

# MindBank Compensation Policy & Decision Framework

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A project and social enterprise of ElevateHER Mental Health Support Services Canada

Document version: 1.1 — for review Last updated: May 2026 Companion to: MindBank Operating Framework, Section 2.5

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## How to read this document

This is the document that explains, in plain language and operational detail, how MindBank decides who gets paid, how much, when, and why — and how we ensure those decisions are fair, transparent, and never extractive.

It is for:

- The project lead (Stephanie Atwood)
- The clinical reviewer
- Lived-experience contributors and applicants (the relevant sections)
- Subscribing organizations and funders (on request)
- Future board members or Ethics Council
- Anyone reviewing whether MindBank actually walks its talk on contributor compensation

If you are a contributor or applicant, the sections most relevant to you are 2, 3, 5, and 7.

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## Important — before you apply

MindBank operates on a **call-for-submissions model**. We publish specific, time-limited calls describing the areas of lived experience we are currently seeking insight on, and applications are made in response to those calls.

This matters because it shapes what an application *is* and what it *isn't*.

- **An application is an expression of interest in response to a specific call.** It is not a sign-up form, and it is not a request for payment.
- **Submitting an application does not create a payment obligation for MindBank.** Application is unpaid (Stage 0). Compensation is committed only at the point of invitation to pre-screening (Stage 1) — not at application.
- **Most applicants who meet our criteria are invited forward, but not all are.** Capacity, editorial focus, and clinical reviewer judgment about timing all factor in. Declines are explained and, where appropriate, accompanied by resources and an invitation to re-apply for a future call.
- **There is no path by which simply applying entitles a person to compensation.** This is not a hidden rule — it is the explicit basis of how MindBank stays ethical and sustainable.

Section 2 lays out the four-stage compensation structure (Application → Pre-screening → Contribution → Ongoing engagement). Section 3 explains how we open calls, how we evaluate applications, and the bias-mitigation practices that prevent the selection process from becoming exclusionary.

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## 1. The principles behind every payment decision

These five principles underpin every specific rule that follows. When a situation arises that the rules don't directly address, the decision is made by returning to these principles.

### 1.1 — Compensation reflects expertise, not gratitude

Contributors are paid because their lived experience is professional knowledge that MindBank's service depends on. Honoraria are not a thank-you for sharing. They are payment for expertise, time, and emotional labour — the same way any consultant is paid for what they bring.

### 1.2 — We pay for engagement, not for output

Contributors are paid for the time and emotional work they invest at MindBank's invitation, not contingent on whether their final piece is published. If a contributor engages in good faith and the editorial team decides not to publish, the contributor is still paid in full for the work they did.

This is the single most important commitment in this document. It is what makes MindBank ethical rather than extractive.

### 1.3 — Gating happens before invitation, not after engagement

We do not invite people to share, and then decide whether they earned compensation based on what they shared. We decide who to invite based on the application and pre-screening — and once we invite them, the payment is committed.

## 1.4 — Withdrawal of payment is rare, narrow, and defined

The only circumstances in which committed compensation can be withdrawn are documented in Section 6 of this policy: confirmed fabrication, plagiarism, or demonstrable bad-faith conduct. "We didn't think the piece was good enough" is never a reason to withhold payment.

## 1.5 — Compensation decisions are documented and appealable

Every payment decision affecting a contributor is documented. Contributors who believe a decision was made unfairly can appeal it through the process in Section 8. Appeals are heard by someone other than the original decision-maker.

## 1.6 — We work in calls, not open enrolment

MindBank does not operate as an open registry where anyone who creates a profile is queued for paid work. We publish specific calls for submissions tied to the editorial themes we are currently developing, and applications are made in response to those calls.

This principle exists for three reasons:

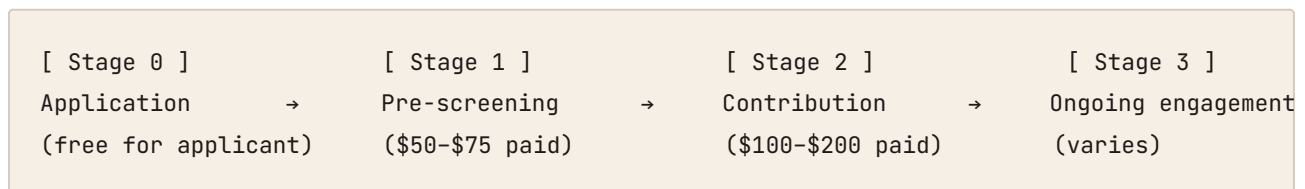
1. **It protects applicants from being held in indefinite limbo.** When applications are tied to a specific call with a clear scope and decision timeline, every applicant gets a clear answer in a clear timeframe — not "we'll keep you on file forever."
2. **It keeps the compensation model honest.** Calls have defined invitation capacity. We commit to compensation we can actually pay, for work we are actually editorially prepared to support.
3. **It prevents the model from becoming extractive at scale.** Without calls, the incentive is to harvest as many applications as possible for the appearance of inclusion. With calls, we invite only the number of contributors we can support well.

