

FINANCIAL OBLIGATIONS

Each family's financial obligation consists of four items which are explained in more detail below: a training fee to help cover the cost of coaches' salaries and equipment; an operational fee to help cover the cost of running practices and swim meets; a swim meet fee set by USA-S for all swim meets (home and away), which goes to the host team to help the host team cover the cost of running a meet; and a USA-S membership fee which goes to OSI and USA-S.

Training, operational and USA-S fees are assessed at registration. Swim meet fees are assessed throughout the season as meets occur. A family must make monthly payments to MAST until all their fees are paid in full. An "Initial Payment" of \$250 is due at registration. Full payment can be made at any time.

Training Fee

The training fee is a fixed fee for the season, and not a per-practice or per-month fee. Just like other sports and activities, the total fee is due, regardless of the number of practices actually attended. Swimmers participating in multiple sports do not get any type of proration due to sport conflicts. The training fee is based on the practice group, the season, and the number of swimmers in the family (2nd, 3rd, 4th and 5th swimmers get substantial discounts). If a coach moves a swimmer to a different practice group during a season, the training fee will be adjusted to reflect the change. If a winter-only swimmer decides to also swim in the summer and is moved to a higher group for the summer, they will be charged the difference between the year-round fee for the higher group and the fee they have already paid for winter. Year round swimmers who are moved to a different group will also have their fees adjusted accordingly.

Refunds

To encourage families that are not familiar with competitive swimming to give swimming a try, MAST has a training fee refund policy. Training fee refunds are given on a pro-rated schedule, as shown below. There are no refunds or proration for the USA swimming Fee or MAST Facility Fee. Home Meet Fee prorated refunds only apply if swimmer quit prior to the Home Meet(s). An eligible swimmer not swimming in a Home Meet is not eligible for a refund. **If a refund is desired, the family must notify the MAST Treasurer and Coach in writing with the date the swimmer quit and the reason for quitting.**

Quit during first 2 weeks of practice	Full training fee refunded.
Quit during first 4 weeks of practice	2/3 of training fee refunded.
Quit during first 6 weeks of practice	½ of training fee refunded.
Quit after 6 weeks	No refund except for severe medical problem, job loss, or moving**. Amount of refund will be determined on a case-by-case basis by the Board.
Quit at end of winter	Year-round swimmers who quit after the winter season will be refunded the difference between the year-round and winter-only fees.

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Medical Release: If a swimmer is quitting for medical reasons the swimmer/parent/guardian needs to provide a letter from a doctor stating that the swimmer is not allowed to participate for the remaining portion of the season. Temporary injuries such as sprains, minor breaks, etc are not eligible for a refund even though the swimmer can not participate for a period of time.

Job Loss: If a swimmer is quitting due to a job loss by a parent or guardian the parent or guardian should contact the Treasurer prior to quitting to see if payment arrangement can be accomplished or if the

swimmer might be eligible for a scholarship. Most of the time these are temporary situation and can be worked out. Proof of job loss will be required if requesting any type of refund.

Moving/Relocation: A swimmer who's family is moving a distance greater than 30 miles from MHS is entitle to a prorated refund. If the move is less than 30 miles than no refund is due as swimmer is expected to complete the season. Proof of Relocation/Moving may be required.

Club Transfer: At times a swimmer/family may desire to change clubs. While this is generally best done at the end of a season, we understand that sometime this may not be possible. MAST will follow all USA policies regarding transfers. A swimmer/family is reminded that will need to resolve their financial obligation to MAST and are subject to the refund policies as listed above.

Scholarship Recipients: Any family that quits who was receiving a scholarship shall first be obligated to pay all of their portion of the fees prior to the scholarship funds being applied. Remaining scholarship funds shall be held by the club in a separate account to be used in the following season or to accommodate a mid-season request such a job loss or other catastrophic event to a participating family.

In any case of the above, a swimmer/family is responsible for payment of all charges up and through the date of the swimmer resignation. Such fees would include training fees, away meet fees, items purchased from the club such as spirit wear, Volunteer Non-compliance fees for failing to work meets, late fees or any other charges due to the club. Failure to pay amounts due to MAST will result in MAST pursuing all legal means it so chooses to collect fund due including hiring of collection agencies or legal action. Any situation not cover in the above will need to be brought before the MAST Board and shall be handled on a case by case basis.

Swimmer Resignation Notice

At this time I/We wish to withdraw the following swimmers from the MAST program.

We have read and understood the Financial Obligation section of the Family Handbook and understand the any request for a refund or reduction in fees will follow said policy which is partially reproduced below for convenience. We understand that there is no refund for the USA swimming Fee and MAST Facility Fee. Home Meet Fees are only refundable if swimmer(s) quit **prior to** a Home Meet.

Quit during first 2 weeks of practice	Full training fee refunded.
Quit during first 4 weeks of practice	2/3 of training fee refunded.
Quit during first 6 weeks of practice	½ of training fee refunded.
Quit after 6 weeks	No refund except for severe medical problem, job loss, or moving**. Amount of refund will be determined on a case-by-case basis by the Board.
Quit at end of winter	Year-round swimmers who quit after the winter season will be refunded the difference between the year-round and winter-only fees.

** Exceptions explained in Handbook

Reason for Swimmer(s) resignation:

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| <input type="checkbox"/> Swimmer not happy with program
<input type="checkbox"/> Too Expensive
<input type="checkbox"/> Medical – Dr. Letter Attached
<input type="checkbox"/> Relocation – documentation attached
<input type="checkbox"/> Transferring to another Club | <input type="checkbox"/> Parents not happy with Program
<input type="checkbox"/> Schedule Conflicts
<input type="checkbox"/> Job Loss – documentation attached
<input type="checkbox"/> Other Sports conflicts |
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I/We understand that fees may be due to MAST for unpaid charges such as Away Meet fees, Spirit Wear, Volunteer Non-Compliance charges, late fees, Training Fees or any other fee due to the club. I/We understand that I/We are liable to the club for these fees and shall make final payment within 10 days of receiving a Final Bill from the Club Treasurer. Failure to pay any amount owed to the Club may result in MAST pursuing all legal avenues to collect, including legal action or turning the account over to a collection agency for non-payment.

The effective date of the resignation for any proration is the date signed by EITHER the Club Treasurer, Club President or Club Vice President.

 Parent/Guardian Date

 Printed Name

 MAST APPROVED Date
 SIGNATORY

 Parent/Guardian Date

 Printed Name

 Effective Date of Resignation by MAST