

HTAC Membership Dues Policy

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Halifax Trojan Aquatic Club Membership Dues Policy

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The Halifax Trojans is a competitive athletic club that charges membership dues. Membership in the club includes the right to participate in club activities at the appropriate level of programming.

Definitions

Age Group Swimmers are those swimmers under 19 years of age who are registered and routinely training with HTAC as part of the Senior or Junior Programs. They may also be attending competitions.

Masters Swimmers are swimmers over the age of 18 who are registered and routinely training with the HTAC Masters group. They may also be attending competitions.

Season The season includes all swim activities between September and August of the following year. Not all groups will have activities planned for the entirety of the season.

Sessional (or Trojan Academy) Swimmers are those swimmers who register for the Trojan Academy. The Season for Trojan Academy is divided into 3 ten week sessions. They may also be attending competitions.

Varsity Swimmers are swimmers who have a current registration with a University or College swim team through Swimming Canada.

Sessional Swimmers / Trojan Academy

Membership Dues

For most swimmers, the swim club membership dues represent their financial obligations for the season. The dues include:

- Coaching costs
- Pool time
- Additional resources such as group based mental performance coaching and nutrition seminars at the discretion of the head coach
- Non-refundable Meet Fees (see below)
- Team branded swim cap and t-shirt and swimsuit. Swimmers in Bronze will not be charged for, or provided with, a swimsuit, but it will be available at an additional cost if requested.
- Non-refundable National and Provincial Association memberships (Swimming Canada and Swim Nova Scotia)

Costs not included in membership dues:

- The cost of travel expenses for participating in swim meets outside the Halifax area
- Additional swim gear such as caps, hoodies, track suits or equipment required for specific levels such as fins and snorkels

- Additional resources such as nutritional and mental performance coaching for individuals
- Participation in social events and fundraisers
- Swimmers who register for more than one session in a season will be given the option of receiving a second apparel package (swimsuit, cap and t-shirt) or a credit on their account

Volunteer Commitment

Swim families are expected to adhere to our Volunteer Requirements policy. Families who do not fulfill their commitment will be billed according to the policy at the end of the session.

Payments

Trojan Academy registrants are required to pay the full sessional cost at the time of registration.

Payment options:

1. E-transfer to payments@htac.ca
2. Pre-authorized debit through the registration platform. A 1% charge will be assessed for processing and administration fees.
3. Credit card through the registration platform. A 3% charge will be assessed for processing and administration fees.

Age Group & Trojan Academy Swimmer Discounts

- A family with two Age Group or Trojan Academy swimmers will receive a 4% discount off the total membership fees.
- A family with three Age Group or Trojan Academy swimmers will receive an 8% discount off the total membership fees.
- A family with four or more Age Group or Trojan Academy swimmers will receive a 12% discount off the total membership fees.
- Discounts do not apply to Varsity or Masters swimmers
- Discounts for existing members will be pro-rated according to the prorated membership percentages for additional family members joining after Oct 31.

Late Start Pro-Rated Membership dues

There is no late start for Trojan Academy sessions as programming is carefully designed over the 10 week period. Swimmers are welcome to register for a subsequent session.

Group Changes

There are no mid-session group changes. However, coaches may recommend a group change for a subsequent session during the swim season.

Withdrawal

There are no refunds for withdrawal from a Trojan Academy session in progress however, cancellation of a future session registration in writing at least two weeks before the session start will result in a 90% refund.

Age Group Swimmers

Membership Dues

For most swimmers, the swim club membership dues represent their financial obligations for the season. The dues include:

- Coaching costs
- Pool time
- Additional resources such as group based mental performance coaching and nutrition seminars at the discretion of the head coach
- Non-refundable Meet Fees (see below)
- Team branded swim cap and t-shirt and swimsuit
- Holiday training camps outline in the schedule, at the discretion of the head coach
- Non-refundable National and Provincial Association memberships (Swimming Canada and Swim Nova Scotia)

Costs not included in membership dues:

- Provincial Championship & East Coast Championship meets, David Fry & Ken Dunn
- The cost of participating in swim meets or training camps outside the Province of Nova Scotia, which can include competition swim suits, travel, coaching and chaperone costs, accommodation, meet fees and food costs
- Additional swim gear such as caps, hoodies, track suits or equipment required for specific levels such as fins and snorkels
- Additional resources such as nutritional and mental performance coaching for individuals
- Participation in social events and fundraisers

Volunteer Commitment

Swim families are expected to adhere to our Mandatory Volunteer Requirements policy. Families who do not fulfill their commitment will be billed according to the policy at the end of the session.

