

Shippensburg Aquatic Club Communication, Membership and Financial Contract Winter 2019

Shippensburg Aquatic Club (SAC) is a self-sustaining, 501(c) 3 non-profit organization. The SAC Board of Directors is responsible for the financial soundness of the team and operates on a defined annual budget. Expenditures and income are budgeted once a year based upon an estimated number of swimmers and the expenses necessary to support that number of swimmers. It is only through prudent management of our resources, and a clear understanding of the following financial obligations and procedures by each family, that the team will continue to provide a quality program for current and future swimmers.

Team Communication:

Team communications are conducted through email and the SAC website (www.swimship.org). All team members and families are responsible for checking the website daily, maintaining one working email and for ensuring that the email is entered correctly into their online account throughout the season. If a member is not receiving team information via email, please contact your board of director age group representative.

USA Swimming:

All SAC swimmers are required to join United States Swimming, Inc. (USA Swimming) and Middle Atlantic Swimming, Inc. (MA) as an athlete-member. This fee is included in the team fee structure. Swimmers who transfer from another team who are currently registered with USA Swimming/MA must notify the team of any previous membership to other USA Swimming teams and when they last represented their former team in the sanctioned and/or approved USA Swimming competition. Transfer swimmers coming from another USA Swimming team must fill out a USA Swimming transfer form. This form can be provided via the Middle Atlantic Swimming website: <http://www.maswim.org>.

Meet Entry/Fees:

Local invitational meets are offered for swimmers in all to gain additional competitive experience. These events typically involve entry fees of \$4-5 per event. These fees will be billed to each family account and invoiced at the end of the month the meet entries were submitted.

USA Swimming meets have a similar financial setup to the local invitational meets. Entry fees are typically \$5 per event. Some meets, notably USA Championships, will also require a surcharge of \$5-\$8. This fee is issued to assist meet hosts with offsetting some of the overhead involved in utilizing a facility.

Swimmers selected to compete in relays at invites and USA meets will be responsible for 1/4 the total relay entry fee. Any relay swimmer who does not participate in the relay entered, causing the relay to be scratched, will be responsible for the payment of the full relay entry fee.

All swimmers will be entered in all meets on the SAC meet schedule that they are eligible to swim, based on their practice group. Families not wishing to participate in the scheduled meet must opt out of the meet prior to the posted cutoff date. Once the team meet entries have been closed out and sent to the host team, member families will be charged for those entry fees whether their swimmers participate or not in the meet. Coaches will enter swimmers into championship meets based on availability (unless a swimmer is listed as "not participating" in the meet) and eligibility of the meet.

Swimmer's Accounts/Training Fees/Payments:

Each family will have access to their swimmer's account through the team website system. It is the member family's responsibility to check their account on a regular basis and ensure that it remains current. We do not prorate training fees. Training fees are required of all swimmers and swim training fees cannot be prorated based upon attendance. Training fees, meet fees, apparel items, caps, special events, etc. are all charged to your SAC account. Invoice reminders are emailed no later than the 25th of the month.

We offer the ability to use monthly payments through auto pay which ensures that all team member fees are paid in a timely manner. These monthly payments are available with a convenience charge based on the payment method. If you select to use a credit card your convenience charge is based on the following: $((\text{Payment Amount} \times 0.3) + 3.25\%)$. If you choose to pay using debit, your convenience charge is based on a transaction fee of 1.25 per transaction.

Example:

Swimmer has a lump sum payment of \$410.00, versus a monthly payment with the added convenience charge payments through a credit card can be spread over 6 months with a total amount paid of \$412.00.

Cost of Membership Explained

Practice Group and USA Option	Registration Fee	Fundraiser #1 Swim-a-thon	Membership with USA Choice	Total
Group 1 with Premium Membership	\$ 100.00	\$ 100.00	\$ 210.00	\$ 410.00
Group 1 with FlexSwim Membership	\$ 100.00	\$ 100.00	\$ 160.00	\$ 360.00
Group 2 with Premium Membership	\$ 100.00	\$ 100.00	\$ 245.00	\$ 445.00
Group 2 with FlexSwim Membership	\$ 100.00	\$ 100.00	\$ 195.00	\$ 395.00
Group 3 with Premium Membership	\$ 100.00	\$ 100.00	\$ 315.00	\$ 515.00
Group 3 with FlexSwim Membership	\$ 100.00	\$ 100.00	\$ 265.00	\$ 465.00
Group 4 with Premium Membership	\$ 100.00	\$ 100.00	\$ 360.00	\$ 560.00
Group 4 with FlexSwim Membership	\$ 100.00	\$ 100.00	\$ 310.00	\$ 510.00
Group 5 with Premium Membership	\$ 100.00	\$ 100.00	\$ 385.00	\$ 585.00
Group 5 with FlexSwim Membership	\$ 100.00	\$ 100.00	\$ 335.00	\$ 535.00
Varsity with Premium Membership	\$ 100.00	\$ -	\$ 140.00	\$ 240.00
Varsity with FlexSwim Membership	\$ 100.00	\$ -	\$ 40.00	\$ 140.00

Note* Additional Fee's = Meet Fee per event that your swimmer will participate in.

The above training fees cover training expenses for the Winter swim season (September through March). Account invoice payments are due on the first of the month and late after the 5th of the month. Payments made after the 5th of the month are assessed a \$5 late charge. Late charges assessed will not be removed.

Past Due Accounts:

Accounts that become 30 days delinquent will be suspended. Swimmers with suspended accounts may not train, compete or participate in team activities. Please keep your account current to avoid late fees and consequences to your swimmer.

At 30 days, if no action is taken to resolve the past due account, notification will be sent that the account is suspended and has been turned over to collections. All fees levied in order to collect the debt will become your responsibility to pay in addition to your outstanding balance. Families that are suspended for nonpayment may only rejoin the team with SAC board approval and will be charged a \$200 reinstatement fee. Swimmers with delinquent accounts will not be able to register for future seasons until the past due amounts have been settled.

Resignation/Cancellation of SAC Membership:

You must provide written notification of resignation/cancellation of your membership to the SAC Treasurer.

Membership rates are non-refundable and non-negotiable. Payment plans will be billed in full in month following termination if membership is cancelled for any reason.

MEDICAL LEAVE: Medical leave will be granted for long-term illness or injury (5 weeks or longer) of the swimmer, the monthly dues will be reduced by 100% during the time the swimmer is out of the water; partial months are not prorated. The monthly dues are figured as follows: training fee of the ill/injured swimmer divided by number of months in season. Requests for medical leave must be made in writing to the SAC Treasurer with authentic, physician signed, medical documentation attached. Swimmers must submit a release of medical restriction letter written and signed by the treating physician prior to return to practice.

Fundraising, and any volunteer commitments are not prorated for Medical Leave of Absence.