RDCSC Fees Policy

**General**

1. RDCSC has established this Fees Policy to set clear expectations for member families pertaining to the payment of fees for registration, swimming, training camps and meets, as well as the eligibility for fee discounts. This policy supersedes any previous fee and grant policies documents.

**Fee Structure**

1. The annual RDCSC “Yearly Fee” for competitive swimmers is comprised of a Registration Fee, Membership fee, Bottle Drive Fundraising Fee and a yearly Training Swim Fee.
   1. Registration Fee - The RDCSC registration fee will be paid in full at the beginning of each season or at the time of joining if a mid-season entrant and is 100% non-refundable. The amount of these fees may vary from year to year, the details of which can be obtained from the Club office. The fee is comprised of four parts as follows:
      1. Swim Alberta Registration Fee
      2. Hosted Meet Hospitality Fee;
      3. Team Unify Registration
      4. ePACT Registration
   2. Membership Fee- Each family with one or more competitive swimmers in the Club will be required to pay a Membership Fee. For clarity, families with multiple swimmers will only pay one Membership Fee. The Membership Fee will be charged and collected in October. The Membership Fee is non-refundable.
   3. Bottle drive Fundraising Fee- This fee is part of a swimmer’s registration fee and charged to ALL swimmers. RDCSC will attempt to organize at 2-3 bottle drives during the season. Swimmers must participate in 2 bottle drives or pay the bottle drive fundraising fee. If no members are willing to organize the bottle drives then all members will be charged the bottle drive fee. If a swimmer withdraws prior to the end of the season, the fee will be due immediately. The amount of these fees and number of bottle drives may vary from year to year, the details of which can be obtained from the Club office.
   4. Yearly Training Fee - Training fees incorporate swim related costs and are established by the Board of Directors. The details of these fees are available from the Club office.
      1. Each swimmer’s Training Fee is an annual fee that is due upon registration. As an option to paying the full annual fee up front, a family may choose to split the payments into 2 equal payments or pay in monthly installments. These alternate payment plans must be organized and approved by the office prior to registration being complete.
      2. Regardless of how payments are organized, the full annual fee must be paid whether or not a swimmer completes the full year of training and will not be pro-rated for swimmers who take breaks in training or choose to end their season early.
      3. The number of months that each squad trains may vary, depending upon the provincial and national meet schedules. Upon registration, all swimmers are expected to pay the annual fee and continue training and participating in competitions for the duration of their squad’s calendar.
   5. Items not covered by the “Yearly Fee” include but are not limited to:
      1. Individual swimmer equipment (swim suits, goggles, fins, kickboards, etc.)
      2. Individual swimmer Meet Fees and splash fees
      3. The cost of away swim meets, including associated travel and chaperone costs
      4. Special out-of-town training camps; and
      5. Special one-on-one training sessions.

**Discount on Training Fees**

1. Pre-Authorized Debit (PAD) Discount: If you pay your family account by Pre-Authorized Debit (PAD) you will receive a 3% discount on your Training Fees.
2. Multi Swimmer Discount: RDCSC offers family households with multiple swimmers registered in the Competitive Program a discount on their Training Fees. The Training Fee for the squad of the highest-level swimmer in the family household is charged in full. The Training Fee for each of the other competitive swimmers in the same family household will be charged at 85% of the Training Fee for their respective squads.

**Pre-Competitive Learn To Swim Program**

1. LTS Program fees consist of
   1. A session fee which varies depending on length of the session/ number of practices. The fee amounts and length of session details can be obtained from the Club office.
   2. A yearly Swim Alberta registration fee that is only payable once per swim season (Sept-June) and is set by Swim Alberta.
   3. There are no other fees or volunteer requirements for the Learn to Swim program.
   4. There is no multi swimmer discount for our Learn to Swim Program or PAD (Pre authorized debit) discount.

