FEES POLICY

Toronto Swim Club
as of January, 2018

For questions related to this or any Toronto Swim Club (TSC) policy,
please e-mail: torontoswimclubinfo@gmail.com

TSC has established this Fees Policy 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 and financial assistance (see Section J below).

A. GENERAL

The annual TSC swim fee ("Annual Fee") is comprised of two parts:
1) Registration Fee; and
2) Family Participation Deposit

A.1 Registration Fee

The Registration Fee is charged to each TSC swimmer, in accordance with the swimmer's group placement.

Items not covered by the Registration Fee include but are not limited to:

- Individual swimmer equipment (swim suits, goggles, fins, kickboards, etc.)
- Individual swimmer Meet Fees (see Section D below)
- The cost of away swim meets, including associated travel costs
- Special out-of-town training camps
- Special one-on-one training sessions
- Special events, such as the annual TSC banquet (NOTE: Banquet costs ARE covered for all competitive swimmers – Youth and above – but not for Academy swimmers. Banquet costs are NOT covered for the families of swimmers, regardless of group.)

A.2 Family Participation Deposit

- The Family Participation Deposit is charged to each TSC family with a swimmer in any of the Youth, Junior, Senior, Junior National and National groups. A family with a TSC swimmer or swimmers exclusively enrolled in the Academy program is exempt from this fee.

- This is a one-time fee charged to first time enrollees.
- Upon registration, $250 is charged to a family's account and is refundable after the family's final TSC swimmer graduates or withdraws from the club, provided the conditions of Family Participation are met.
- Should a family not meet the Family Participation requirements the $250 is forfeited and a **new fee of $500 will be charged** to the family account in the subsequent year. This new fee is subject to the same conditions as the initial fee. For further details see Family Participation Policy

B. PAYMENT OF ANNUAL FEE

- To be eligible to swim with TSC, the following payments must be made on or before September 1st, or for swimmers joining mid-season, 14 days from the first day of a tryout.
    - At least 25% of the applicable Annual Fee
    - 100% of the Governing Body Fee
    - 100% of the Family Participation Deposit
- Payment is accepted ONLY through TSC's Team Unify System on www.torontoswimclub.com with VISA or Mastercard.
- Each family is required to provide to the club a credit card and authorization for billing purposes.
- TSC complies with all Swim Canada and Swim Ontario governed privacy requirements.
- The Annual Fee can be paid in four installments (September 1, November 1, March 1 and May 1) or in full at the time of registration. Monthly billing is NOT available.
- An invoice or invoices for the Annual Fee will be automatically generated and e-mailed on the first of the month when fees are due. All other fees are billed in the month following the expense (e.g., meet fees for October will be billed on November 1).

C. VIEWING ACCOUNT STATUS

A family may sign on to Team Unify and view its account at any time. Discrepancies can be reported to TSC Admin at torontoswimclubinfo@gmail.com. The Team Unify system allows timely modification to billing information and, where required, the processing of refunds directly to a credit card on file.

D. MEET FEES

- **A swimmer is AUTOMATICALLY entered into a meet the coach believes would benefit the swimmer's progress as a competitor.**
- Each club hosting a meet charges an entry fee – usually between $8 and $10 per individual event. In some cases, the entry fee is a flat fee regardless of the number of events. In addition, TSC levies a fixed fee of **$7.50 per swimmer per meet** to cover administrative costs and relay events.
- Meet Fees are charged by TSC to each family account at the end of each month.

D.1 Scratching from a Meet

- A family has the option of "scratching" or removing a swimmer in advance from a meet if desired.
- The Scratch Policy and Form is available on the TSC website for this purpose. The form must be completed and emailed to torontoswimclubinfo@gmail.com by the published **TSC scratch deadline.**
- If a swimmer is **NOT** scratched by the scratch deadline, the Meet Fee for that meet is considered owed by the family to TSC.
- **Failure to pay outstanding meet fees prevents participation in subsequent meets and future registration with TSC.**

E. GOVERNING BODY FEES

To participate in a Swimming Canada ("SNC") sanctioned meet a swimmer must be registered with Swim Ontario and SNC. Governing body registration fees are included as part of the Registration Fee, and vary from $92 to $152 per year. Please review the websites of both organizations for the current fee schedule.

