## Pay It Forward - Details

The cornerstone of paying it forward is reciprocity. This document provides details about the *Pay It Forward* opportunity that Canadian Co-Parenting Centres (CCPC) offers. For some general background information, visit our website: <a href="http://www.coparenting.ca/fees/">http://www.coparenting.ca/fees/</a>. For more details, please contact us at information@coparenting.ca.

Note that at any time, you may apply for a reduction based on merit. Simply contact us and make a request. Usually, you will then be asked to complete our Merit Scaling Factor - MS-G/T Questionnaire. Note also that after working with a family for a while, we regularly offer reductions based on merit to deserving individuals.

Step 1: Choose whether to Pay As You Go, PAYG, or Pay It Forward, PIF. (If you choose PAYG, then you will be invoiced according to the fee agreement. If you choose PIF, proceed to Step 2.)

Step 2: Choose the organization that you are going to reciprocate to. If you choose to make monthly donations to the Canadian Co-Parenting Centres, the associated scaling factor will be 1.0. If you choose some other organization, the scaling factor will be determined based on factors such as the organization's causes, the breadth of the organization's impact, the efficiency of the organization, and the scale of the organization. A number between 0.2 and 5.0 will be assigned, and you will be advised of the number associated with that organization. If you want to choose a different organization, you are entitled to do that at any time.

Step 3: Determination of your Regular Reciprocation expected is based on your personal financial situation. People with greater income relative to expenses are generally capable of reciprocating a larger amount than those with less income and higher expenses. Prior to your initial meeting you will be asked to provide your hourly income and your household annual income (along with the number of adults in the household). With this information, we will provide you with a suggested number for your Regular Reciprocation. If that amount seems to be more than you can manage, you can advise us and then fill out a Socioeconomic Scaling Factor (SSF) Questionnaire. With that information available, we will work collaboratively with you to come up with a solution.

Step 4: We draw from the contributions of others and waive the fees for the first hour of expended time. Each time you fulfill your reciprocation commitment, that action renews your eligibility for receiving some benefits from the Pay It Forward program. The table below outlines the number of regular reciprocations expected, relative to the number of hours expended.

Hours Expended	# of RRs Expected
0 - 6.00	1
6.05 - 8.00	2
8.05 - 10.00	3
10.05 - 12.00	4
12.05 - 13.50	5
13.55 - 15.00	6
15.05 - 16.50	7
16.55 - 18.00	8

If the time expended exceeds 18 hours, the pattern continues, and a Regular Reciprocation (RR) is expected after each additional 1.5 hours of expended time.

Note that while the first Regular Reciprocation relates to the first 6 hours of expended time, it is the ongoing \$10 reciprocations that results in an ongoing deferral of charges for that time.

Note again that reciprocation does not necessarily have to be to CCPC. When it is not, confirmation of the reciprocation needs to be provided to us.

Step 5: Once a person has reciprocated to an extent that is proportional to the amount of benefits that they received, they continue to reciprocate in perpetuity an amount of \$10 per month. If a person chooses to make a lump sum reciprocation in lieu of this ongoing commitment, they may do so at any time, and the amount of the lump sum reciprocation is generally \$1,000. Note that charges for 4 of the first 6 hours are deferred and not waived until this ongoing commitment is fulfilled.

## **Additional Terms and Information:**

On a regular basis for active files, and on a periodic basis for less active files, people will be sent a summary of all the activities associated with their file. If the accumulated time expended starts to become overly imbalanced with the amount paid forward, an extra reciprocation will be expected. If the person is reciprocating by making donations to CCPC, an extra donation will be processed, so that the agency can meet the cash flow demands of providing a similar high level of involvement to someone else in the future. In some instances a triple donation may be expected. If the reciprocation is by donations to a different organization, double or triple donations may be expected so that they can provide a similar high level of their services to others.

If a person is unable to afford the expected monthly donation, he/she can apply for special accommodations, and if they are granted, he/she will be asked to commit to reciprocating this by being willing to assist others in the future, in a similar way.

Donations to CCPC are normally processed on a credit card, through ATBcares.org, and receipts are automatically emailed out immediately. These receipts should be retained for submitting with your income tax return. For people who do not have a credit card, other arrangements can be made.

The main benefit of the ongoing donation of \$10 per month is that while it is a rather inconsequential amount to each individual, especially since half of it gets returned through their tax returns, an accumulation of these small donations creates a valuable resource stream for CCPC and the other agencies that receive it. If a person normally donates to certain charities each year, this will become part of that annual giving. If a person does not normally donate anything to any charities, then they will join the ranks of Canadians that do donate to a charity each year, and they will help push the percentage up from the roughly 20% of the population that it currently is.

If a person fails to fulfill their reciprocation commitment, then by their actions, or lack thereof, they have demonstrated a choice to withdraw from the PIF program. As such, they will be invoiced for a portion of the expended hours (generally 2 hours initially). If they repent, and recommit, then we are generally willing to reinstate them in the PIF program. Prevention of such "free riding" protects the resources of the agency from being taken advantage of, to the detriment of others.