When no call is currently open, the application form is closed and the site reflects that. Past applicants whose declines were timing-related are notified when relevant new calls open.

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## 2. The four-stage compensation structure

MindBank's compensation flow has four stages. Each has different gates, different commitments, and different payment terms.



## Stage 0 — Application

A person submits a brief application **in response to a currently open call**. This stage costs nothing for the applicant and creates no payment obligation for MindBank. Submitting an application is not, in itself, a commitment by MindBank to invite the applicant forward — it is the start of a review, not the end of one.

What the applicant invests: ~10 minutes of their time, and information about themselves.

What MindBank invests: ~15 minutes of review time per application.

**Why this stage exists:** Not everyone who applies is in a place where contributing would be supportive of their wellbeing, and not every person who applies has the kind of lived experience the current call is seeking. Reviewing the application allows us to make these calls before inviting someone into something more substantial. It also lets the applicant withdraw at any point with no obligation to anyone.

### What happens after application:

- Invited to pre-screening (most applicants who meet our criteria)
- Declined with explanation and resources (where appropriate)
- Held for future cycles (where the person is a potential fit but our current capacity or focus is full)

**Payment at this stage:** None. We do not pay for applications because the application itself is brief, low-stakes, and self-directed. Paying applicants would create perverse incentives toward volume over fit.

## Stage 1 — Pre-screening conversation

Invited applicants meet for a 30-minute conversation with MindBank's clinical reviewer. This is a paid, supportive intake conversation with no obligation to continue afterward.

**What happens:** The clinical reviewer walks through the platform, answers questions, conducts a trauma-informed conversation about whether participating right now is supportive for the person, and reviews the contributor agreement together. The person leaves either with a clear next step toward contribution, or with a clear (and respectful) decision that this isn't the right fit.

**Payment at this stage:** A flat honorarium of **\$50–\$75**, paid within 14 days of the conversation, **regardless of whether the person continues to contribute**.

### Why this is paid:

- The person is investing real time and emotional energy in a structured conversation about their lived experience
- The decision about whether to continue is mutual — sometimes MindBank decides this isn't the right time, sometimes the contributor does
- Either way, the person has done meaningful work that benefits MindBank's editorial process
- Paying for pre-screening is what ensures this conversation can be honest. If pre-screening is unpaid and only "leads to" a paid contribution, every conversation becomes implicitly conditional, which corrupts the trauma-informed nature of the intake

### Edge cases:

- If someone no-shows for pre-screening without notice, the honorarium is forfeited
- If the conversation ends very early (under 10 minutes) at the contributor's request, the honorarium is still paid in full
- If MindBank cancels the appointment with under 24 hours' notice, the honorarium is still paid

## Stage 2 — Substantive contribution

After pre-screening, contributors who choose to continue (and whom MindBank invites to continue) submit one or more contributions through the structured editorial workflow.

**What happens:** The contributor and editorial team agree on a topic, format, and approximate scope. The contributor invests time creating the contribution. The editorial team processes it through the workflow described in the Operating Framework, Section 2.3. The contributor approves the final version before publication.

**Payment at this stage: \$100–\$200 per substantive contribution**, paid within 14 days of either publication OR final-stage abandonment by MindBank — whichever comes first.

### The exact amount within the range depends on:

- **Format:** Written reflections at the lower end; recorded interviews requiring more extended engagement at the higher end; multi-piece series at the upper end
- **Scope:** A 200-word reflection vs. a 1,500-word piece
- **Engagement intensity:** A single submission vs. a contribution with multiple revision conversations

The amount is established and agreed in writing **before** the contributor begins work. It does not change based on editorial outcomes.