Payments

Age Group Membership dues are based on the swimming season running September to June.

- Members are required to pay a non-refundable deposit of 10% of the annual fees to secure their spot at the time of registration

- Registration is not considered complete until the deposit is received and a payment plan is in place. All members joining the club for the start of the season in September must have a payment plan in place no later than September 30th

Payment Plan Options

1. Full membership dues to be paid by cheque or credit card or e-transfer by Sept 30
2. PAD - 9 monthly payments from bank account (PAD) Oct 15 - June 15. Only one pre-authorized debit (PAD) per family per month is permitted. There is a 1% charge for monthly installments via PAD.
3. Credit Card - 9 monthly payments via credit card from October 15 - June 15. There is a 3% charge for monthly installments via credit card.

Those joining the club after Sept 30th, must establish a payment plan prior to registration being approved.

Late Start Pro-Rated Membership dues

Age Group Swimmer Dues will be prorated based on the following start date ranges:

Sept 1 – Oct 31 - 100%

Nov 1 – Dec 31 - 80%

Jan 1 – Feb 28 - 60%

March 1 – April 30 - 40%

May 1 – May 31 - 20%

Age Group & Trojan Academy Swimmer Discounts

- A family with two Age Group or Trojan Academy swimmers will receive a 4% discount off the total membership fees.
- A family with three Age Group or Trojan Academy swimmers will receive an 8% discount off the total membership fees.
- A family with four or more Age Group or Trojan Academy swimmers will receive a 12% discount off the total membership fees.
- Discounts do not apply to Varsity or Masters swimmers
- Discounts for existing members will be pro-rated according to the prorated membership percentages for additional family members joining after Oct 31.

Group Changes

At key points during the year, swimmers may be recommended to move within the group structure. Any changes will be communicated and parents will agree in writing to differences in membership dues.

Withdrawal

If a swimmer withdraws, in writing, by September 30th, all membership dues are refundable minus the deposit and any additional cost for Swim Nova Scotia and Swimming Canada registration, if it has taken place. After this period, the following will apply:

If you find it necessary to withdraw from the program for any reason:

- All requests must be submitted in writing (email acceptable) to the HTAC office specifying the withdrawal date and refund of membership dues will be based on the withdrawal dates. Retroactive withdrawal requests are not considered and will be processed using the date of the written request as the withdrawal.
- All outstanding amounts charged to the account, including but not limited to, outstanding orders for team suits and equipment, away travel fees (see travel payment policy) and social events, must be paid prior to the withdrawal date and withdrawal from HTAC membership.
- Withdrawals due to extenuating circumstances including medical concerns may require additional documentation

Refunds

Refund of membership dues, net of National and Provincial membership dues, will be issued based on the following:

- Withdrawal prior to Sept 30 - 90%
- Withdrawal Oct 1 – Jan 31 - 50%
- Withdrawal after Feb 1 - No refund

If a member registers after Sept. 30th in a given year, they will have 14 days from the date of registration to withdraw without financial penalty. After that time, members are subject to the terms as those members who registered prior to Sept. 30th .

Monthly Installments do NOT represent the amount owing for each month of swimming. As a result, early withdrawal may result in a balance owing even if you are current with the installment plan. Withdrawals are assessed using the withdrawal schedule above and the balance will be communicated for final payment or refund.

Masters Swimmers

Membership Dues

For most swimmers, the swim club membership dues represent their financial obligations for the season. The dues include:

- Coaching costs
- Pool time
- Non-refundable National and Provincial Association memberships (Swimming Canada and Swim Nova Scotia)

Costs not included in membership dues:

- Meet fees
- The cost of participating in swim meets outside the Province of Nova Scotia, which can include competition swim suits, travel, coaching related expenses, accommodation and food costs
- Cap, t-shirt and swimsuit can be purchased at an additional cost
- Additional swim gear such as caps, hoodies, track suits or equipment required for specific levels such as fins and snorkels
- Participation in social events and fundraisers

Volunteer Commitment

Masters swimmers do not have a commitment under our Volunteer Requirements policy.

Payments

Swimmer dues are based on the season length.

- Registration is not considered completed until payment is received
- Members are required to pay the full annual fees to secure their spot at the time of registration
- Registration is not considered complete until dues have been paid.

Payment Plan Options

1. Full membership dues to be paid by cheque or credit card or e-transfer at time of registration, or;
2. Via credit card. There is a 3% charge for payment via credit card.

Those joining the club after Sept 30th, must complete payment prior to registration being approved.

