**TAC TITANS FINANCIAL POLICIES 2016-2017**

After the initial 14 days of the swimmer’s first team practice, swimmers in each of the Challenge and Elite tracks are considered to be obligated for the entire annual fee, regardless of the length of time which the swimmer remains in the program. Should a swimmer cease practicing with a Challenge or Elite group for any reason, the lesser of a two months dues cancellation fee (contract buyout) or the remainder of the swim-year’s dues will be assessed to the family’s account. A swimmer may not swim through the buyout period. If a swimmer is moved into Jr. TITANS or Teen TITANS after the initial 14 days of the swimmer’s first practice, they will remain obligated to their new group rate for the entire contract period. Should a swimmer cease practicing for any reason, the lesser of a two months dues cancellation fee will be assessed.

**MONTHLY INVOICES**

* Once a swimmer has committed online to any trip, meet, or event; and the online commitment withdrawal/sign-up date has passed, the swimmer is financially responsible and will be billed.
* Meet entry fees will be billed after the meet has occurred and will be included in a subsequent invoice. Once a swimmer has committed online for a meet; and the online commitment withdrawal/sign-up date has passed, the swimmer is financially responsible and will be billed. Specifically note: swim meets missed for illnesses will not be credited for any reason; fees are incurred prior to the meet and cannot be refunded or reimbursed.
* When a swimmer is absent or unable to participate in practice for any reason, it is not possible to refund fees or reschedule.
* Other costs that are not included in monthly dues may include, but are not limited to: monthly dry land fees, meet entry fees, additional training opportunities, social events, training trips, travel meets and apparel purchases.
* When practice is cancelled due to weather, national holiday, facility shut down, or TITANS home meets, it is not possible to refund fees or reschedule a practice.
* Members whose check payments are returned as insufficient will be charged a $50 return fee per violation. Members whose online credit card payments failed to process will be charged a $20 fee per violation. Returned fees are also subject to the late payment fee policies.
* Late or delinquent fees/payments of any kind may result in a loss of swimmer practice time or meet participation until all payments are reconciled. Team Unify will automatically charge a “late payment” fee of $25 after the 20th of each month.
	+ 20 days late: $25 late fee posted on account
	+ 50 days late: $25 additional late fee posted on account and swimmer will not be allowed to practice or compete in swim meets until account is paid in full.

**MULTI SWIMMER DISCOUNT**

 Families with multiple active paying athletes in the Challenge and Elite tracks will receive a discount on the additional swimmer’s fees. There is a 15% discount on the monthly group fees for the second swimmer, 20% for the third, 25% for the fourth and all additional swimmers. Discounts apply to the swimmer’s paying the lesser amount each month. Jr. TITANS and Teen TITANS swimmers are not eligible for multiple swimmer discounts due to the flexibility of the program.

**SWIMMER MOVEMENT**

The Swimmer Movement Request Form for ALL practice groups must be completed and submitted BEFORE the 15th of the month PRECEEDING the first day of the month. Swimmers may NOT begin practicing in a new group before the paperwork has been completed and approved. Accounts must be in ‘good standing’ and current prior to any swimmer movement being approved. The form is located under Financial Policies in the "All About TITANS" tab.

**SUSPEND/REACTIVATION for SWIMMERS**

* Families with Teen TITANS swimmers may opt to swim on a month-to-month basis. The Suspend/Reactivate Form must be completed and submitted BEFORE the 15th of the month PRECEEDING the month you wish to suspend or reactivate your Teen TITANS swimmer. Account balances must be paid in full to suspend swimmers. The form is located under Financial Policies in the "All About TITANS" tab.
* Families with Jr. TITANS swimmers may opt to swim on a predetermined trimester contract basis. The 4 month trimester contracts are; Fall (September – December), Spring (January - April), and Summer (May – August). The Suspend/Reactivate Form must be completed and submitted BEFORE the 15th of the month PRECEEDING the first day of the new trimester contract period. Account balances must be paid in full to suspend swimmers. The form is located under Financial Policies in the "All About TITANS" tab. Families are obligated to pay the remaining trimesters dues should the swimmer wish to leave the program before the contract period is over.

**MEDICAL LEAVE**

* Medical Leave, for monthly dues, is extended to all TAC TITANS who have a medical injury for a duration of more than 21 days. Two forms are required to adjust billing accounts. The TAC TITANS Medical Leave Form  AND  a doctor’s note signed on letterhead, dated, listing date of injury, and the duration of ‘out of water’ time requirement must be provided prior to a reduction in monthly dues credit being placed on account. Please note the following exceptions:
	+ Once a swimmer has committed online to any trip, meet, or event; and the online commitment withdrawal/sign-up date has passed, the swimmer is financially responsible and will be billed. Medical injury does not alter this commitment due to the pre payment and/or pre planning of the event or meet.
	+ Families receiving multiple swimmer discounts for Challenge and Elite Track swimmers who are extended a medical leave request will be billed the adjusted scale rate for all remaining active swimmers. (Example: If a family has 2 swimmers and the highest rate swimmer is on medical leave, the remaining swimmer will be billed at the 1st swimmer rate.)

**DUES REDUCTION**

Dues Reduction work completed by TAC TITANS families may be applied to both current and future year’s dues, however; if a family leaves the TAC TITANS swimming program, any unused funds are forfeited and will remain in the TITANS’ general operating fund.

**SERVICE CREDITS**

TAC TITANS have decided to move forward with a Service Credit Program for the 2016-17 season. For complete information on the specific requirements for each family, please read the Service Credit Program documentation.