



OLYMPIAN SWIM CLUB

UNIFIED FINANCIAL POLICY

UFP-100 – Membership & Fee Framework

Document Control:

Document: UFP-100 – Membership & Fee Framework
Organization: Olympian Swim Club
Document Owner: Board of Directors
Responsible Officer: Treasurer
Original Approval Date: 01 June 2026
Current Version: 1.0
Effective Date: 01 September 2026
Review Cycle: Annual or as required

Amendment / Revision History:

Version:	Section:	Date Updated:	Updated By:	Comments:
1.0	UFP-100	01 June 2026	Board	Initial

Table of Contents:

1.	Purpose	2
2.	Scope	2
3.	Membership Fee Structure	2
4.	Registration & Additional Costs	4
5.	Fee Determination & Adjustments	5
6.	Payment Structure & Requirements	5
7.	Payment Method Requirements	6
8.	Discounts & Financial Adjustments	6
9.	Post Secondary & Remote Swimmers	7
10.	Exclusions from Membership Fees	7
11.	Good Standing Requirement	7
12.	Financial Responsibility Principle	7
13.	Relationships to Other Policies	8
14.	Authority	8

Membership & Fee Framework

1. Purpose

This policy establishes the structure and principles governing membership fees and financial obligations required for participation in Olympian Swim Club (OSC) programs.

The objective is to ensure that all members clearly understand:

- What fees are charged
- How those fees are structured
- How financial responsibilities are shared across the Club

This policy supports transparency, fairness, and consistency in how membership costs are applied.

2. Scope

This policy applies to all members of OSC and governs the financial requirements associated with participation in all Club programs. This includes:

- Program fees
- Registration-related costs
- Financial obligations linked to participation

Specific fee amounts, payment schedules, and discounts are outlined in the Financial Schedules Manual.

By completing registration, Members acknowledge their understanding of and agreement to all financial obligations outlined in this policy and the Financial Schedules Manual. For the full registration acknowledgement and acceptance provisions, refer to UFP Framework Overview, Section 3.

3. Membership Fee Structure

Members register Swimmers under a Member Account in designated OSC programs. All financial obligations are assigned to the Member Account, regardless of the number of Swimmers registered.

Membership fees represent the total financial commitment required for participation in OSC programs. Membership Fees consist of:

- Program Fees; and
- The Annual Financial Commitment (AFC);

and exclude Registration Fees, travel-related costs, and other activity-based charges.

3.1 Program Fees

Swimmers are assigned to programs by OSC based on skill, readiness, and performance, as determined by coaching staff. Program fees represent the cost of training and operating OSC programs. These fees support:

- Coaching and instruction
- Facility access
- Program administration
- Training-related resources

Program Fees are charged to the Member Account in accordance with the Financial Schedules Manual and reflect the Swimmer's assigned program level.

Program Fees are structured over the defined program period as set out in the Financial Schedules Manual. Where a Swimmer qualifies for championship events beyond the standard program period, or continues training by invitation of the Head Coach, an additional monthly Program Fee may be charged as defined in the Financial Schedules Manual.

3.2 Annual Financial Commitment (AFC)

The AFC represents each member family's commitment toward supporting Club operations and financial sustainability. The AFC is fulfilled through a combination of:

- Direct financial payment; and/or
- Participation in approved fundraising or service activities

While the Club is structured to encourage participation as the primary means of fulfilling the AFC, members remain responsible for fulfilling the full obligation. Details regarding AFC requirements and fulfillment options are set out in UFP-200 and the Financial Schedules Manual.

3.3 Transition and Progression Programs

Transitions and progressions are not considered withdrawals. Decisions on advancing swimmers are made solely by OSC coaching staff and are not initiated by member request, rather they are based on defined progression criteria.

3.3.1 Transition Programs

OSC may establish structured transition programs to support swimmer readiness for program advancement, such as "Step-Up". Participation in any such transition program is subject to coach approval and does not constitute a guarantee of progression. No additional fees are charged for transition programs.

3.3.2 Program Progression

Program level assignments are based on swimmer development as assessed solely by OSC coaching staff. Where coaching staff identify a Swimmer as ready for program progression, OSC will notify the Member prior to progression taking effect.

Upon notification, Members may indicate in writing that they wish to defer the progression opportunity due to personal or scheduling constraints. OSC will make reasonable efforts to accommodate a deferral request, including:

- Allowing a defined deferral period during which the Swimmer may remain in their current program level;
- Discussing with the Member any available accommodations that may assist the family in accepting the progression opportunity

Where a deferral is granted, coaching staff will reassess the Swimmer's readiness at the end of the deferral period. At that time, the Member will again be consulted before any progression takes effect. Where a Member and coaching staff are unable to reach an agreement on progression, the matter may be escalated to the Head Coach for a final determination in the best interest of the Swimmer's development. The Head Coach's decision will be communicated to the Member in writing.

Upon program progression taking effect, prorated adjustments to Program Fees, AFC, and MPP requirements will be applied to the Member Account in accordance with UFP-100 Section 5 and the Financial Schedules Manual.

3.4 Effective Date of Changes

Changes to program assignment, fees, or obligations take effect on the date specified by OSC and will be reflected in the Member Account in accordance with the Financial Schedules Manual.

