



## CVAC Fee and Refund Policy

### Purpose

The purpose of this policy is to ensure that all fees and refunds are handled fairly and consistently for all CVAC members.

### 1. Annual Registration Fees (SNC and SNB)

- All swimmers who are involved in competition are required to pay the annual registration fee with Swimming/Natation Canada (SNC) and with Swimming New Brunswick (SNB). This fee provides insurance to the swimmers and the club. No swimmer will be allowed in the pool until this insurance fee is paid in full. This fee is non-refundable.
- The annual registration fee is collected at the beginning of the swim season and determined by SNC and SNB. The chart below shows the fees for the 2024/2025 swim season.

| SNB/SNC Fee Schedule | SNB     | SNC     | Total    |
|----------------------|---------|---------|----------|
| 8 & under            | \$25.65 | \$73.00 | \$98.65  |
| 9 – 10               | \$45.90 | \$73.00 | \$118.90 |
| 11 – 14              | \$79.65 | \$73.00 | \$152.65 |
| 15 -17               | \$93.15 | \$73.00 | \$166.15 |
| 18 & Up Recreational | \$39.15 | \$15.25 | \$54.40  |
| 18 & Up Competitive  | \$98.55 | \$15.25 | \$113.80 |

**(Note: For the 18 & up Category, Competitive is for those that want to swim at Swim Canada sanctioned meets. If you are only interested in lap swimming and masters events, sign up for recreational.)**

### 2. Annual Membership Dues (Codiac Vikings Aquatic Club)

- CVAC is a non-profit organization, and membership dues are based on the club's operating costs. These dues are established during the annual budget process and are primarily determined by the costs associated with pool hours and coaching resources required for each group. The membership dues are included in the budget approved at the AGM held in June.
- Membership Dues are based on the training level to which a swimmer has been assigned. The chart below shows the fees for the 2024/2025 swim season.

| CVAC Membership Dues Schedule | Swimmer Fee |
|-------------------------------|-------------|
| Ripple 1                      | \$750       |
| Ripple 2                      | \$750       |
| Swell 1                       | \$1700      |
| Swell 2                       | \$1900      |
| Swell Gold                    | \$2100      |
| Tidal Wave                    | \$2750      |
| Tidal Performance             | \$2950      |
| Masters                       | \$800       |

- Families with 2 swimmers receive a 10% discount off the total Membership Dues.
- Families with more than 2 swimmers receive a 20% discount off the total Membership Dues.

### 3. Payment

- **Payment Method:** A credit card is required for payment unless arrangements are made before registration with the Treasurer (email: [treasurer@codiacvikings.ca](mailto:treasurer@codiacvikings.ca)).
- **Annual Registration Fees (SNC and SNB):** This is a one-time payment to be paid during registration. This fee is non-refundable.
- **Annual Membership Dues Payment Options:**
  - **Full Payment:** Membership dues can be paid in full at the time of registration.
  - **Installment Plan:** Alternatively, dues can be paid in 10 equal installments for ease of calculation, not reflecting the length of the season. The first installment is due at registration, followed by 9 monthly payments collected on the 1<sup>st</sup> of each month from October 1st through June 1st.
- **Multi Swimmer Discount:** The discounts are applied to the full membership dues before determining the actual installment amount for a family.
- **Advancement in Training Levels:** Swimmers who advance to higher training levels, as determined by the coaching staff, will have their membership dues adjusted to reflect the new training level for the remainder of the season.
- **Delinquent Accounts:** Accounts that remain delinquent for more than 30 days will be brought to the Board of Directors. Swimmers may be asked to leave the program if their accounts remain unpaid. In such cases, the swimmer will not be allowed to participate in club-sponsored events. To be readmitted to the program, swimmers must submit a written request to the Board of Directors, pay the full outstanding amount, and prepay the remaining dues for the year.

### 4. Withdrawal and Refund Policy

- **Non-Refundable Fees:** Swim NB and Swim Canada fees are non-refundable and will not be pro-rated.
- **Withdrawal Requests:** If a swimmer chooses to leave the club, the parents or guardians must notify the CVAC President in writing ([cvacpresident@codiacvikings.ca](mailto:cvacpresident@codiacvikings.ca)), 30 days prior to leaving the club.
- **Leaving on or Before December 31<sup>st</sup>:** If a swimmer leaves the club on or before December 31st, the annual membership dues will be refunded pro-rated based on 10 months. The swimmer's account will be charged for the months they participated.
- **Leaving After December 31<sup>st</sup>:** If a swimmer leaves the club after December 31st, all membership dues are due in full.

### 5. Meet Fees

- Meet Fees and Coaching Fees are in addition to the membership dues. Every club hosting a swim meet charges fees that are determined by Swimming NB. These can be found in the Meet Package prior to committing to a meet. In addition, CVAC charges a coaching fee (between \$20 - \$30) to pay for the coaches' expenses during a swim meet. The coaching fee is determined by the number of swimmers attending, and if accommodations are required, travel to and from, and meals. These fees will be outlined in the Swim Meet information on our website.

- These fees will be added to the swimmer's account and will be collected on the 1<sup>st</sup> of the month in accordance with the payment installment schedule.
- Once your swimmer has committed to a meet, the meet and coach fees will be charged to your account. These fees are non-refundable.

## **6. Team Travel Fees**

- The team travel fees cover the cost of transportation, hotel, and meals. These fees are determined prior to the meet based on the number of swimmers participating. All travel costs are the responsibility of the swimmer. Full payment is due at least four (4) weeks before the trip departure. After this date, all trip money is non-refundable unless the swimmer's family finds a suitable and qualified replacement. Any overpayment or underpayment of fees compared to actual costs incurred for each swimmer will be tracked throughout the swim season, and the balance will be charged or credited to the swimmer's account. For further information, please refer to the Team Travel Policy available on the CVAC website

## **7. Fundraising**

- To help off-set the cost of swimming, the club offers several ongoing fundraising opportunities. These are communicated with the CVAC membership throughout the year via email and social media.
- Families who choose to participate in various fundraising opportunities will receive a credit to their account. The exact amount to be credited will be communicated as it varies by fundraiser.
- The credits earned will be applied to the swimmer's account and will be applied against their account balance to help pay for membership dues, meet fees, etc.

## **Review and Amendments**

This policy will be reviewed annually by the CVAC Board of Directors to ensure it remains relevant, effective, and sustainable.