F. REGISTRATION FEE DISCOUNT

TSC offers a Registration Fee Discount based on two independent criteria:

1. Number of swimmers per family ("Family Discount"); and
2. Officiating level of a family member ("Officials' Discount")

F.1 Family Discount

- A Registration Fee discount is offered to each family with more than one swimmer in TSC.
- A discount of 25% is offered on the second swimmer's Registration Fee, and a 40% discount for a third swimmer. The 25% discount is applied to the second highest individual swimmer fee. The 40% discount is applied to the third highest individual swimmer fee.
- If the Registration Fee for each TSC swimmer in the family is paid full at registration, the Family Discount will be refunded to the family's credit card, following approval of the discount.
- If the Registration Fee for each TSC swimmer in the family is paid by instalment, the first instalment will be a full payment, with the Family Discount amount applied equally across subsequent instalments.
- The Family Discount does not apply to Meet Fees, Family Participation Deposit or that part of the Registration Fee representing the Governing Body Fees.

F.2 Officials' Discount

Having a strong pipeline of volunteer officials among TSC's membership is essential to the operation of TSC-hosted meets. As an incentive to encourage TSC family members to work their way up the officials' ladder, TSC offers the following Officials Discount on the Registration Fee:

- An official who achieves and maintains Level III status in a current swim year receives a 5% discount in the Registration Fee for each TSC swimmer in that family.
- An official who achieves and maintains Level IV status in a current swim year receives a 10% discount in the Registration Fee for each TSC swimmer in that family.
- An official who achieves and maintains Level 5 status in a current swim year receives a 15% discount in the Registration Fee for each TSC swimmer in that family.
- The Officials' Discount is either paid out at the family's option either with other disbursements at year end or applied to the following year's Registration Fee.

G. PRORATED FEES FOR MID-SEASON REGISTRATION

In addition to pre-season registration in August, registration opens up four times a year. The Registration Fee is prorated according to the schedule below:

	PRORATED AMT.
• September 1, to October 31:	100%
• November 1 to December 31:	80%
• January 1 to February 28:	60%
• March 1 to April 30:	40%
• May 1, to May 31:	20%

H. FEE ADJUSTMENTS FOR ADVANCING SWIMMERS

On the recommendation of the Head Coach and with family consent a swimmer may move up to another group during the course of a swim season. In that case, the Registration Fee will be adjusted according to the following schedule:

- Group move on or about January 15: Registration Fee prorated 45% previous fee/55% new fee
- Group move on or about March 15: Registration Fee prorated 65% previous fee/35% new fee
- Group move from an Academy Group to a Competitive Group after the completion of the first 17 week Academy Program: Registration Fee prorated 50% new fee

I. REFUNDS

When a swimmer withdraws prior to the end of the swim season, the family may be entitled to a partial refund of the Registration Fee, as follows:

1. The Registration Fee will be partially refundable to a family under the following conditions:

- Fees owing was paid in full upon registration;
- No monies are owning to TSC; and

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

- Withdrawal prior to October 31, 2014: 75% refund
- Withdrawal November 1, 2014 to December 31, 2014: 50% refund
- Withdrawal January 1, 2015 to February 28, 2015: 25% refund
- Withdrawal after March 1, 2015: no refund

2. A refund of the Family Participation Deposit will be made regardless of the date of withdrawal, so long as the family's minimum participation requirements have been met (pro rata).

J. FINANCIAL ASSISTANCE

TSC has established a limited fund to provide financial assistance to its families, the total amount of which is determined by the Board of Directors on a yearly basis. Families in financial need may apply for assistance in the payment of the Annual Fee.

J.1 Eligibility for Financial Assistance

To be eligible for financial assistance, a family must:

- Have been a member of TSC for at least 1 full season.
- Have paid all previous fees and expenses when due (except where an express exception has been granted by TSC, in which case, the family shall have paid all fees and expenses in accordance with such exception).
- Be a family with a demonstrated commitment to TSC including meeting Family Participation requirements in each year of the family's membership, compliance with the TSC Code of Conduct, and swimmer(s) regularly attending scheduled practices and meets.
- Have paid the first instalment of the Annual Fee for the year in question, unless the family has been a member of TSC for at least two complete seasons, in which case the family may request financial assistance for the first installment of the Annual Fee.

J.2 Financial Assistance Application Process

- A request for financial assistance:
  - Should be made by e-mail to torontoswimclubinfo@gmail.com with "**Request for Financial Assistance**" as the subject line.
  - Will be reviewed by the Board of Directors at is next scheduled meeting.
  - Must state the full dollar amount of assistance requested.

    - Must include sufficient detail about the family's financial circumstances such that the Board of Directors may make an appropriate determination.
- The decision of the Board will be communicated to the family as soon as possible.
- Approval of financial assistance is conditional upon the family and swimmer(s) maintaining eligibility in accordance with the Eligibility criteria in J.1 above.
- All decisions regarding financial assistance are final.