



HSA FINANCIAL POLICY

PURPOSE

The purpose of this Financial Policy (Policy) is to provide clear expectations regarding the financial responsibilities associated with participation in Huntsville Swim Association (HSA or the Club) programs.

Maintaining transparency and consistency in billing, volunteer commitments, and meet-related expenses helps ensure the long-term success and sustainability of the Club while providing a positive experience for all families.

By registering with HSA, families acknowledge and accept the financial obligations outlined in this policy. These policies are designed to support the operational needs of the Club, maintain high-quality programming, and ensure fairness across all member families.

Families are encouraged to review this policy carefully and contact the Club administration with any questions regarding billing, payment schedules, volunteer requirements, or meet fees.

The HSA Board of Directors reserves the right to update or modify this policy as needed. Any significant changes will be communicated to member families in a timely manner.

ANNUAL REGISTRATION FEES

HSA Annual Registration

On an annual basis, each individual athlete swimming with HSA is required to register with the team and pay a non-refundable registration fee specific to the group the swimmer is placed in regardless of when they join the team during each swim season (Figure 1). This fee includes membership to the HSA team for the specified season, two (2) team t-shirts, an HSA team swim cap, and access to team engagement events. Additionally, if an athlete qualifies for championship meets, that will receive a championship HSA team t-shirt.

Registration fees do NOT include any of the monthly dues or the USA Swimming registration fee (see below). Registration fees will be split up into three billing months (see Billing Practices).



Training Group	Annual Registration Fee	Training Group	Annual Registration Fee
Explorer 1	\$80	Apollo 1	\$80
Explorer 2	\$100	Apollo 2	\$120
Explorer 3	\$100	Apollo 3	\$120
Discovery 1	\$80	Voyager 1	\$80
Discovery 2	\$120	Voyager 2	\$120
Discovery 3	\$120	Voyager 3	\$120
Endeavor 1	\$80	Voyager 4	\$120
Endeavor 2	\$120	Masters	\$50
Endeavor 3	\$120	Saturday Masters	\$50

Figure 1. Swim Group Registration Fees

USA Swimming Annual Registration

All athletes participating with HSA are required to maintain current membership with USA Swimming. USA Swimming memberships provide athletes with eligibility to participate in sanctioned swim meets, insurance coverage during approved activities, and access to athlete safety and development programs. Memberships are renewed annually and align with the USA Swimming registration year. Memberships must remain active for athletes to participate in practices and competitions associated with the Club.

USA Swimming Membership fees are established annually by USA Swimming and HSA’s Local Swim Committee (LSC), Southeastern Swimming, and may change from year to year. These fees are separate from HSA registration fees, HSA monthly dues, meet fees, volunteer obligations, and other Club-related expenses.

USA Swimming Membership Fees for non-athlete individuals that serve in official Club roles and/or meeting the volunteer requirements as defined by HSA’s Volunteer Policy will have their USA Swimming Non-Athlete Membership Fees and required background screening paid for by the Club. This will be reviewed annually.

New Athlete (First Time) Registration: Families registering a swimmer with USA Swimming for the first time will need a club-specific link provided by HSA, and are responsible for completing the athlete registration process directly through USA Swimming. HSA administrators and/or coaches will provide new member registration instructions via email after September 1st, including which membership level is appropriate. Applicable membership fees are paid at the time of registration based on the selected USA Swimming membership level (Figure 2).



Annual Registration Renewal: For returning swimmers, annual USA Swimming membership renewals are coordinated through the Club as part of the annual registration process and included in your first month’s payment (see Billing Practices).

USA Swimming Membership Types: USA Swimming offers several athlete membership categories designed to meet the needs of different swimmers and families. Membership options may vary at the discretion of the Club.

