

**Cascade Swim Club**  
**Family Account and Fees Policy**

**Purpose:**

Cascade Swim Club (“Cascade” or the “Club”) is committed to providing a Safe Sport Environment that supports diversity and inclusion in the pursuit of individual and team excellence. Being a member of Cascade is a special privilege, and with it comes responsibility.

This Policy is to outline the expectations and parameters around the management of fees and monies owing to the club.

**Application:**

This Family Account & Fees policy applies to all members of Cascade Swim Club (Cascade competitive program members). The procedures contained within, apply to all family accounts for all Competitive program members: Performance, Varsity/ Independent, Championship, JAG Blue, JAG Gold, JAG White and Olympic Way.

*The withdrawal & refund policy does have procedures listed that are applicable to Cascade Swim School programs: Swim School 1, 2, 3 and JOW (Junior Olympic Way). Swimmers and families in the Swim School program are not “members” of the Cascade Swim Club.*

The Cascade Swim Club has listed these procedures to set clear expectations for member families around the payment of fees for swimming, training camps and meets, as well as the eligibility for fee discounts. This document also explains the withdrawal procedures as they relate to fees paid to the club.

**Fees Composition:**

The annual Cascade Swim Club swim fees charged to members, is comprised of three components including the Membership Fee, Swimming Canada Registration Fee and Officiating Deposit.

- Membership Fee: The membership fee is charged to each Cascade Swim Club swimmer, in accordance with the swimmer’s group placement. The fee covers off such items as coaching and support staff, pool, and facility rentals, third party support charges and general administration costs. Items not covered by the Membership Fee include but are not limited to:
  - I. Individual swimmer equipment (swimsuits, track suits, parkas, cap, goggles, fins, etc.)
  - II. Individual swimmers meet entry fees
  - III. The cost of travel swim meets
  - IV. The cost of training camps
  - V. The cost of special training sessions that may be offered from time to time
  - VI. Special events, such as the annual summit awards
- Swimming Canada Registration Fee: The annual swimming Canada registration fee is charged at the beginning of the swimmer’s season and includes all set charges from both Swim Alberta

and Swimming Canada. This fee is charged in full regardless of when the swimmer joins the program unless they are transferring from another club and have already paid this fee through their previous club.

- Officiating Deposit Fee: The Cascade Officiating Deposit is charged to each family with a swimmer in any of the full competitive groups as per the list of competitive programs. Upon registration, the listed fee is applied to a family's membership account. This is a once per season fee that will be refundable at the end of May upon completion of the requirements listed in our CSC Officiating Deposit refund requirements. A family with a Cascade swimmer or swimmers exclusively enrolled in the Varsity/ Independent program is exempt from this fee.

### **Payment of Fees:**

To be eligible to swim with Cascade, the following payment must be made on or before the first day of practice, or for swimmers joining after the start of the competitive season, within 14 days of registration:

- At least 50% of the applicable membership fee
- 100% of the Swimming Canada registration fee
- 100% of the applicable officiating deposit

Competitive program members who pay their membership fees in full at the time of registration receive a 3% discount on their membership fee payment. This discount is applied as a credit on the following month's invoice. This discount does not apply to the Swimming Canada fee or the Officiating deposit.

The 50% balance of the membership fee may also be paid in seven (7) installments from October through to April.

Payment is accepted through the Cascade website at [www.CascadeSwimming.com](http://www.CascadeSwimming.com). Each family is required to provide the club with a valid credit card and information must be saved to the Member Account.

Members will receive an invoice via email detailing membership fees installments and account charges (i.e. equipment, meet entries, travel meet fees) on approximately the 23<sup>rd</sup> day of each month. Payment will be automatically charged to the credit card listed on your membership account, through our website, at exactly 12:00am on the 1<sup>st</sup> day of the month.

It should be noted that Cascade complies with all Swimming Canada and Swim Alberta privacy requirements.

### **Multi Swimmer Discount:**

Multi-swimmer registration fee discount is offered to each family with more than one swimmer in the Cascade Swim Club. A discount of 10% is offered on the second swimmer's registration fee and a 20% discount on the third swimmer and any subsequent swimmers. Discounts for multi-swimmer families are applied as credits added to your account on the following month's invoice.

**Pro- Rated Fees for Mid-Season Registration:**

Swimmers that join the program mid-season, fees will be prorated. At all times the Officiating Deposit and the Swimming Canada fee are required to be paid in full. The following pro-rated membership fee schedule will apply for all competitive programs excluding the Varsity Independent program:

- September to October 31 - 100% of full fee charge
- November December 31 - 85% of full fee charge
- January to February 28 - 70% of full fee charge
- March to April 30 - 55% of full fee charge
- May to May 31 - 30% of full fee charge

**Fee Adjustment for Swimmers Moving Up:**

On the recommendation of the Director of Swimming, Head Coach or respective program supervisors and coaches, and with family consent, a swimmer may move up to another group during the competitive season. In that case, the Membership Fee will be adjusted according to the following schedule:

- Move on or about January 1<sup>st</sup>- Membership Fee pro-rated 40% previous fee and 60% new fee
- Move on or about April 1<sup>st</sup>- Membership Fee pro-rated 70% previous fee and 30% new fee

**Viewing Your Account:**

A family may sign into the CSC website at any time and view their account. Any discrepancies noted should be sent to the attention of the accounting department at [accounting@cascadeswimming.com](mailto:accounting@cascadeswimming.com). The website does allow for easy modification to the billing information and, where required, the processing of refunds directly to the credit card on file.

