

Lake Forest



Swim Club

Financial Policies/Refund Policy

The Lake Forest Swim Club requires that all swimmers be properly registered and have a valid, active credit card on file, and allow its use for “on demand” charges **before beginning any practices. All charges incurred thereafter will be billed immediately to the credit card on file. These charges include, but are not limited to, merchandise (ie swim caps), meet entry fees, USA Swimming dues and registration fees, and any coaches’ expenses. By registering a swimmer, a family agrees to these uses of the credit card on file.**

Explanation of Fees on Your Account:

You will see several different fees in addition to your registration fees on your online account:

1. **Annual USA Swimming membership.** USA Swimming membership is required for all swimmers on USA Swimming teams. USA Swimming membership provides insurance coverage for the club and is required in order to enter swim meets.
2. **Meet Fees.** Each meet has several fees. First are the entry fees, typically in the \$5-\$15 range. Local governing bodies like Illinois Swimming and Wisconsin Swimming tack on an additional \$3 “splash fee” and many facilities add a second surcharge. At the RecPlex (where many of our meets are held) the surcharge is in the \$4-6/swimmer range; Illinois facilities charge much more. The basic expenses for our coaches-- mileage, meals, etc.-- are shared by all families at the meet. This is usually \$15/swimmer at local meets and \$25-30/swimmer when

we travel to an overnight meet. Entry fees are charged to your account when an entry is submitted. Finally, if a swimmer asks to be entered in a competition after the registration deadline has passed, the account will be billed a \$15 administrative fee **These fees will be billed prior to participation in the swim meet and are non-refundable if the swimmer is unable to swim.**

- 3. Prorated Upcharge.** Any swimmer progressing to a new squad during the season will automatically be billed the prorated up charge.
- 4. Coaches' Gift.** The \$25 Coaches' Gift is for a coaches' holiday gift from all of the swimmers. Our parents decided to do this a number of years ago to simplify traditional gift giving through the holidays. This is of course voluntary and we will reverse this charge for anyone who requests that we do so.
- 5. Volunteer Fees.** LFSC has a [volunteer policy](#), requiring all families with swimmers participating in a club-hosted meet to volunteer at that meet. If a family has a swimmer in a meet, but chooses not to volunteer, they will be billed \$75/session.

Unpaid Balances (including Registration Fees)

1. The Lake Forest Swim Club requires payments be made via the Online Payment System through our [website](#). Either ACH Transfer or Credit Card payment is available. The ACH/Credit Card system will transfer any fees due to the Lake Forest Swim Club on the 1st of the month following invoicing.
2. We do not accept checks as payment except by special arrangement. If this permission is granted, a swimmer's coach MUST receive the check before the swimmer will be allowed to participate in practice or a meet.
3. Membership fees are due prior to participation in practice. Swimmers with outstanding registration fees after three weeks will not be allowed to return to practice and will not be entered in meets until all fees are paid. Similarly, swimmers who are not registered will not be allowed to practice until registration is completed.
4. A late fee of \$25 may be assessed to any account 30 days or more past due.

Refund Policy

1. You have two weeks after the first practice of the season to request withdrawal from the team. Written notification of withdrawal must be made to Head Coach Michael Lawrence. Swimmers who choose to withdraw from the Lake Forest Swim Club prior to that time will be expected to pay all monthly fees thus far, any outstanding meet fees, and an administrative processing fee. Beyond these fees, refunds will be made.
2. Swimmers choosing to withdraw from the team after two weeks are responsible for all team fees and meet fees submitted thus far. Any remaining fees that are owed will be collected upon withdrawal from the team. **There will be No Refunds for swimmers choosing to leave the team after the two week period.** No Exceptions.
3. If a swimmer is removed from the team for disciplinary reasons, as per the [Lake Forest Swim Club Code of Conduct](#), the LFSC Board of Directors reserves the right to determine the amount of refund, if any.
4. During registration, registrants are required to acknowledge they have read and understand this refund policy. If the Lake Forest Swim Club has no such acknowledgement on file, swimmers will not be allowed to practice and will not be entered in meets until such time as the acknowledgment is made.