**Why "or final-stage abandonment by MindBank":** This is the critical clause. If a contributor engages in good faith — completes the conversation, drafts a piece, participates in editorial review — and MindBank decides not to publish for any reason other than the narrow circumstances in Section 6, the contributor is still paid in full. The contributor has done the work. The work belongs to them. They are paid for it.

### Examples of editorial decisions that DO NOT affect payment:

- The piece doesn't fit our current themed collection
- The clinical reviewer flags care concerns we can't safely resolve
- We've reached capacity for the quarter
- The piece overlaps too much with other content already in the library
- The piece is high-quality but the editorial team decides it isn't the right format
- The contributor decides at final approval to withdraw the piece

### Examples of circumstances that CAN affect payment (see Section 6 for full process):

- Confirmed fabrication of experiences claimed as lived

- Plagiarism of another person's published work
- Demonstrable bad-faith engagement (e.g., abusive conduct toward staff)

## Stage 3 — Ongoing engagement

Contributors who have published one or more pieces may continue to engage with MindBank in additional ways: advisory roles, speaking, training, co-design work, repeat contribution.

### Payment at this stage varies by engagement type:

- **Advisory engagement:** \$200–\$400 per substantive review session
- **Speaking, training, or co-design:** Market rates (\$300–\$1,000+ depending on scope, audience, and time required)
- **Additional contributions:** Same structure as Stage 2

All Stage 3 engagements are confirmed in writing before work begins.

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## 3. Who we invite, and how we decide

This is the part of the document that addresses your real concern: how do we make sure we're not "paying just anyone who signs up," while also not gatekeeping in ways that exclude the very people MindBank exists for?

### 3.0 — How calls work

Every application MindBank reviews is a response to a specific, currently open call. This section explains what calls look like and how they shape the rest of this section.

#### What a call contains:

- The **focus area** — e.g., "Mental health navigation for parents," "Housing instability in rural Atlantic Canada," "Substance use recovery and harm reduction"
- The **invitation capacity** — how many applicants we plan to invite forward to pre-screening (Stage 1) from this call
- The **decision timeline** — when applicants will hear back, typically within 5 business days of close
- The **call window** — when applications open and close
- The **specific demographics or perspectives** we are intentionally seeking out where relevant (see 3.2 on diversity-of-voice)

#### What this means for an applicant:

- You apply during the window. You hear back within the published timeline. There is no indefinite "we'll keep you on file."

- If a call closes before you apply, you can be notified when a new call opens that may be a fit — but only if you opt in to that notification, and only with your continued consent.
- Your application is reviewed against the criteria of *that specific call*. If you're declined for one call, that is not a judgment on your experience, your wellbeing, or your fit for any future call.

#### **What this means for compensation:**

- We do not promise compensation at the application stage, and we do not invite applications without a real, funded plan to support the contributors we invite forward.
- The number of paid invitations is bounded by the call. We over-receive applications relative to invitations on most calls. That is by design — it lets us prioritize fit and equity over first-come-first-served.

**When no call is open:** The application form is closed and the homepage clearly states that no call is currently active. We do not collect applications outside of an open call.

### **3.1 — What we look for in applicants**

We are looking for people who can offer **insight from lived experience that helps organizations do better work**. This is broader than it first sounds. We are NOT only looking for:

- People who have "recovered" or reached some narrative arc
- People who are articulate writers (we offer multiple formats, and editorial support)
- People with formal advocacy or speaking experience
- People whose experiences match a particular checklist

We ARE looking for people who:

- Have lived experience relevant to MindBank's current focus areas (mental health, IPV, housing instability, substance use, and adjacent areas — expanding over time)
- Are at a point in their life where contributing feels supportive of their wellbeing, not destabilizing
- Are able to engage in a structured editorial process (with whatever accommodations make that possible)
- Are sharing in good faith (not, for example, attempting to publish content as MindBank that's actually drawn from someone else's published work)

### **3.2 — How we evaluate applications**

Each application is reviewed by the project lead, with input from the clinical reviewer where the application surfaces clinical considerations. We assess:

- **Fit with current editorial direction** — what areas of experience we're currently developing content around
- **Stability indicators** — the application's own description of where the person is, plus indicators within the application (e.g., very recent acute crisis described in the present tense)
- **Capacity match** — whether we have current editorial capacity to onboard new contributors well

- **Diversity of voice** — intentional inclusion of voices currently underrepresented in our library (Indigenous, Black, racialized, 2SLGBTQ+, disabled, rural, men, older adults, and others as gaps emerge)

**What we do not assess:**

- Whether the person seems "compelling" or "marketable"
- Whether their experience matches a preferred narrative arc
- Whether they're likely to produce content that flatters subscribing organizations
- Whether they have prior public profile

### 3.3 — Why we decline some applications

We decline applications for three categories of reason. Every decline is communicated respectfully, and where appropriate, with resources or future re-application invitation.

