunds, credits, or make-up days for missed care due to illness, vacation, or statutory closures. All fee changes require approval by ILM leadership and are implemented only after

written confirmation is provided. To ensure timely processing, any requests for financial adjustment or changes must be submitted before the 20th of the month before the affected billing period. We understand that family circumstances can change, and we will always do our best to work collaboratively toward solutions that help maintain continuity of care for your child.

Agreement:

By enrolling at ILM, you agree to pay all monthly and applicable fees on time. Care cannot be terminated until all outstanding fees are paid. If your government subsidy lapses, you are responsible for the full monthly fee until it is reinstated. Personal information and details of outstanding fees may be disclosed to outside agencies for debt collection activities should you default on payment(s). Please inform ILM of any updates to your contact or financial information.

Parent Payment Contract:

Upon signing up, all parents will be presented with a contract outlining their monthly payment amounts. If the days are changed, or a new contract will need to be signed. It outlines all the terms above, which must be agreed upon before starting.

Review:

This policy will be reviewed annually.