

MAC Financial Policy



In an effort to reach out to the whole community Monocacy Aquatic Club (MAC) makes every attempt to make swimming affordable with a payment plan. In order to operate effectively, prompt payment of the dues and fees listed below are essential to the overall existence of the club. Therefore, it is imperative that your account balance be paid in full every month. MAC utilizes web-based accounts for all invoices and it is the member's responsibility to check their account monthly. Any billing disputes must be brought to the attention of the MAC Admin (macadmin@macswim.net) within the month of the invoice date or it will be deemed accepted and due by the 10th of each month.

Dues schedule

Billing Date	S 3	S 2	S 1	AG 5	AG 4	AG 3	AG 2	AG 1	Sharks	Eels	Crocs
	Senior Levels			Age Group Levels					Development Levels		
Sep 1	\$468.75	\$421.50	\$330.75	\$309.75	\$299.25	\$283.50	\$252.00	\$236.25	\$215.25	\$204.75	\$189.00
Oct 1	\$468.75	\$421.50	\$330.75	\$309.75	\$299.25	\$283.50	\$252.00	\$236.25	\$215.25	\$204.75	\$189.00
Nov 1	\$468.75	\$421.50	\$330.75	\$309.75	\$299.25	\$283.50	\$252.00	\$236.25	\$215.25	\$204.75	\$189.00
Dec 1	\$468.75	\$421.50	\$330.75	\$309.75	\$299.25	\$283.50	\$252.00	\$236.25	\$215.25	\$204.75	\$189.00
Jan 1	\$468.75	\$421.50	\$330.75	\$309.75	\$299.25	\$283.50	\$252.00	\$236.25	\$215.25	\$204.75	\$189.00
Feb 1	\$468.75	\$421.50	\$330.75	\$309.75	\$299.25	\$283.50	\$252.00	\$236.25	\$215.25	\$204.75	\$189.00
March 1	\$468.75	\$421.50	\$330.75	\$309.75	\$299.25	\$283.50	\$252.00	\$236.25	\$215.25	\$204.75	\$189.00
April 1	-	-	-	-	-	-	-	-		-	-
May 1	-	-	-	-	-	-	-	-		-	-
June 1	-	The last MAC dues payment is on March 1 st . As of March 1 st , you have paid your annual dues through August. There are no MAC dues payments from April 1 st – August 31 st .									-
July 1	-										-
August 1	-	-	-	-	-	-	-	-		-	-
Annual Total	\$2756.25 + \$525 EP	\$2425.5 + \$525 EP	\$2315.25	\$2168.25	\$2094.75	\$1984.5	\$1764	\$1653.75	\$1506.75	\$1433.25	\$1323

Commitment – When you join the Monocacy Aquatic Club, you commit to pay the full year dues. Swimmers who leave MAC before the end of the season are still responsible for their remaining unpaid yearly dues.

College Group – College swimmers returning for the summer must register with USA Swimming as a seasonal or premium member BEFORE beginning summer practices with MAC. The cost for returning college swimmers is \$315 for practices May 1 – End of the MAC LC season. This will be billed as swimmers return and register with MAC for the summer. MAC Graduates only returning for holidays during the school year are not charged.

Payment Method

Members are required to have a valid credit or debit card on file in the Team Unify system. All dues and fees will be charged to the credit or debit card on file.

Swimmer Registration Fee

Annual registration fee of **\$125** for each swimmer to be paid when registering your swimmer for the upcoming competition year.

USA Swimming/MD Swimming Registration Fee

Every swimmer at MAC must be a member of USA Swimming and Maryland Swimming. USA Swimming charges **\$70** for the required premium annual membership. Maryland Swimming charges **\$32** for the required premium annual membership. **These fees are paid directly to USA Swimming.** MAC does not collect or receive any money from these fees.

New Members after September 1

Members who join the team during the year will be charged prorated dues. The dues payment will be divided by 12 to determine a 'monthly' dues cost and prorated accordingly based on the swimmers start date.