Late Start Pro-Rated Membership dues

Masters Swimmer Dues will be prorated based on the following start date ranges:

Sept 1 – Oct 31 - 100%

Nov 1 – Dec 31 - 80%

Jan 1 – Feb 28 - 60%

March 1 – April 30 - 40%

May 1 – May 31 - 20%

Withdrawal

If you find it necessary to withdraw from the program for any reason:

- All requests must be submitted in writing (email acceptable) to the HTAC office specifying the withdrawal date and refund of membership dues will be based on the

withdrawal dates. Retroactive withdrawal requests are not considered and will be processed using the date of the written request as the withdrawal.

- All outstanding amounts charged to the account, including but not limited to, outstanding orders for team suits and equipment, away travel fees (see travel payment policy) and social events, must be paid prior to the withdrawal date and withdrawal from HTAC membership.
- Withdrawals due to extenuating circumstances including medical concerns may require additional documentation

Refunds

Refund of membership dues, net of National and Provincial membership dues, will be issued based on the following:

- Withdrawal prior to Sept 30 - 90%
- Withdrawal Oct 1 – Jan 31 - 50%
- Withdrawal after Feb 1 - No refund

Varsity Swimmers

Membership Dues

Varsity swimmers choose to register with HTAC to provide additional training beyond their university training. In most cases, they are graduates of the HTAC Age Group program but they may also be students on co-operative work terms in the Halifax area or students of Halifax area universities who choose to stay in the Halifax area and compete beyond the university competition calendar.

Due to their specific circumstances, **varsity swimmers are the only membership group who are able to commit on a monthly basis** and have their fees prorated accordingly.

Any varsity swimmer who is attending practice (even only occasionally) must be registered with HTAC.

Varsity swimmers who choose to train full time with HTAC as of the close of the University season will be subject to a monthly fee.

The dues include:

- Coaching costs
- Pool time
- Additional resources such as group based mental performance coaching and nutrition seminars at the discretion of the head coach
- Non-refundable Meet Fees (see below)

Costs not included in membership dues:

- Provincial Championship & East Coast Championship meets, David Fry & Ken Dunn
- The cost of participating in swim meets outside the Province of Nova Scotia, which can include competition swim suits, travel, coaching and chaperone expenses, accommodation and food costs
- Cap, t-shirt and swimsuit are available at an additional cost
- Training camps, if applicable
- Additional swim gear such as caps, hoodies, track suits or equipment required for specific levels such as fins and snorkels
- Additional resources such as nutritional and mental performance coaching for individuals
- Participation in social events and fundraisers

The Swim Meet (or competition) fees included cover local (Province of Nova Scotia) meets within the Swim Nova Scotia calendar **provided they fall during the time the swimmer is routinely training with HTAC as opposed to their varsity team.**

Volunteer Commitment

Varsity swimmers do not have a commitment under our Volunteer Requirements policy.

Payments

Varsity students who choose to train with HTAC full time will be assessed a nominal monthly fee. Payments are expected to be made in full at the start of each month via arrangement with the office.

Varsity students must notify the Head Coach and the Office Manager in writing of their intent to begin full time training and setup payment arrangements.

Payments & Account Status

Payment Methods

HTAC can accept payment via cheque, e-transfer (payments@htac.ca), credit card or pre-authorized debit.

Cheque and e-transfer can be used to pay the full amount of annual membership fees.

Credit card payments will be assessed a 3% surcharge to cover administrative and processing costs.

The annual dues for full season registration can be subdivided into 9 monthly payments and withdrawn via Pre-Authorized Debit for an additional administrative fee of 1%.

Incidental payments such as apparel purchases, meet fees, travel estimates can be made using the payment method on file with the office.

NSF

The cost of NSF processing will be passed on to the family account

- Under no circumstance will the club cover the cost of the club NSF charge
- Repayment of any NSF amount (including any NSF processing) must be made within two weeks of notification from the club or the account is considered overdue Overdue Accounts

Account Status

- Registration for the upcoming swim season will not be finalized until an account is in good standing
- Accounts one month in arrears will be contacted by the club administrator to establish a payment plan and timeline
- Accounts in arrears for 2 months or more will be referred to the Club Treasurer.
- The swimmer may be restricted from attending practice and will not be able to attend meets until an acceptable payment plan is in place. Failure to comply with an agreed upon payment plan may result in the same restrictions being placed on the swimmer.
- If both parties cannot agree on a payment plan, outstanding accounts may be referred to an outside 3rd party, including Small Claims Court
- Interest charges may apply to accounts in arrears