



# New Hope Crystal Plymouth Swim Club Fee and Payment Policy

Updated: August, 2023

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This document outlines the NHCP Swim Club's Fee Policy. While it is impossible to cover every member's situation, it is the hope that this document will cover most questions that may come up with regard to the fees that are charged and why. Any questions not covered here can be addressed to the club President or the VP of Finance.

It is the goal of the NHCP Board of Directors (BOD) to ensure that every swimmer has the opportunity to receive the value they expect from the fees that are charged. The BOD tries to ensure that the fees are sufficient to cover the cost of running the club while also providing a rewarding experience for each NHCP Swim Club member.

During the fall of every year, the BOD evaluates the club budget to determine how much revenue was taken in over the past year and from what sources and compares it to the expenses that were incurred during the same period. The BOD then takes a look at the projected expenses and revenue for the upcoming year. The BOD then proceeds with creating a budget for the upcoming year from this information. The fees that will be charged for each session are determined out of this budget. The fees for each individual session may be adjusted up or down before each session depending on the status of the current budget.

It is important to understand why a good fee structure is a necessary component to NHCP's success. It is the BOD's goal to ensure that the club remains viable while providing the most that it can for its members while also keeping fees affordable.

Standard fees are used to the fullest extent possible and are charged to each swimmer on a session by session basis. It is the BOD's goal to keep the fees as stable as possible.

**SESSIONS vs. SEASONS**

NHCP's swim season is divided into four sessions:

<b>Short Course Season (25 Y/M pool)</b>	
(1) Fall Session	September thru November
(2) Winter Session	November thru February
Short Course Season – Regional Championship Meet (MRC)	
<b>Long Course Season (50 Y/M pool)</b>	
(3) Spring Session	April thru June
(4) Summer Session	June through July
Long Course Season – Regional Championship Meet (MRC)	

The short course season consists of the fall and winter sessions.

The long course season consists of the spring and summer sessions.

The winter session begins right after the fall session ends with no final meet.

The summer session begins after the spring session ends with no final meet.

Winter and summer sessions end after completion of the final practice prior to the Minnesota Achievement Championship (MAC) meet in each session.

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### **CLUB MEMBERSHIP – FULL SESSION**

All swimmers registered within the NHCP Swim Club for the current session are counted as full session swimmers.

It is the Member's responsibility to make sure that their swimmer(s) is registered in the NHCP TeamUnify system before the first night of the session they will participate in. If the swimmer is a returning high school swimmer and will not participate in practice immediately, the Member shall ensure that they are registered in the system before the session begins. This helps to ensure all swimmers for the current session are accounted for. If a swimmer starts swimming mid-session or near the end of the session, they should contact the Head Coach to inquire how to register for the current session.

## **FEES**

There are three main fees that are typically encountered by every swimmer as they participate and progress through each session with the club. There is also a fourth fee (Late Registration Fee) if a swimmer registers after the registration cutoff date for a session. These fees will show up on your monthly invoice (with the exception of session fees, which are paid at registration). These fees are:

- (1) Session fees (as defined in above Sessions)
- (2) Meet fees
- (3) USA Swimming and Minnesota Swimming (MSI) membership fees
- (4) Late Registration Fee

These fees are explained in the following pages.

### **1 - SESSION FEES**

The session fees are the fees that are charged to EACH swimmer to enable them to participate in the upcoming session. This is a one-time fee charged for each session. These fees are not pro-rateable or refundable, as these fees cover pool costs, coaching costs, insurance, etc. that are determined for each session based on the number of swimmers in the water. These fees cover the operating costs of the club up to the end of each session. Winter and summer sessions end after completion of the final practice prior to the MAC meet in each session. If, after this final practice, your athlete has an event time that qualifies for one of the upcoming championship swim meets (MAC, MRC, or the State Championship swim meets) or qualifies to swim on a state meet relay, he/she will continue to practice until completion of the given meet qualified for. There is no extra charge for this additional practice time.

Session fees are determined by the Board of Directors prior to each session. The Board of Directors has sole authority for decisions regarding fees.

The upcoming session fee schedule for each new session will be posted on the club website prior to the beginning of each session.

### **Swimmer Absence (Partial Session)**

If in the event a swimmer is absent from practice for four or more consecutive weeks during a session due to a major illness or injury, NHCP will apply a credit to the swimmer's account for the next session equal to the time missed. A doctor's note is required and must be provided to the head coach, VP of Finance, and Club President.

