**WTSC Fees for 2020-2021**

**What are the basic fees?**

There are two components to the fees paid to WTSC:

* **Administration Fee –** composed of two parts:
* **USA Swimming & IN Swimming Registration Fee** – Your benefits: secondary accident insurance, eligibility to enter swim meets, bi-monthly issues of *Splash* magazine, eligibility to participate in USA Swimming and Indiana Swimming programs such as camps.
* **Registration Fee** – This fee will cover the cost of the software that enables registration to occur online as well as the administration of the system.
* **Coaching Fee** – The largest component of your fees is dedicated to pay the salaries of our professional staff. The yearly amount of these fees is listed below. We offer two payment plans: a monthly plan which involves paying $358 initially with the balance spread out over 8 months (please refer to the chart for amounts). No discounts are available for the Stay-in-Shape group.

###### Other financial components

* **Additional Fees *(New Effective 2020-2021)*** –
	+ Additional .30 + 2.95% processing fee for each credit card transaction and $1.25 processing fee for each ACH transaction.
	+ Checks will only be accepted with Approval from the Board of Directors. If approved an additional $5.00 per transaction for payments made with check
* **Scholarships** – WTSC offers a scholarship program for those families that qualify for the free or reduced lunch plan in the MSDWT district. Please note, Tsunami and Senior swimmers on scholarship must maintain an 80% practice attendance requirement in order to remain on scholarship. A separate attendance acknowledgement agreement will be given to families when appropriate MSDWT paper work is submitted to the club.
* **Sibling Discounts –** WTSC offers discounted fees for multiple swimmers from the same family. A discount of 15% is applied to the Coaching Fee Balance of the second swimmer, and 30% to the Coaching Fee Balance of the third swimmer. There is no charge for the fourth or more swimmers. The “order” is determined from highest fee group to lowest fee group: Seniors, Tsunami, Crest, Breakers, and Whitecaps. No discounts are available for the Stay-in-Shape group. **All swimmers are required to pay the USA Swimming Registration Fee.**
* **Entry Fees** – Swimmers are also responsible for paying entry fees to all competitions in which they compete. These fees vary depending on type of competition and the number of events entered and can range from a total of $30-$40 per meet.
* Families attending championship meets may be charged an extra t-shirt fee.
* **Fundraising** – WTSC needs to raise additional funds beyond coaching fees to support our effort to maintain a reasonable fee structure while providing the highest quality program possible for our members.
	+ **Swim Meets** – Our most important and lucrative fund-raising activity is hosting swim meets.
	+ **Cash and In-Kind Contributions**

**IMPORTANT: All past due fees must be paid before registering for the 2020-2021 season.**

**Monthly Payments**

 Under this program, swimmers pay $358 of their coaching fees on or before the swimmer can enter the water and then pay the balance in eight equal monthly payments. Monthly payment options are provided as a courtesy and convenience for those that cannot pay in full. Even if a member chooses the monthly payment option, the member is still responsible for the entire annual membership fee (see below). All groups may spread the Coaching Fee Balance over 8 months, paying by **the 1st of October, November, December, January, February, March, April, & May. A .30 + 2.95% processing fee will be added per credit card transaction and $1.25 processing fee per ACH transaction. If a family is opting to pay monthly, they must sign up for online payments made via credit card or ACH. Exceptions to pay by check may be made based on Board of Directors approval, case by case.**  **If monthly fees are not kept current, the swimmers in the family may not be allowed to practice. NO CASH WILL BE ACCEPTED!**

**IMPORTANT – WTSC memberships are annual memberships from September 1, 2020 – August 31, 2021.** **All coaching fees are to be paid in full regardless, if a swimmer leaves the program mid-season. The only exception for this is a swimmer from the Whitecap Group or extenuating circumstances approved by the Executive Board of Directors.**

**2020-2021 WTSC FEE Schedule**

**First Swimmer - Monthly Payment Plan (Total Fees = Coaching Fees + Administration Fee)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |  |
| **Group** | **Total Initial****Payment** | **October** | **November** | **December** | **January** | **February** | **March** | **April** | **May** | **Total** |
| **Whitecaps** | 358.00 | 74.00 | 74.00 | 74.00 | 74.00 | 74.00 | 74.00 | 74.00 | 74.00 | 950.00 |
| **Breakers** | 358.00 | 121.25 | 132.00 | 132.00 | 132.00 | 132.00 | 132.00 | 132.00 | 132.00 | 1414.00 |
| **Crest** | 358.00 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 1633.60 |
| **Tsunami** | 358.00 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 159.45 | 1633.60 |
| **Senior** | 358.00 | 195.00 | 195.00 | 195.00 | 195.00 | 195.00 | 195.00 | 195.00 | 195.00 | 1886.00 |
| **S.I.S.** | 358.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 1158.00 |

**Second Swimmer - Monthly Payment Plan (Total Fees = Coaching Fees + Administration Fee)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Group** | **Total Initial Payment**  | **October** | **November** | **December** | **January** | **February** | **March** | **April** | **May** | **Total** |
| **Whitecaps** | 358.00 | 56.20 | 56.20 | 56.20 | 56.20 | 56.20 | 56.20 | 56.20 | 56.20 | 807.60 |
| **Breakers** | 358.00 | 105.50 | 105.50 | 105.50 | 105.50 | 105.50 | 105.50 | 105.50 | 105.50 | 1202.00 |
| **Crest** | 358.00 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 1388.56 |
| **Tsunami** | 358.00 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 128.82 | 1388.56 |
| **Senior** | 358.00 | 155.64 | 155.64 | 155.64 | 155.64 | 155.64 | 155.64 | 155.64 | 155.64 | 1603.12 |
| **S.I.S.** | 358.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 995.00 |

**Third Swimmer** - **Monthly Payment Plan (Total Fees = Coaching Fees + Administration Fee)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Group** | **Total Initial****Payment** | **October** | **November** | **December** | **January** | **February** | **March** | **April** | **May** | **Total** |
| **Whitecaps** | 358.00 | 38.38 | 38.38 | 38.38 | 38.38 | 38.38 | 38.38 | 38.38 | 38.38 | 665.04 |
| **Breakers** | 358.00 | 78.98 | 78.98 | 78.98 | 78.98 | 78.98 | 78.98 | 78.98 | 78.98 | 989.84 |
| **Crest** | 358.00 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 1143.60 |
| **Tsunami** | 358.00 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 98.20 | 1143.60 |
| **Senior** | 358.00 | 120.28 | 120.28 | 120.28 | 120.28 | 120.28 | 120.28 | 120.28 | 120.28 | 1320.24 |
| **S.I.S.** | 358.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 995.00 |