**Category A: Wellbeing concerns.** The application surfaces indicators that contributing right now would not be supportive of the applicant's wellbeing. Examples: descriptions of acute crisis in the present, indications of recent or current trauma processing that would be disrupted, clinical reviewer concerns about timing.

*How we communicate this:* "Thank you for reaching out. Based on what you've shared, we don't think MindBank is the right fit for you right now — and we want to be honest about that rather than invite you into something that might not serve you well. If your circumstances change in the future, we'd welcome a new application. In the meantime, here are some resources that may be more appropriate to where you are: [resources]."

**Category B: Editorial fit.** The application is from someone whose experience doesn't match our current focus areas, or whose experience is well-covered in our existing library.

*How we communicate this:* "Thank you for applying. Your experience isn't a current focus area for our editorial development, but we'd welcome a new application in the future as our scope expands. We'll keep your application on file with your permission."

**Category C: Bad-faith indicators.** Rare, but real. Examples: applications from people clearly attempting to publish someone else's experience as their own, applications from people connected to organizations we're currently in dispute with attempting to gather information, applications that contain abusive or threatening content.

*How we communicate this:* Brief decline. No invitation for re-application.

### 3.4 — Why this is not exploitative

The concern with any selection process is that it creates a hierarchy of "valid" lived experience, where some survivors are deemed "the right kind" and others aren't.

We mitigate this by:

- **Application is free and brief.** No one invests significant time before the decision is made.

- **Declines are communicated respectfully and with resources.** A decline is not a judgment on the person's experience or worth; it is a judgment about timing and fit.
- **We track who we decline, by demographic.** If our decline rate shows a pattern (declining disproportionately based on race, gender, geography, etc.), we examine our own process for bias.
- **We publish our recruitment philosophy, including this document.** Anyone considering applying can see our criteria up front.
- **Application is not the only path.** Outreach partnerships with community organizations create alternative entry points for people who wouldn't apply through a website form.
- **We re-invite.** People declined for timing or capacity reasons are tracked, with their consent, and re-invited when conditions change.

## 4. Compensation rates and how they were set

Rates are reviewed annually. Current rates (effective April 2026 through March 2027):

STAGE	ACTIVITY	RATE	WHEN PAID
1	Pre-screening conversation	\$50–\$75 flat	Within 14 days of conversation
2	Substantive contribution (written)	\$100–\$150	Within 14 days of publication or abandonment
2	Substantive contribution (recorded interview)	\$150–\$200	Within 14 days of publication or abandonment
2	Multi-piece series or extended engagement	\$200+ (negotiated)	Per agreement
3	Advisory review session	\$200–\$400	Within 14 days of session
3	Speaking / training / co-design	\$300–\$1,000+ (market rate)	Per agreement, typically within 30 days

### 4.1 — How these rates were set

The pre-screening rate (\$50–\$75) reflects a fair hourly rate (~\$100/hour) for a 30-minute structured conversation, plus preparation time.

The contribution rate (\$100–\$200) reflects approximately 2-4 hours of contributor work (writing, conversation, review), at a professional rate, plus recognition that the work involves emotional labour beyond the hours spent.

The advisory and speaking rates align with what nonprofit and academic institutions typically pay lived-experience consultants in Atlantic Canada and Canada more broadly.

## 4.2 — Why these rates may change

Rates are reviewed annually based on:

- Whether they remain competitive with comparable lived-experience compensation in our sector
- Contributor feedback on whether amounts feel fair for the work involved
- Operational sustainability (whether our subscription revenue can support the rates as the contributor base grows)
- External benchmarks (e.g., emerging Canadian standards on lived-experience compensation in mental health and social services)

Rate changes apply to new engagements only. Existing agreements honour the rate established at agreement signing.