### **2- MEET FEES**

Meet fees are the SUM of all the fees charged for an athlete's participation in a particular swim meet. These amounts are independently determined by the Hosting Swim club, but generally consist of one or more of these elements (but they may not be independently listed as such):

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Splash Fees:

These are variable fees per event/splash (Individual plus Relay) that a swimmer participates in and are determined by the host club. For example, if a club is hosting a meet and is charging \$6.00 splash fee per event, a swimmer in three events (individual or relay events) there are three splash fees charged: 3 splashes X \$6.00 = \$18.00 in splash fees for the meet.

Minnesota Swimming, Inc. (MSI) meet splash fees:

Beginning with the spring 2020 session, MSI began collecting a \$2.20 splash fee for each event a swimmer splashes into the water at a standard meet. For example, if a swimmer swims in three events (individual and relay events) there are three MSI splash fees charged: 3 splashes X \$2.20 = \$6.60 in MSI meet splash fees. MSI fees for quad and novice swim meets will be posted when available.

Host Club Fees:

These are the additional fees and charges that the Hosting club charges each swimmer for participating in their swim meet. AKA: "Facility Fees", "Program Fees", or "Flat Fee".

NHCP must pay all meet fees to the Host club on the swimmer's behalf prior to the start of the meet. These Meet fees will be charged back to a member's account as soon as practical, typically within a few days after the completion of the meet. In the event of a series of qualifying swim meets (i.e. – MAC, MRC, State Qualifiers, State ...), billing may be delayed until the end of the Final meet.

All meet fees will be applied to the members account and are NON-REFUNDABLE and due in full upon receipt of the monthly invoice. These fees are non-refundable once the meet registration deadline passes as NHCP is committed to paying the meet fees for each swimmer that are listed regardless of if they swim or not.

NHCP Meet Coaching Surcharge:

There is a Meet Coaching Surcharge for all swim meets to help cover additional coaching expenses that are incurred. These fees are listed under the costs on each meet page. NHCP Meet Surcharges will appear on your invoice as a single line for each meet.

These surcharges break down as follows:

- \$10 per swimmer registered for all ONE AND TWO DAY SWIM MEETS that do not require an overnight stay for our coaches.
- \$15 per swimmer registered for all THREE DAY SWIM MEETS that do not require an overnight stay for our coaches.

- \$25 per swimmer registered for all swim meets that require an overnight stay for our coaches.

All meet fees and splash fees will be applied to the members account and are NON-REFUNDABLE and due in full upon receipt of the monthly invoice.

### **3 – USA SWIMMING and MINNESOTA SWIMMING (MSI) Membership FEES**

NHCP swim club is a Club Member and affiliated with USA Swimming and MSI. **All registered swimmers are required to be registered with USA Swimming and MSI each year.** “Every Club Member shall pay an annual fee consisting of a national club fee established by USA Swimming and a local club fee established by MSI, together with any other charges, fees, etc. as may be established by MSI.”

Each year USA Swimming and MSI assign these membership fees, which may vary, that need to be paid annually by EVERY swimmer.

Parents/Guardians of new or expired athletes must register and pay USA Swimming’s Athlete Membership fee directly to USA Swimming via the SWIMS system (information will be sent out to new members). As of September 2023, this fee is \$70.

Current members will have their USA memberships automatically renewed by NHCP and the cost will be applied to their club account balance.

MSI’s annual fee will be automatically added to your account in September of each year or at the time your athlete is registered with NHCP for the year. NHCP will then pay this registration on your behalf to MSI. This is a “pass-through” cost to each swimmer. NHCP does not add anything additional to this fee. As of fall 2022, this fee is \$8.

USA Swimming and MSI Membership Fees are non-refundable.

### **4 – LATE REGISTRATION FEE**

If a swimmer is registered for a session after the cutoff date for registration for the given session, the regular Session Fee will be prorated to the remaining number of weeks in the session PLUS a Late Registration Fee equal to 10% of that session’s full fee. For example – a given session is ten weeks long and session fees are \$500. A swimmer wants to join the session after five weeks (and the Head Coach approves). They would pay the remaining five weeks at \$250 (\$500 divided by 10 weeks = \$50 per week X 5 weeks = \$250) PLUS a \$50 late registration fee (\$500 X 10% = \$50), for a total of \$300.