**Officiating Deposit:**

The Cascade Swim Club must ensure that the club always has the required number of officials inside its membership body to be able to host a swim meet. To ensure this goal is met, members are required to take a new officiating course every season and become certified in that role.

The officiating deposit is collected upon registration unless there is a family member fully certified in all Level 2 officiating courses as per Swim Alberta guidelines. Families with a member fully certified in all Level 2 officiating courses per these guidelines, are exempt from paying this deposit.

Once a Cascade member takes an officiating course, they are to notify the club office as well as the club accounting department. Once this same member has completed certification in this same course, they are to again notify both the club office and the accounting department at which time their officiating deposit will be returned to them in the form of credit on their family account.

**Withdrawal and Refunds:**

When a swimmer withdraws prior to the end of the competitive season, the family may be entitled to a partial refund of the Membership Fee.

The registration fee will be partially refundable to a family under the following conditions:

- All fees owing were paid in full upon registration
- No monies are owing to Cascade.

Refunds will be issued in alignment with the installment schedule, as follows:

- Withdrawal prior to October 31<sup>st</sup> - 60% refund
- Withdrawal November 1<sup>st</sup> to December 31<sup>st</sup> - 30% refund
- Withdrawal January 1<sup>st</sup> to March 31<sup>st</sup> - 15% refund
- Withdrawal after April 1<sup>st</sup> - no refund offered.

Other considerations and items of note made when settling/ closing an account.

- Fees for unworked volunteer points may be assessed for the points session in which the withdrawal is initiated.
- The Swimming Canada fee is non-refundable at any time
- The Officiating Deposit is only refundable if you have met the policy commitments prior to withdrawal.
- A withdrawal fee is applied as listed on the Cascade website based on the swimmers group.

For all Swim School Programs (Swim School 1, 2 & 3, and Junior Olympic Way (JOW), all fees are paid in full upon registration and there are no refunds for withdrawal past 72 hours prior to the programming starting. Refunds will only be provided if a swimmer is withdrawn from Swim School or JOW seventy-two (72) hours prior to the 1<sup>st</sup> day of programming beginning and are subject to an administrative withdrawal fee listed on the Cascade website under the group fees. Credits or refunds will not be provided for missed practices, including those because of injury, illness, or self-isolation requirements.

***This does mean that a program session beginning on Monday the 18<sup>th</sup> of September (regardless of your start date which could be Tuesday, Wednesday or Saturday that same week) would require you to withdraw prior to 4PM on Friday the 15<sup>th</sup> of September.***

#### **Critical Illness or Injury:**

The Club may offer a member in good standing partial financial relief from regular program fees in the event of a Critical Illness or Injury (CII) over an extended duration. A CII is a medical condition rendering the member incapable of participating in substantially all the activities of the program. If the swimmer can participate in a reduced capacity (reduced swim schedule, dry land program only, swim program only), it does not qualify as a CII. The CII must be for an extended duration more than three (3) weeks.

The member must apply for eligibility using an Application for Critical Illness or Injury Status form which is attached to this policy. The application is reviewed by the Director of swimming and forwarded to an Exceptions Committee (EC) with a recommendation to either accept or reject the application. The Exceptions Committee will make the final decision on eligibility.

A member who qualifies for CII status will be eligible for an 80% reduction in regular membership dues commencing from Date of Eligibility which commences three (3) weeks following the member being incapable of participating. The benefit will accrue to the earlier of the following:

- I. the member returning to active status,
- II. the end of current swim year, or
- III. the member resigning from the Club.

In the event of I. or II., the member's Family Account will be credited for the appropriate benefit. In the event of III., the member will be reimbursed in conjunction with the settlement of their Family Account balance. There is no reduction of Officiating requirements.

The Director of Swimming has the latitude to evaluate the recovery of the member and determine the appropriate date for reinstatement when the member no longer meets the definition of CII. The Director of Swimming will then recommend to the EC the reinstatement of the member to active status.

*Private and Confidential*

**Cascade Swim Club**

**Application for Critical Illness/Injury Status**

First name: \_\_\_\_\_

Last name: \_\_\_\_\_

Group: \_\_\_\_\_

Immediate Coach: \_\_\_\_\_

Date of Illness or Injury \_\_\_\_\_

Description of Illness or Injury \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Application submitted by: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

For Office Use Only

Immediate Coach Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Director of Swimming Recommendation: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Exception Committee Members initials:      Approved: \_\_\_\_\_ Not Approved: \_\_\_\_\_

Approved Date of Eligibility: \_\_\_\_\_

Reinstatement Date: \_\_\_\_\_

Approved by: \_\_\_\_\_

Director of Swimming

Exceptions Committee