## 4.3 — What we will not do on rates

- We will not lower published rates after a contributor has agreed to engage
  - We will not vary rates based on perceived "value" of a contributor's story
  - We will not pay below the published ranges, ever
  - We will not pay in non-cash equivalents (gift cards excepted at contributor preference; never platform credits, merchandise, or "exposure")
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# 5. How payment is processed

## 5.1 — Payment methods

Contributors choose their preferred method at the time of agreement signing:

- **Interac e-Transfer** (default) — fastest, no fees, requires email address
- **Cheque** — for contributors who prefer paper records or don't bank electronically
- **Gift card** — Visa or Mastercard prepaid, for contributors who prefer not to receive funds in their main account (e.g., for safety reasons related to financial control by an abuser)
- **Donation in lieu** — contributor directs payment to a Canadian-registered nonprofit of their choice; receipt issued in contributor's name (or anonymously per their choice)

## 5.2 — Payment timing

TRIGGER	PAYMENT PROCESSED WITHIN
Pre-screening conversation completed	14 days
Contribution published	14 days
MindBank decision not to publish	14 days from decision
Advisory session completed	14 days
Speaking/training engagement completed	30 days

Delays beyond these timelines (rare) trigger an automatic notification to the contributor with explanation and revised timeline.

## 5.3 — Tax treatment

MindBank issues annual T4A slips for contributors whose total annual compensation from us exceeds \$500. Below that threshold, contributors are responsible for reporting income consistent with CRA self-employment rules.

We do not provide tax advice and recommend contributors consult their own tax advisor for questions about reporting honorarium income.

## 5.4 — Confidentiality of payment information

Contributor payment information (banking details, addresses, etc.) is stored on Canadian-region servers, accessible only to the project lead for processing purposes. Payment records are retained for 7 years per CRA requirements, then destroyed.

Payment information is never shared with subscribing organizations under any circumstances.

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# 6. When committed compensation can be withheld

This section exists because complete transparency requires acknowledging that there are circumstances — narrow, defined, and rare — in which compensation that would otherwise be owed will not be paid.

## 6.1 — The only three grounds

**Ground 1: Confirmed fabrication.** The contributor has presented as their own lived experience something that is demonstrably not their experience — for example, claiming an experience they have not had, or substantially fabricating details of an experience.

**Ground 2: Plagiarism.** The contribution substantially reproduces the published work of another person without attribution and as if it were the contributor's own.

**Ground 3: Bad-faith conduct.** The contributor has engaged in conduct toward MindBank staff or other contributors that is abusive, threatening, or harassing; or has materially misrepresented who they are (e.g., applying as a survivor while actually a researcher or journalist gathering material under false pretenses).

## 6.2 — What is NOT grounds for withholding

To be explicit:

- Disagreement about editorial direction
- Quality assessment of the writing
- The piece not "feeling right" for the library
- The contributor changing their mind about publication (they're still paid for the work done up to withdrawal)
- The contributor being difficult, frustrating, or having strong opinions
- The contributor expressing political views the editorial team disagrees with
- The contributor being slow, missing deadlines, or requiring extensive editorial support
- The clinical reviewer flagging that publication isn't safe for the contributor
- Shifts in MindBank's strategy or scope

## 6.3 — Process for withholding

If the project lead believes one of the three grounds applies:

1. **Document the specific concern** with evidence (records of fabricated claims, side-by-side plagiarism comparison, records of communication, etc.)
2. **Pause processing** of the relevant payment
3. **Inform the contributor** of the concern, in writing, with the specific evidence and the opportunity to respond
4. **Allow 14 days for the contributor to respond** with their explanation
5. **Decision made by the project lead in consultation with the clinical reviewer**, documented in writing
6. **Outcome communicated to the contributor in writing**, with appeal rights (Section 8)

## 6.4 — Public reporting

The annual transparency report includes the number of payment-withholding decisions made (without identifying details) and the grounds. If we have made zero such decisions in a year, we report that. If we make one, we report that.

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## 7. Special situations

### 7.1 — A contributor withdraws after engaging

The contributor has done some level of work — perhaps a pre-screening conversation, perhaps a draft, perhaps engaged with editorial review — and then decides to withdraw before final publication.

**Compensation owed:** The contributor is paid for all stages they completed. If they completed pre-screening, the pre-screening honorarium. If they delivered a substantive draft (regardless of whether it's used), the contribution honorarium.

**Withdrawal does NOT require return of past honoraria.** Ever.

### 7.2 — MindBank cancels or pauses a project mid-engagement

Sometimes scope changes, budget shifts, or other operational realities mean we cannot continue an engagement we invited a contributor into.