- The Swimmer Registration Fee and Capital Assessment Fee are NOT prorated and are due at registration.

Example: Ima Fish joins MAC and is placed by the coach into AG1 effective November 1st. The prorated fee is calculated as follows:

- Total dues of \$1575 divided by 12 to get a 'monthly' dues cost of \$131.25.
- Then multiply the \$131.25 monthly dues by 10 months at MAC (Nov-Aug).
- Total prorated dues are \$1312.50

This family will be billed as follows:

- \$250 upon registration for the \$125 Swimmer Registration Fee and \$125 Capital Assessment
- \$328.13 on Dec 1st, Jan 1st, Feb 1st, and Mar 1st (\$1312.50/4)

Meet Fees

All MAC team members are expected to attend the coach selected meets. The meet fees are determined by the host team and are not included in the schedule above. Entry fees are not refundable for missed or scratched events. **Once you commit your swimmer(s) to the meet on Team Unify, or by requesting a coach commit your swimmer for you, you are agreeing to pay all meet fees associated with your swimmer's entry into the meet.**

Meet fees are billed to the family account when meet entries are finalized and submitted. In addition to the host team fees, MAC charges a \$3.00 fee per swimmer per meet.

Capital Assessment

A Capital Assessment of \$500 on all members in order to fund major improvements to the **Monocacy Aquatic Club Pool at the Huntsinger Aquatic Center**. New members will be billed for the Capital Assessment and it can be paid over four years. Families are required to pay at least **\$125** at the first billing of each new swim season until the \$500 is paid. No part of the capital assessment will be refunded if the family leaves MAC.

Family Discount

Swimmers active during the 2021-2022 MAC Competitive Season: Families with more than one swimmer in the club will receive a \$240 discount for each additional swimmer per year. The initial swimmer will pay dues as listed above and the discount will apply to every other family swimmer, active during the 2021-2022 MAC Competitive Season, thereafter. This discount does not apply to the College/Away groups.

Swimmers new to MAC for the 2022-2023 MAC Competitive Season (and subsequent years): There is no family discount offered.

Returning members

Any returning member that had an unpaid fee will be required to pay the entire prior balance before they are eligible to re-join the swim team.

Waiver of Fees

After receiving a written request, the Board of Directors will consider reduction of a swimmer's dues only under the following three circumstances:

- Medical: **This waiver is intended for serious injuries and medical conditions resulting in significant time out of the water.** (Broken arms, hands, ankles, etc... do not constitute a serious injury or medical condition for the purposes of a medical dues waiver.) No dues will be payable for the period of the year not in the water. The swim group coach must be informed in writing as soon as reasonable, who will then inform the billing treasurer. A medical doctor's note is required for this waiver. Once the swimmer is back in the water a prorated credit will be posted to the swimmer's account. Good faith payments should still be sent in to MAC on schedule. Any overpayment will remain on the account and will offset future dues.
- Leave the Area: If the family moves out of the area, the swim coach needs to be informed in writing as soon as reasonable. The coach will update the billing treasurer who will credit the dues for the remainder of the year. Any overpayment will be refunded or balance due will be expected to be paid.
- New Swimmer Remorse: We realize that swimmers may not understand the commitment necessary to be a swimmer, so NEW MAC members may drop out for personal reasons. The swimmer needs to notify the coach in writing who will then notify the billing treasurer. The billing treasurer will credit the annual dues as follows:

Calendar days enrolled	% of Annual Dues Credited back
1-3 days	100%
4-14 days	75%
15-28 days	50%
29+ days	0%

Returned checks

Any checks returned to MAC from the bank will be subject to a \$35 handling charge.

Delinquent Accounts

All payments more than 10 days past due are considered delinquent. MAC reserves the right to add a late fee to the account, deny practice participation and the opportunity to represent MAC in meets until all delinquent fees have been settled. Any member's account that is 30 days past due, and fails to make alternative arrangements approved by the board, will be dropped from the membership rolls, forfeiting all rights and privileges there under.