

1. Definitions

This document inherits any and all definitions from the Calgary Killarney Artistic Swim Club ("CKASC") Bylaws.

- **"Expenses"** - Charges incurred by the Swimmer related to participation in CKASC Programming. Expenses are not charged by CKASC for Programming, but passed through from the originating organization without mark-up. Examples of Expenses include but are not limited to travel expenses, Alberta Artistic Swimming registration fees, and competition fees.
- **"Fees"** - As set by the CKASC Board of Directors, Fees are charges from CKASC to Swimmers for participation in Programming. Fees are considered tentative at the start of the season until such time as final membership numbers are known.
- **"Swimmers"** - Any person registered in a Programming offered by CKASC. Swimmers can include Non-Competitive Members, Competitive Members and members of the general public.
- **"Programming"** - Any camp, team, or other artistic swimming related activity offered to Swimmers by CKASC.

2. Purpose

This policy outlines the responsibilities of all Non-Competitive Members, Competitive Members and Swimmers as it relates to payment of Fees and Expenses related to CKASC Programming.

3. Change History

This document is part of the Calgary Killarney Artistic Swim Club's policy documents. The change history below is updated to reflect the changes made to the document over time.

Version	Date	Updated By	Description
0.0	May 25, 2019	C Foster	Original updates for name change from Killarney Synchronized Swim Club to Calgary Killarney Artistic Swim Club.
0.1	May 25, 2019	C Foster	Updates to policy to include definitions and re-ordered sections.
1.0	June 18,	Board	Final review and edits; as approved by CKASC

	2019		Board of Directors
1.1	Dec 2019	C Dilger	Includes details of how credit cards are charged
1.2	June 2021	C Dilger	Clarify 5.2.2 and 5.2.3
1.3	June 2022	C Dilger	Corrected numbering of paragraphs. Revised payment dates as per June Board meeting

4. Application of this Policy

This policy applies to Swimmers registered in CKASC Programming.

5. Payment of Fees

No Swimmer will be permitted to enter the pool until Fees are paid and the appropriate forms are completed. Fees are determined based on the Programming the Swimmer is enrolled in and not by the age of the Swimmer.

CKASC is committed to all of its Swimmers. As a non-profit volunteer organization, the Fees are based on anticipated costs and are borne proportionately between Swimmers. As such, there is a commitment to pay the fees in full in accordance with the Fee Payment section of this policy.

5.1. Fee Payment

CKASC is a non-profit organization and is responsible for coaches salaries, pool expenses, equipment purchases, travel expenses and many other items to run the Club successfully.

A first monthly installment (must be with a credit card) is due at the time of registration and needs to be paid before a swimmer will be allowed to get into the water and start the season. These fees are based on the team the Swimmer is trying out for. The remaining fees for the season will be processed October through April in seven additional monthly installments (bringing the total to 8) and will reflect the team the Swimmer is placed on. Families may choose to pre-pay fees in advance. Accounts must be up to date by January 1st before Swimmers may enter the water after the holidays. Non-payment of Fees and/or Expenses may result in your Swimmer not being permitted to participate in competitions or events.

5.1.1. Payment of Fees

CKASC requires a credit card on file to ensure timely payment of Fees and Expenses. From the second month onwards, Fees and Expenses may optionally be paid by e-Transfer rather than



credit card no later than the 25th day of the month prior. Where Fees and Expenses have not been paid by the 5th day of the following month, CKASC will deduct the payment from the credit card on file. Those families choosing to pay by credit card will be debited on the 5th of the month.

Payment Timing	e-Transfer Option	Credit Card Option
Registration	Not available	At time of registration
October	Sept 25th	Oct 5th
November	Oct 25th	Nov 5th
December	Nov 25th	Dec 5th
January	Dec 25th	Jan 5th
February	Jan 25th	Feb 5th
March	Feb 25th	March 5th
April	Mar 25th	April 5th

5.1.2. Overdue accounts

Non-payment of Fees and/or Expenses will result in your Swimmer not being permitted to participate in competitions and continue training with the Club. Swimmer accounts must be up to date by January 1st before your Swimmer(s) may enter the water after the holidays. After January 1st, if your family invoice is past 30 days, you will be notified by the Treasury. If your family invoice includes any amount past 60 days, your Swimmer(s) will not be allowed into the pool until the balance is paid.

5.2. Withdrawal from Programming

In the event that a Participant withdraws from CKASC Programming, any Expenses incurred remain due; Fees remain due based on the following criteria:

5.2.1. Within the first 30 days of first practice of the season:

- New Swimmers to the club are granted a 14 day trial period with no financial penalties with the exception of the non-refundable registration fees and the Expenses incurred related to registration of the Swimmer with Alberta Artistic Swimming.



- To officially withdraw from the Club, a Swimmer must provide written notice to the President and Treasurer.
- Verbal notification and non-attendance are not considered automatic withdrawal.
- In the case of a withdrawal from the program within the first 30 days of the first practice of the season, the member is responsible for paying the training fees in full for the month in which notice is given. The Club will refund the balance of the remaining training fees for the year.
- All financial commitments the Club has made on behalf of the Swimmer (including but not limited to travel, meet fees, clothing) will be due immediately.

5.2.2. After the first 30 days of the first practice of the season:

- To officially withdraw from the Club, a Swimmer must provide 30 days written notice; notice to be provided to the President and Treasurer.
- Verbal notification and non-attendance are not considered automatic withdrawal.
- In the case of withdrawal from the program after the first 30 days of the first practice of the season but before December 1st, the member is responsible for paying the training fees in full for the month in which notice is given, and the next month's fees. **If prepaid,** the Club will refund the balance of the remaining training fees for the year, less the registration fee. The registration fee and the Synchro Alberta fee are non-refundable.
- All financial commitments the Club has made on behalf of the Swimmer (including but not limited to travel, meet fees, clothing) will be due immediately.
- **Fundraising commitment are immediately due in full for the entirety of the season, but volunteer commitments and fees are waived**

5.2.3. Withdrawal after December 1st

- To officially withdraw from the Club, a Swimmer must provide 30 days written notice; notice to be provided to the President and Treasurer.
- Verbal notification and non-attendance are not considered automatic withdrawal.
- After December 1st, no refunds will be issued unless the Swimmer provides a physician's certificate stating that she is unable to finish the swim year. Upon receipt of a physician's certificate, the Club will return the remaining total monthly training fees. The registration fee and the Synchro Alberta fee are non-refundable.



- All financial commitments the Club has made on behalf of the Swimmer (including but not limited to travel/hotels/flights/bussing, meet fees, clothing) will be due immediately.
- Fees remain payable until the end of the season. Fundraising commitment are immediately due in full for the entirety of the season, but volunteer commitments and fees are waived