

STETTLER SWIM CLUB

FINANCIAL POLICY

The Stettler Swim Club (SSC) has established this Financial Policy to set clear expectations for members' families regarding financial obligations and the payment of fees for swimming, training camps, equipment and swim meets. Swimmers must be fully registered before entering the pool at the beginning of each season in order to be compliant with Swim Alberta insurance requirements. This policy does not contemplate every potential scenario, but rather focuses on the usual pattern of events within each swim season. The SSC Board reserves the right to make changes to this policy from time to time as may be required by the economic, social or athletic environment.

GENERAL:

There are several ways that members contribute to SSC finances, including Registration Fees, Program Fees, Swim Meet Fees, Equipment Fees, Fundraising, Donations, Grants and Volunteer Requirement Fees.

Additionally, members may incur voluntary swimming-related expenses which are charged to the member's account as: Swim Meet Entry fees, equipment and training camp expenses.

REGISTRATION FEES:

The annual Registration Fee is due upon completion of the online registration and is NONREFUNDABLE. The Registration Fee applies to ALL GROUPS and is charged per Swimmer. The Registration Fee is assessed per swimmer each season (September to July) and represents combined requirements of Swimming Canada, Swim Alberta and Stettler Swim Club. No swimmer will be allowed to enter the pool until the Registration Fee is paid in full.

COMPETITIVE PROGRAM FEES:

All Program Fees are due in full by October 31st and applies to all members registered in Junior, Intermediate and Senior programs. Families are liable for swim fees for the full swim season. An invoice of your account will be emailed to the email address noted under your member account each month. Please note that payment is accepted through cheque, EFT (Electronic Funds Transfer), or cash. A fee of \$45.00 NSF cheque transaction will be charged directly to the member account. It is the member's responsibility to rectify any payment issues.

If the member does not make payment as required, swimmer(s) will not be entered into swim meets, allowed to charge equipment to their account, transition/move-up program levels and will be removed from the pool.

SSC begins its training season in September and continues until May, June, July or August - depending on the swimmer's competition level (see "Swim Groups" located on the SSC website www.StettlerSwimClub.ca). Program Fees are based on swimmer Program level.

The full cost of each program slot/place is calculated annually by the Board of Directors based on fixed costs and will not be pro-rated. Coaching salaries, pool fees, and other SSC financial obligations remain the same regardless of the number of practices a swimmer attends.

Meet Fees, equipment & special events are billed separately from Program Fees and will appear on invoices. Payments for these expenses are due 30 days from the date of invoice.

MULTIPLE SWIMMERS PER FAMILY

There is no monetary discount for multiple swimmers in one family. Instead, multiple swimmer families receive relief on volunteering commitments by only having a single commitment.

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SWIM MEET FEES

All swim programs involve the option to compete at swim meet(s). The coaches determine an appropriate meet schedule for each swimmer. Entry into these meets is automatic as determined by the coaches. Meet information, fees and scratch date will be emailed to all enrolled swimmers. In the event the swimmer chooses not to participate, email notification of withdrawal (scratch) must be made to infostettlerswimclub@gmail.com before the advised scratch date.

SSC charges a swim meet participation fee of \$25 per swim meet. Additionally, each club or organizing body hosting a meet charges individual entry fees based on swim authority guidelines. These vary and are difficult to determine until all entries are in. Please consult the meet packages for details of meet and event entry fees. Meet participation fees and individual entry fees are charged by SSC to each family account monthly.

EQUIPMENT FEES

SSC arranges for team wear (apparel) and equipment to be made available for purchase by members. Any equipment purchased through SSC is charged to the family account as incurred and will be billed. Any team wear (apparel) purchased will be charged directly to the swim member family by the company providing the apparel.

FUNDRAISING

All funds raised through SSC fundraising activities go toward reducing Program Fees for all members. Members are encouraged to participate in all SSC fundraising activities, and to raise more than the minimum commitment to assist with special funding programs and mitigate future fee increases.

Members with fundraising ideas are welcome to propose these to the Board for consideration.

From time to time, to assist in the funding of particular activities (for example international swim meets) the members may choose to undertake additional fundraising activities. In these cases, only the relevant member body or event will benefit from such fundraising activities and not the entire club.

MID SEASON REGISTRATION

Any member that chooses to join SSC outside the regular registration period shall be subject to the following conditions: Full Registration Fees are due at time of registration and are non-refundable. Program Fees must be paid in full by the end of the month following the date of registration.

SWIMMER DEVELOPMENT

Over the course of the season, coaches may re-evaluate swimmers and wish to transition individuals to alternate swimming groups to align with swimmer's training and skill levels. This swimming group change may adjust swimmer's Program Fees. Prior to any transition, coaching staff and a member of the Board of Directors will arrange a meeting with the swimmer and their guardian to discuss the revised swimming group, potential revised fees and swim schedule.

WITHDRAWALS

For members choosing to leave SSC prior to the end of the season, the following policies apply:

- After informing your swimmer's coach, a written letter or email sent to infostettlerswimclub@gmail.com must be submitted to give notice of your swimmer's intention to withdraw their membership. If no written notice is received, the swimmer will be assumed to remain a member of SSC and all financial obligations remain intact.

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- The Registration Fee is non-refundable. Program Fee refunds will be issued on a prorated amount based on the number of months attended, if withdrawal is completed before October 31st. No refunds will be issued if notice to withdraw is received after October 31st, except if a critical illness or injury is determined.
- Fees and all outstanding balances must be paid in full if swimmers withdraw from SSC. Members will not be released from SSC until all fees are paid and financial commitments are met. No athlete transfer letter will be issued until all fees are paid and financial commitments are met.

CRITICAL ILLNESS OR INJURY

There shall be no refund or credit from Program Fees for any program time missed by swimmers except for critical illness or injury submitted by written request to the Board of Directors, which will be subject to Executive Committee approval. Critical Illness/Injury (CII) means a medical condition rendering the swimmer incapable of participating in substantially all of the activities of the program. The ability to participate in a reduced capacity does not qualify as a CII (i.e. reduced swim schedule, dry land program only, swim program only).

The member must provide a written request to the Board of Directors via email at presidentstettlerswimclub@gmail.com with accompanying physician's note. The application is reviewed by the Head Coach and forwarded to the Board of Directors with a recommendation to either accept or reject the request. The Board of Directors will make the final decision on eligibility for Program Fee reimbursement. A swimmer who qualifies for CII status will have Program Fees reimbursed based on a prorated amount determined by the number of months attended.

VOLUNTEER REQUIREMENTS

All swim families are required to have a minimum of one (1) volunteer representative at SSC swim meets.

A Volunteer Bond cheque in the amount of \$200 is required from each swim family prior to the first season practice for swimmers to be eligible for all SSC events (including practices). Volunteer Bond cheques will be held for the duration of the swim season. SSC reserves the right to cash the Volunteer Bond cheque from any member that does not complete their volunteer commitments by the end of the season

Consideration will be given to members that have assisted SSC and its membership in ways other than described in the standard swim meet commitments. Consistency and fairness to all members are key considerations during this process. For more information, see our website www.StettlerSwimClub.ca under "SSC Parent Handbook" and "Policies" for Volunteer information.

DONATIONS

Proceeds from any donations received by SSC shall be applied towards such SSC programs, initiatives, events, training camps or the purchase of such equipment as may be approved from time to time by the Board of Directors.

SPECIAL FUNDING GRANTS

Proceeds from any grants received by SSC shall be applied towards such SSC programs, initiatives, events, training camps or the purchase of such equipment as may be approved from time to time by the Board of Directors.