**Family Accounts**

1. All members of RDCSC will have a Family Account set up in our accounting system.
2. There are two types of charges to your Family Account: Fixed or Variable. Your fixed charges are your yearly training fees which may be divided into one or more payments depending on how you choose to pay those fees. Variable charges are non-regular charges to your account including swim meet fees, splash fees, travel expenses, team apparel, swim camps, training equipment or other amounts charged for products, services, or activities that your swimmer purchases or participates in. Variable fees may also include charges to your account for each volunteer shift and /or each bingo shift that are not completed during the season
3. Invoices will be emailed to members when variable expenses are posted to their Family Account.
4. A detailed Statement of your Family Account will be emailed to you on the 20th of each month. Your fixed and variable charges will be combined into a single monthly payment and will be debited to members authorized payment option on the 1st business day of each month.
5. Check your monthly statement to ensure that charges and payments are correct. Members have up to 60 days after any transaction to contact our office administrator with questions or concerns. Transactions that are older than 60 days cannot be adjusted.
6. There are two payment options available to members to pay their Family Accounts: Personal Pre-Authorized Debit (PAD) or Credit Card.
7. If your family account has a balance owing from the previous season it must be paid in full before your registration for the new season will be accepted. Money left over in your family account at the end of the season will be carried over to the following year but will not be paid out in cash upon the withdrawal of a swimmer from the Club.
8. All returned Pre-Authorized Debits (PAD) and N.S.F. cheques will be charged a $50 processing fee.
9. Overdue accounts will result in swimmers being denied access to participate in practices, swim meets and other Club events. If you are anticipating having difficulty making payments, please contact the President of the Club immediately to discuss an arranged payment plan, opportunities to work extra bingos to earn credits towards your fees, and for information on financial assistance programs that your swimmer may be eligible to apply for.

**Swim Meet Expenses**

1. A swimmer is entered into a swim meet the coach believes would benefit the swimmer’s progress as a competitor.
2. A family has the option of “scratching” or removing a swimmer in advance of a meet if desired. The desire to be scratched from a meet must be communicated by email to the head coach and the club office before the “scratch deadline” as published on the Club Website for that meet. If a swimmer is NOT scratched by the scratch deadline, the Swim Meet Entry Fees will be billed to the family. Failure to pay outstanding swim meet fees prevents participation in subsequent meets.
3. Each swimmer may be charged two fees per swim meet.
   1. Swim Meet Entry Fee: This is a flat fee or a per event charge depending on the swim meet. These fees are determined by the host club and may differ from meet to meet.
   2. Splash Fee: This is a flat fee per swimmer per swim meet. This fee will help offset the costs of travel, per diem and accommodation for coaches attending a meet. The splash fee will not be charged to swimmers attending RDCSC hosted swim meets. The amount of the splash fee, and timing of implementation are determined at the sole discretion of the board.
4. Some meets with qualification times (Provincial/National/International) may have a “team qualifiers” t-shirt or other RDCSC item of clothing that will be required team apparel for that particular meet. This will be determined by the head coach and cost for the item will be billed to the family account with the meet entry fees.
5. If a swimmer’s family account is in arrears, the swimmer will not be entered into a swim meet until their account has been cleared to ensure there are not further expenses added to an outstanding account.

**Fee Adjustments for Advancing Swimmers**

1. On the recommendation of the Head Coach, and in consultation with the family, a swimmer may move up to another group during the swim season. In the case, where payment of the Training Fee is made by monthly installments, the monthly installment amount for the Training Fee for the new group will take effect on the 1st day of the month following the promotion. If the full Training Fee has already been paid, the swimmer’s account will be charged the difference between the groups’ Training Fees, prorated based on the portion of the season remaining for the new group’s training season.