4 Registration and Additional Costs

In addition to membership fees, members may be responsible for registration-related costs required for participation. Registration fees may include, but are not limited to:

- Governing body registration fees (Swim AB and SNC);
- Premiums for applicable insurance coverage;
- Mandatory OSC team apparel fees; and
- Social event or other team fees as determined by the Board on an annual basis.

The specific components and amounts applicable to each program level are set out in the Financial Schedules Manual.

Registration fees are mandatory and are charged separately from Membership Fees. These fees are non-refundable once submitted. Registration fees are established in the Financial Schedules Manual. These costs may vary by season or program.

4.1 Mid-Season Registration

Any Swimmer applying to join OSC after the commencement of the Swim Season must have their program level placement approved by the Head Coach before registration will be processed.

Members registering mid-season are required to pay all applicable Registration Fees in full. Where registration occurs after April 1 of the Swim Season, SNC fees will be prorated in accordance with SNC policy.

Program Fees, AFC obligations, and MPP requirements for mid-season registrants will be prorated based on the number of months remaining in the Swim Season, rounded to the nearest whole number, as defined in the Financial Schedules Manual.

5 Fee Determination and Adjustments

All membership fees and registration-related costs are determined by the Board of Directors and are reviewed periodically to ensure the financial sustainability of the Club. Fees may be adjusted based on factors including:

- Program operating costs
- Facility expenses
- Coaching requirements
- Membership levels

Updated fee amounts are published in the Financial Schedules Manual. Members will be provided reasonable notice of any material changes.

Program Fees may be adjusted:

- Upon Program Progression;
- Where required by changes to the Financial Schedules Manual; or
- As otherwise approved by the Board.

All adjustments will be applied on a prorated basis unless otherwise specified.

6 Payment Structure and Requirements

Membership fees are mandatory for participation in OSC programs. Membership fees may be paid:

- In full; or

- Through an approved installment structure

Billing cycles, due dates, and payment options are defined in UFP-300 and the Financial Schedules Manual. Members are responsible for ensuring payments are made in accordance with established timelines.

7 Payment Method Requirements

As a condition of registration, members are required to provide and maintain a credit card and pre-authorized payment authorization to OSC. This authorization serves as security for:

- Unpaid Members Account Balances;
- MPP fines; and
- Any unfulfilled AFC.

This requirement supports timely processing of fees and reduces administrative burden. Additional details regarding payment processing, failed payments, and enforcement are outlined in UFP-300.

8 Discounts and Financial Adjustments

OSC may offer financial adjustments to support accessibility and recognize family participation. These may include:

- Multi-swimmer family discounts
- Early payment incentives
- Other Board-approved adjustments

All discounts, eligibility criteria, and applicable conditions are outlined in the Financial Schedules Manual.

8.1 Family and Multi-Swimmer Discounts

Multi-swimmer (sibling) discounts may be applied to support families with multiple participants. Where multiple Swimmers are registered under a single Member Account, the following applies:

- The highest applicable Program Fees, AFC requirements, and MPP obligations are applied in full to one Swimmer;
- Additional Swimmers receive a **50% reduction in Program Fees**, unless otherwise specified in the Financial Schedules Manual;
- AFC and MPP obligations are subject to limits as defined in the Financial Schedules Manual.

The structure, eligibility, and amount of sibling discounts are defined in the Financial Schedules Manual. OSC reserves the right to determine the order of application of all discounts.

9 Post-Secondary and Remote Swimmers

Post-Secondary and Remote Swimmers may participate in OSC programming subject to space availability, recommendation of the Head Coach, and approval of the Board.

9.1 Program Fees

Post-Secondary Swimmers will be charged monthly Program Fees for any month during which they train with OSC for six (6) or more days, as defined in the Financial Schedules Manual.

Program Fees for Post-Secondary and Remote Swimmers may be reduced from standard rates on recommendation of the Head Coach and approval of the Board, based on individual circumstances.

9.2 Member Account Credits (MAC)

Post-Secondary and Remote Swimmers are eligible to earn MAC in accordance with UFP-200.

10 Exclusions from Membership Fees

Membership fees do not include certain participation-related costs, which are billed separately as incurred. These may include:

- Swim meet entry fees
- Travel, accommodation, and training camp costs
- Optional apparel or equipment beyond required items
- Specialized services or event-related costs

These costs are governed by UFP-500 and associated schedules.

11 Good Standing Requirement

Members must be in good financial standing to register for or continue participation in OSC programs. Outstanding balances from prior seasons or unpaid financial obligations may result in:

- Denial of registration
- Suspension of participation
- Other enforcement actions outlined in UFP-300

12 Financial Responsibility Principle

Members are responsible for all Program Fees and associated financial obligations arising from a Swimmer's program assignment, including any adjustments resulting from Program Progression.

13 Relationship to Other Policies

This policy should be read in conjunction with:

- UFP-200 – Fundraising, AFC & Volunteer Participation
- UFP-300 – Billing, Accounts Receivable & Enforcement
- UFP-400 – Withdrawals, Refunds & Credits
- UFP-500 – Program Participation, Travel & Meet Costs

These policies define how membership fees are fulfilled, billed, enforced, adjusted, or refunded.

14 Authority

The Board of Directors has authority to approve and amend this policy. The Board may delegate administration of membership fee structures to the Treasurer or Administrator. All fee amounts and financial thresholds are established in the Financial Schedules Manual.