**Prince William Swim Club (PWSC) 2021-2022 Financial Agreement and Procedures**

**Payment Policies**

     In order for our swim club to function in the best interests of our swimmers, we rely on the support of parents.  One of the ways this is done is through the prompt payment of swim fees. The following is a list of Prince William Swim Club’s payment policies for the 2021-22 swim season.

**Fees, Program Payments, Discounts: Registration fees are NON-refundable & NON-transferable**

1.**Registration**:  Each swimmer who joins PWSC must be registered with PWSC, Virginia Swimming, and U.S.A. Swimming, who provides insurance coverage.  Registration fee is $175 per swimmer and is Non-refundable and Non- transferable. There are limited spots in all groups to ensure most favorable learning for all swimmers.  When you receive confirmation your registration request was approved, your swimmer’s position in that program is secured.  If program requested is full, you will be placed on waiting list or you may request a different program.   **PWSC reserves the right to cancel, change, or otherwise adjust a program based on number of participants, weather, facility conflicts, swim meets, or other unforeseen circumstances.**

2.  **Program Payments:**  The specific program determines the yearly cost for each swimmer.  Year-round programs run 11 months, but program fees are paid over 8 equal monthly payments.  The first payment is due on September 1st, 2021.   After the first payment, all subsequent payments will be due by the 10th of each month starting in October 2021.  We pay our bills monthly; it is essential our families pay promptly each month.  $20 late fee will be automatically added if payment is not received by the 15th of the month. Mail payment to PWSC, c/o Lorena Caballero, 12513 Manchester Way, Woodbridge, VA 22192. Credit card and ACH payment options are available but there are processing fees associated with them.

3.  **Discounts:**A family can only receive **one discount per swimmer**.  Families can compute all discount options before committing to a payment plan.

A.  **Second Swimmer 5% Discount:**  Families paying installments with two or more swimmers can receive a 5% discount on the lower priced program fees.  This discount does not apply to HS Prep programs or other partial programs (e.g., summer prep) that are not year-round programs.

B.  **Family Cap Discount:**  Each year the PWSC Budget Committee offers a Family Cap for year-round swim program fees ONLY (HS & Summer Programs are NOT included in Family Cap).   This cap is the highest amount a family will pay for the year for their swimmers’ 11-month Swim Program fees.  For the 2021-22 season, the Family Cap amount is $5,700.   This amount is already discounted and will not be discounted in any other way.  It may be paid over 10 months instead of 8.

4.    **Additional Financial Requirements**:

A. **Swim Meet Entry Fees:**  Meet entry fees will be charged per event entered, plus a swimmer surcharge to cover a portion of the coaches' travel/meet session costs.  The fee will vary from meet to meet and in some instances by age groups. If your swimmer fails to show up and therefore not participate in the meet, you are still responsible for the payment of fees as PWSC has payment obligations with the host team.

B. **Monthly Invoice**:  Upon joining PWSC, each family establishes a billing account, via our website.  This electronic account specifies amounts due for program fees, meet entry fees, late fees and any special charges.  Each family can view their financial statement via website at any time.  Email reminders of payments due will be sent monthly if the family has fees due.

C. **Financial Responsibilities**:  Regardless of monthly statement receipt, program fees are the responsibility of the member and are due by the 10th of each month.

To register or make payments through Team Unify - online credit card transactions fee will be. 2.95% + 0.30 per transaction for Visa, Mastercard and Discover. $1.50 per transaction for ACH. Bounced checks through Team Unify will incur a $2.50 fee and $25 through PWSC.

**5. Late Fees /Overdue Accounts / Returned Check Fees / Withdrawal from the Program:**

A.  **Late Fees:**  If payments are not received by the 15th of the month beginning with October, a late fee of $20 will be assessed to each family in arrears.

B.  **Overdue Accounts:**  If payment, including late fee, is not received by the 25th, the account becomes Delinquent.  Any family with Delinquent Account, will result in all swimmers from that family being placed on Inactive Status until the balance due is paid in full.  POC for payment status is Lorena Caballero: email colore5@comcast.net & your individual payment status is available 24-7 on the website.  It is responsibility of the family to check it often.

C.  **Returned Check Fees:**  A $25 fee will be charged for all returned checks and may subject family to paying with cash or certified method in the future.

D.   **Overdue or Delinquent Accounts**:  PWSC BOD has discretion to require advance or accelerated payments or cash or certified methods of payment if member’s account is past due on multiple months.

E.  **Inactive Member Status**: A swimmer may be designated as an inactive member due to injury, disciplinary reasons, and failure to meet financial obligations or for other reasons determined by the PWSC Board of Directors (BOD), at its sole discretion.  Inactive swimmers may not participate in any practices, swim meets, or other team activities.  Inactive members remain liable for their financial obligations and may not vote on team matters unless they receive a financial abatement from the BOD.

F.  **Withdrawal or Financial Abatement:**  Pool time is reserved and contracted for on an annual basis. Our payment structure is based on an annual fee.  Signing your swimmer up for a PWSC program is an annual contract commitment and you are obligated to pay the FULL ANNUAL PROGRAM FEES for your swimmer(s). There is a 30-day trial period with no withdrawal penalty for all non-invitation groups.  Non-invitation groups refer to all groups other than Advanced Pre-senior and Senior I.  Should you decide to withdraw from the club after the swimmer’s first 30 days and before December 31st a $350 withdrawal fee will be assessed to the swimmer account.  After January 1st there is a $150 withdrawal fee for Junior and Advance Juniors and $200 withdrawal fee for all other groups.   Any parent wishing to withdraw their swimmer from the club will need to do so in writing to PWSC BOD c/o Becky Howery, crickethowery@comcast.net.

G. **COVID-19:** If there is a closure of pool facilities or canceling of practices due to COVID-19 for longer than 2 weeks, fees will be waived for the length of time of closure.

The undersigned family agrees to become a member of the PWSC, Inc., (PWSC) for the 2021-22 season and agrees to comply with and be bound by the bylaws, rules and regulations, and policies of PWSC, and all terms set forth in this three (3) page Agreement.

G. Contract: The party signing this Agreement acknowledges that it creates a legally binding obligation and the party signing this Agreement shall be legally responsible for all dues, assessments, charges, and obligations. PWSC considers the following a part of this contract:

i) I have read and understand the Parent Code of Conduct\_\_\_\_\_\_\_(initial)

ii) I have read and understand the PWSC Financial Agreement and Procedures\_\_\_\_\_\_(initial)

iii) I have read and understand the USA Swimming Minor Athlete Abuse Prevention Policy and PWSC Bullying Policies \_\_\_\_\_\_\_\_\_\_\_\_ (initial)

 iv) I have read and understand this contract between PWSC and myself and agree to its content and the content of the above-referenced documents.

v) I hereby consent for photos of my swimmer(s) to be on the PWSC website.  \_\_\_\_\_\_\_\_ (initial)