**Travel Expenses**

1. Swimmers will be offered opportunities to attend meets and/or training camps in Red Deer and out of town. Depending on the training group, the Club may offer opportunities to attend meets which are “mandatory team travel” (athletes must travel and have accommodation with the team and its chaperone(s), without their families), “optional team travel” (athletes can choose to travel with the team or separately), and “non-team travel” (athletes will arrange their own travel).
2. Most meets for all squads are “non-team travel”, for which families are responsible for their own personal travel to and from competitions, including accommodations and meals.
   1. RDCSC will not reimburse members for expenses if a meet or races get cancelled (resulting in swimmers not competing in their anticipated number of races).  Changes to a meet may result in a parent having to change or cancel travel/hotel reservations at the last minute. RDCSC recommends that members booking their own travel and hotel reservations always choose an option to cancel without penalty.
   2. From time to time, either the host club of a meet or RDCSC may notify members of participating hotels or restaurants that offer deals or packages to teams attending a meet. RDCSC will forward this information to members, but is not responsible for booking for members, or for ensuring that the terms of the deal or package are as advertised. There is no obligation for families to participate in any such offers, and may book any accommodation and meals they prefer.
3. “Mandatory team travel” and “optional team travel” opportunities may be offered to swimmers in Provincial, Prospect, Performance and Elite squads.
   1. The Club may organize transportation, accommodation and/or meals for swimmers attending a meet or a camp. Swimmers participating in this “team travel” will share equally in the team travel costs. Team travel costs include: accommodation, food costs for meals and snacks, chaperone expenses, transportation and miscellaneous expenses incurred by the team.
   2. Swimmers must commit to team travel events before the entry deadline, as posted on the Club’s website. If a swimmer is pulled or scratched after the deadline, that swimmer will share equally with the team travel costs. Penalties and fees that result from changing or cancelling travel arrangements will be charged to the individual family’s account. Team travel expenses will be billed to your family account.
   3. If team travel is optional for a meet, swimmers who attend but choose not to travel with the team may be required to pay a splash fee, or similar fee, to bear their share of the coaching and other common costs associated with the trip.

**Refunds and Suspension of Swim Fees**

1. There will be no refunds on Registration Fees, Membership Fees, or Training Fees. The Club will not pro-rate any fees for a portion of the year, if a swimmer withdraws from the Club. The suspension of monthly installments toward a swimmer’s annual Training Fee will be dealt with on a case-by-case basis but will adhere to the following guidelines:
   1. Medical or Compassionate Grounds: When a swimmer wishes to temporarily withdraw from the Club due to medical or compassionate reasons, the swimmer’s family may request that the Club pro-rate the swimmer’s Annual Training Fee, or temporarily suspend their monthly installment payments being applied to that Training Fee if applicable. The family must provide the Head Coach with a written request to temporarily withdraw, highlighting the reason for the request (including a doctor’s letter, if for a medical reason) and the anticipated length of time the swimmer will be gone. Pro-rating a swimmer’s Annual Training Fee and temporarily suspending the installment payments will take effect as follows:
      1. At the Board’s discretion, acting reasonably, a swimmer’s Annual Training Fee may be pro-rated for the number of full months that the swimmer is unable to participate in any training at all, and the monthly Training Fee installments will be waived. When a swimmer is able to resume training and/or competition, even in a reduced capacity, that month will not qualify for a pro-rating of the Annual Training Fee, and the normal monthly installments against such fee will resume.
      2. The Board will not pro-rate a swimmer’s Annual Training Fee (and accordingly, will not suspend the monthly installment payments) for swimmers on grounds other than medical or compassionate leave. Similarly, the Board will not consider pro-rating a swimmer’s Annual Training Fee retroactively, and all families who anticipate having a swimmer temporarily withdraw from the Club for any time period should contact the Head Coach or a Board Member prior to the absence, or as early after the absence begins as is possible, if they wish to request a change to their billing.
   2. Voluntary withdrawal: If a swimmer is voluntarily withdrawing from the Club with the intention of not returning, they are required to inform the Head Coach in writing. The Head Coach will liaise with the Club’s President and bookkeeper who will close out the account and notify the family of any outstanding amounts owed, including the balance of the yearly training fee (if paying in installments) and charges for any required volunteer shifts and bingo shifts that were not completed.  If there are funds / credits remaining after the account has been settled, fundraising amounts, which are not transferable, will be credited to the Club’s general revenues and any funds deposited in advance by the member will be refunded.