**Compensation owed:** Full payment for any work the contributor has done, plus the agreed honorarium for the next stage if they had been invited and were preparing for it. We do not transfer the cost of our operational changes onto contributors.

### 7.3 — A contribution becomes commercially valuable later

A contribution published in the library is later used in commercially valuable contexts — for example, included in a paid training package sold to organizations, used in a research grant application that brings in funding, licensed to an outside publication.

**Additional compensation:** Yes. The contributor is contacted, the new use is described, additional consent is obtained, and additional compensation is paid based on the commercial value involved. Specific revenue-sharing terms are documented in the contributor agreement, with the principle that **commercial reuse triggers commercial-rate compensation.**

### 7.4 — A contributor passes away

In the unfortunate circumstance that a contributor passes away during or after engagement:

- Any owed compensation is paid to the contributor's estate (or designated beneficiary if the contributor specified one in their agreement)
- Published content remains available unless the estate requests removal
- The estate has the same withdrawal rights the contributor had, including the right to remove content from the platform

## 7.5 — A contributor loses capacity

In the circumstance that a contributor loses decision-making capacity (e.g., due to mental health crisis, illness, injury):

- Active editorial work pauses immediately
  - Owed compensation continues to be paid through their established payment method
  - Published content remains as-is unless the contributor's substitute decision-maker (or, in their absence, the clinical reviewer's professional judgment) suggests otherwise
  - New contributions or consent decisions are not pursued until capacity is restored or until the substitute decision-maker engages
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## 8. Appeal process

A contributor who believes a payment decision was made unfairly — including a decision to withhold committed compensation under Section 6 — can appeal.

### 8.1 — How to appeal

Email [appeals@mindbank.ca](mailto:appeals@mindbank.ca) within 60 days of the decision, with a description of the decision and why the contributor believes it was unfair. No specific format is required. Contributors can have a support person help them write the appeal.

### 8.2 — How appeals are heard

Appeals are reviewed by:

- During pilot phase: A panel of two people not involved in the original decision — typically a lived-experience advisor and an external trauma-informed clinician
- After pilot phase: The Ethics Council, once established

The appeal panel reviews the original decision documentation, hears from the contributor (in writing or by conversation, contributor's choice), and renders a written decision within 30 days.

### 8.3 — Possible outcomes

- The original decision is upheld
- The original decision is reversed and full payment is processed
- A partial payment is awarded based on the panel's assessment
- The panel identifies a process failure and recommends changes to MindBank's compensation framework

## 8.4 — Cost

Appeals are free for the contributor. Contributors are paid a \$100 honorarium for their time engaging with the appeal process, regardless of outcome — because participating in an appeal is itself work.

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## 9. What this document doesn't cover

**Subscribing organizations' fees.** Covered separately in subscription terms.

**Vendor and contractor compensation.** Developers, clinical reviewers, etc. are compensated under separate professional services agreements.

**Donations and grants.** Funding flows that don't relate to contributor compensation are documented in financial policies separately.

**Detailed legal terms.** This document describes how MindBank operates. The binding legal terms are in the contributor agreement signed at Stage 1.

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## 10. Updating this policy

This policy is reviewed annually, or whenever:

- A specific situation reveals a gap (within 30 days of the situation)
- Rate changes are required
- Operational structure changes (e.g., new payment processor, new partnership funding model)
- Contributor or advisor feedback identifies improvements
- Legal or tax requirements change

Updates are documented in the change log below and communicated to all active contributors.

### Change log

- **April 2026 — Version 1.0:** Initial policy, drafted alongside Operating Framework v1.0.
  - **May 2026 — Version 1.1:** Made the call-for-submissions model explicit. Added the "Before you apply" callout, new principle 1.6 (We work in calls, not open enrolment), new sub-section 3.0 (How calls work), and clarified Stage 0 language. No rate changes, no process changes; this update is documentary clarity about a model that was already operating, in response to feedback that the prior version did not make clear enough that applying is not a guarantee of compensation.
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## A note from the project lead

I wrote this document because the question of "how do you decide who gets paid" is the question that distinguishes ethical compensation from extractive compensation — and I want to be answerable to that distinction in writing, not just in intention.

Every paragraph in this policy is one I would defend in a contributor's living room, in a funder's boardroom, and in a public review of our practices. If something in here doesn't seem to hold up under that test, tell me. We'll fix it.

Compensation is not the hardest part of building MindBank. But it is the part that, if we get it wrong, breaks everything else we've built.

— Stephanie Atwood, Founder