**\*\*Please note – this fee does not apply to high school swimmers returning to the club at the conclusion of girls or boys high school swim seasons.\*\***

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## **DISCOUNTS**

### **Multiple Siblings:**

NHCP offers a 5% sibling discount on session fees, which can be applied to families with two or more swimmers. The discount is applied to the total session fees for all swimmers in the family. Any sibling who is enrolled in any post-secondary institution is not eligible to be considered for this discount. The discount will only be calculated with the remaining siblings. This discount does not apply to any meet or splash fees.

### **Full Season Fee Discount:**

There may be times that NHCP offers a discount if a swimmer commits to a full season, as opposed to a single session in a given season (please see above on page four for “Sessions vs Seasons” definitions). If such a discount is offered, it will be communicated with upcoming rates at the appropriate time.

### **ATHLETE OUTREACH MEMBERSHIP MSI AND CLUB FEES**

As a Member of MSI, NHCP swim club participates in their outreach program that offers swimming memberships for economically disadvantaged youth.

As part of this program, MSI offers qualified athletes a reduced MSI membership fee of \$5 and NHCP offers qualified athletes a 50% discount on their current session registration fees for their appropriate level. This is a program for athletes whose families are currently in need of financial aid from their swim club to participate and are qualified for this program under the MSI guidelines.

Applicants (or parents/guardians) must submit to the NHCP Registrar a request to register under this program and provide proof of qualification as per MSI guidelines.

NHCP will complete a Membership Fee Waiver Form on the applicant's behalf once qualifying proof has been received and submit it to MSI with the swimmer's membership application.

Swimmers participating in this program must re-qualify and re-submit new documents each calendar year.

Participation in this program does not cover any fees associated with attending and/or participating in swim meets.

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**OTHER FEES AND/OR CHARGES**

Late Pickup Fee:

Parents/guardians are responsible for picking their swimmers up from practice no later than 15 minutes after the scheduled practice end time. If a swimmer is not picked up within this timeframe, a late fee of \$50 will be charged to the swimmer's main account to offset costs related to additional coaching, building supervisor, and facility rental fees.

Other Fees:

Occasionally as part of the Member's participation in the club, other fees, charges, dues, purchases, etc. may be added to the Members account. These expenses will be added to the account balance of the Member and must be paid in full on the next month's billing.

No additional amounts will be added to a member's balance due without them being notified by the club.

The Board of Directors has sole authority for decisions regarding fees.

## **PAYMENT OF FEES AND PAYMENT METHODS**

All outstanding balances (session fees, MSI fees, Swim meet fees, etc.) **must be paid in full** prior to the swimmer(s) participating in the next session, regardless of if they are registered or not. A swimmer will not be allowed to register for the next session until all outstanding fees are paid in full. Swimmers will not be allowed to participate in practice or attend meets until all outstanding fees are paid in full.

The club requires that **ALL** families sign up for Auto Payments by either credit card or ACH in Team Unify. By signing up for Auto Payment via ACH or credit card, the amount of time that club volunteers spend processing payments and updating member accounts is dramatically reduced. More importantly, it allows the club to efficiently collect all dues in a timely manner and ensures the proper cash flow so that the club can make their required payments on time. The club has a sizable investment in the TeamUnify website that gives us an advantage in running a club efficiently.

Session fees and all previous outstanding fees are due upon registration (unless there is a noted exception at registration time). Team Unify will require a credit card at the time of registration to cover these fees. After registration, members can elect to either use a credit card or ACH for payment of monthly invoices. Accounts will be charged monthly on the 1<sup>st</sup> of the month for any outstanding balance (typically, meet fees) on the account.

If you are unwilling or unable to use a credit card at time of registration, you must contact the VP of Finance [billing@nhcpswimclub.org](mailto:billing@nhcpswimclub.org) to discuss alternative arrangements.

Monthly invoices are available on your Team Unify accounts to ensure payments are made and confirm credit is received. If any billing or payment issues arise, the VP of Finance can be contacted at ([billing@nhcpswimclub.org](mailto:billing@nhcpswimclub.org)). Invoice and payment information is found online under My Account/My Invoice/Payment.

All inactive accounts with debit or credit balances will be written off to bad debt by the club after two years of inactivity. Please note, all registration and swim meet fees are non-refundable.

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