**Member Commitments**

1. Bingo Requirements
   1. RDCSC relies on income generated from bingos and casinos to reduce yearly fees. Bingo requirements per swimmer are subject to change dependent on enrollment numbers.
   2. Members have the option to work their bingo requirement or pay-out their bingo requirement. The pay-out amount is $150 per bingo and is required to be paid when registering your swimmer.
   3. Your bingo requirements must be completed in the current season (September 1 to August 31). Bingo shifts cannot be carried forward from one year to the next.
   4. Members who do not fulfill their bingo requirement for the current season will be charged $250 on August 20th for each Bingo shift that was not completed.
   5. If your swimmer is promoted to a new squad prior to January 15th of the current season, your bingo volunteer shift requirements will be increased to the new squad’s requirements. If your swimmer is promoted to a new squad after January 15 of the current season, your bingo requirements will stay the same as they were for the squad your swimmer was in on December 31.
   6. Members must notify the Bingo Coordinator no less than 72 hours prior to the bingo if they are unable to work their shift. You are responsible for finding a replacement volunteer to fill your spot, but this will allow sufficient time for the Bingo Coordinator to help you find a replacement. If you fail to notify the Bingo Coordinator, and you do not show up for your shift or find your own replacement, your account will be charged $250, and you will still be required to complete the bingo shift that you missed.
   7. Bingo shifts are part of your annual fees. In the event you, for whatever reason, decide to leave the club prior to the end of the year you will have to pay out each bingo not worked, or fulfill your bingo requirements subsequent to withdrawing from the club.
   8. If extra bingo shifts come available during the season the Bingo Coordinator will send out an email notifying membership. Your family account will be credited $75 per bingo shift worked. Bingo credits will be credited to members accounts on August 20th of the current season. Credits cannot be transferred outside of a swim family and cannot be credited back as cash if they are not used.
2. Volunteer Requirements
   1. It takes many dedicated volunteers to run a successful swim meet. There are a wide variety of jobs and functions required to run a swim meet. Each meet session requires up to 35 officials plus 5 to 10 non-officiating workers helping with hospitality, concession, marshalling, and set up/take down.
   2. To ensure we have enough people to run a successful swim meet, each family is required to work a required number of shifts at each of our hosted swim meets. Volunteer requirements per family are subject to change dependent on enrollment numbers.
   3. Your family account will be billed $200 per volunteer requirement that you do not fulfill.
3. Officiating Certification Requirements
   1. RDCSC has instituted a program to ensure that our membership continues to progress along the officiating skills hierarchy.
      1. Year 1: One family member\* must complete Level I training (Introduction to Timing & Safety Marshall) and complete their shadow sessions to be certified as a Timer.
      2. Year 2: The family member must have a minimum of 2 more timing sessions during their second season to become an “experienced Timer”. Officials are encouraged to consider Level II training for Freeze or Fry meet but this is not a requirement.
      3. Year 3: A family member must complete and be certified (do 2 shadow sessions) in one Level II position (Stroke and Turn, Starter, Chief Timer, Chief Finish Judge)
      4. Year 4: Must complete and be certified (do 2 shadow sessions) in a second level II position (Stroke and Turn, Starter, Chief Timer, meet manager, Clerk of Course, Chief Finish Judge)
   2. Clinics are offered leading into a swim meet so newly qualified officials can immediately practice their skills and knowledge. We also ensure that more seasoned officials are available to work alongside rookie officials to provide support and answer questions.
   3. An officiating fee will be applied to those who are have not obtained additional training as required. The fee is a method of encouraging members to continue their certification in the various officiating positions to ensure RDCSC can continue to run home swim meets. Any family who has not obtained the training expected for number of years in the Club will be charged $200 after the Freeze or Fry meet in June. Families who are in danger of incurring this financial penalty will be contacted by the Officials Coordinator prior to the Freeze or Fry meet to ensure they are aware. If there are reasons why a family is unable to meet the officiating progression requirement this must be discussed with the Officials Coordinator and will be dealt with on a case-by-case basis in consultation with the Board.
   4. This requirement is for any swim family registered in the competitive program by Oct 31. If a swimmer joins the competitive program after Oct 31 (for example from Learn to Swim), Year 1 will be considered the swimmers first FULL year in the Club.
4. Volunteer Credits
   1. Volunteer credits/point system may be instituted at the boards discretion when deemed appropriate. The number of points required and financial penalty for not achieving the appropriate points will be determined by the board and communicated to the membership.