



Airdrie Phoenix Swim Club Policy:

NON-PAYMENT/LATE PAYMENT POLICY

REVISION	EDITED BY	APPROVED BY	DATE
a	Amy Rivard	Marj Briscoe	Sept 8, 2025

1. DEFINITIONS & ROLES

- 1.1. “**APSC**”, “**Club**” and “**Organization**” refers to the Airdrie Phoenix Swim Club.
- 1.2. “**ICS**” refers to the non-competitive “I Can Swim” program.

2. INTRODUCTION

All registered swimmers of the Airdrie Phoenix Swim Club (APSC), including I Can Swim and all levels of competitive, are expected to pay all associated fees in a timely manner. This includes but is not limited to:

- Monthly fees
- Swim meet fees
- Travel fees
- Registration fees

Monthly fees are due on the first (1st) of the month, while other fees have variable due dates based on the event.

Registered swimmers and their guardians are responsible for:

- Paying all relevant fees, in full, on time each month;
- Keeping a valid form of payment on file on [Team Unify](#);
- Communicating any barriers to prompt payment to the board (apsclub.treasurer@gmail.com, apsc.president@gmail.com, apsc.execsecretary@gmail.com and airdriephoenixswim@gmail.com) as soon as they are known;
- Providing written notice of withdrawal from the club, if applicable, according to the timelines given in the registration package;
- Setting the appropriate commitment status for upcoming swim meets in Team Unify

APSC is responsible for:

- Timely communication of upcoming fees;
- Timely collection of fees that are due;
- Enforcement of the non payment/late payment policy;
- Making payment arrangements where appropriate

3. PAYMENT OPTIONS

- 3.1. APSC requires payment in either;
 - 3.1.1. a lump sum fee at the beginning of the swim season or
 - 3.1.2. monthly fees paid on the 1st of each month for the course of the 10 month swim season.
- 3.2. Families who choose to pay in one (1) lump sum at the beginning of the swim season may do so by e-transfer and will enjoy a 3.5% discount for credit card fees administration that are built into swimmer fees.

4. CREDIT CARD FEES

- 4.1. APSC reserves the right to include a 3.5% charge in monthly fees to cover the cost of administration of credit card fees.
- 4.2. A valid credit card is required on file for families to pay for various fees including but not limited to swim fees, fundraising commitments and volunteering fees.

5. NON-PAYMENT OR LATE PAYMENT OF FEES

- 5.1. It is important to understand that APSC collects fees to operate the club, and non or late payment can significantly impact APSC's ability to provide expected programming.
- 5.2. In the event that a swimmer does not pay fees that are due on the due date, and does not have prior written approval for payment arrangements from the board, the following penalties will apply:
 - 5.2.1. A late fee of \$5 CAD per business day will be added until fees are brought up to date, to a maximum of \$50 CAD
 - 5.2.2. If an account is not in good standing for sixty (60) days from the time of the last missed payment, the account will be frozen.
 - 5.2.3. The penalty will be applied and swimmers will not be able to participate in regular practices or swim meets until the account is brought up to date/cleared.
 - 5.2.4. If a swimmer's account is frozen and overdue at the time of a swim meet commitment, the swimmer will be ineligible to commit for the swim meet until the account is brought up to date/cleared. If the deadline for commitment passes before the account is brought up to date, the swimmer will not be able to attend.

6. FINANCIAL ASSISTANCE

- 6.1. If a swimmer and/or their guardians finds themselves in a position of financial hardship that presents a barrier to paying APSC fees, they must contact the board at apsclub.treasurer@gmail.com, apsc.president@gmail.com, apsc.execsecretary@gmail.com and airdrie phoenixswim@gmail.com prior to the fees being due to make arrangements.
- 6.2. Payment arrangements and timelines must be reasonable and are at the discretion of the board.
- 6.3. Some examples of arrangements are:
 - 6.3.1. Changing the due date of the payments to better align with payroll
 - 6.3.2. Making smaller payments throughout the month instead of one monthly fee
 - 6.3.3. Prepaying for several months for financial planning purposes

- 6.3.4. Sending an e-transfer instead of a credit card authorization
- 6.4. If you are requesting a payment arrangement, please give as many details as you are comfortable with, along with your proposed arrangement. Please be specific and reasonable in your ask. In the case of severe and unexpected financial hardship, please let the board know so we can work with you.
- 6.5. While we have empathy for families, the nature of a non-profit is such that we charge as low of fees as possible to run our club. We want to work with you to make swimming accessible, and ask that you work with us as well.