<p>Premium Membership (Year-Round Athlete Membership): \$82.00</p>	<p>Premium Membership is the standard full-year membership for athletes and is recommended for most competitive swimmers. This membership:</p> <ul style="list-style-type: none"> ● Allows participation in unlimited USA Swimming sanctioned meets ● Is required for swimmers age 13 and older. ● Is required for championship-level competition ● Includes full athlete benefits, insurance coverage, and eligibility for USA Swimming programs and time tracking (SWIMS database) <p>This membership is best suited for athletes who:</p> <ul style="list-style-type: none"> ● Train year-round ● Attend multiple meets per season ● Intend to pursue championship qualifying meets
<p>Flex Membership: \$40.00</p>	<p>The Flex Membership is designed primarily for younger or newer swimmers who are exploring competitive swimming. This membership:</p> <ul style="list-style-type: none"> ● Is available to swimmers age 12 and under ● Allows participation in two USA Swimming sanctioned meets. (HSA ROCKET Meets are not considered sanctioned meets. ● Does not permit participation in championship meets ● Can be upgraded to a Premium Membership by paying the difference in cost <p>Flex Membership is often appropriate for:</p> <ul style="list-style-type: none"> ● Explorer 1 and Seasonal HSA swimmers

<p>Non-Athlete Memberships: \$82.00</p>	<p>USA Swimming also offers non-athlete memberships for adults serving in official club roles. These memberships are typically required for:</p> <ul style="list-style-type: none"> ● Coaches ● Officials Board Members and certain Volunteers ● Team Administrators <p>Non-Athlete memberships generally include:</p> <ul style="list-style-type: none"> ● Background screening requirements ● Athlete Protection Training (APT) ● SafeSport compliance requirements
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Figure 2. USA Swimming Membership Options

RECURRING MONTHLY CHARGES – TEAM DUES

In order for athletes to participate as members of the Club, the parent/guardian agrees to pay the dues for the athlete’s training group that are set forth in the following dues schedule (Figure 3). HSA monthly dues are reviewed annually against Club expenses and adjusted by the Board of Directors as required. As a non-profit organization, dues are established to cover the operating expenses of the club. The City of Huntsville also requires each athlete to pay a monthly water fee which is a component to the monthly HSA dues. This water fee covers the rental cost charged by the City of Huntsville to cover pool operating expenses to include: utilities, pool maintenance costs to ensure the pool properly functions for year-round training and programming. This fee is set per swimmer, regardless of the training group or attendance in order to secure HSA’s priority usage of lane space and operational availability. This fee is subject to change.



Training Group	Monthly Dues	Water Fee	Total Monthly Fee
Explorer 1	\$75	\$20	\$95
Explorer 2	\$95	\$20	\$115
Explorer 3	\$105	\$20	\$125
Discovery 1	\$90	\$20	\$110
Discovery 2	\$125	\$20	\$145
Discovery 3	\$130	\$20	\$150
Endeavor 1	\$95	\$20	\$115
Endeavor 2	\$130	\$20	\$150
Endeavor 3	\$135	\$20	\$155
Apollo 1	\$95	\$20	\$115
Apollo 2	\$135	\$20	\$155
Apollo 3	\$145	\$20	\$165
Voyager 1	\$95	\$20	\$115
Voyager 2	\$140	\$20	\$160
Voyager 3	\$160	\$20	\$180
Voyager 4	\$180	\$20	\$200
Masters	\$80	\$20	\$100
Saturday Masters	\$30	\$20	\$50

Figure 3. Monthly Dues by Training Group

NON-RECURRING MONTHLY CHARGES

Meet Fees

Swim meet fees are separate from the Monthly Dues and are assessed ONLY when an athlete registers for a competition. These fees are established by the Host Team or Governing Organization in order to defray the operational costs of running the swim meet. Meet fees may include the following:

- Individual event entry fees
- Facility or splash fees
- Administrative or processing fees

Once meet entries have been submitted to the host team, families are financially responsible for all associated fees, regardless of attendance, scratches, or last-minute schedule changes, unless otherwise determined by the host meet policy. Meet fees are billed directly to the family account following the completion of the meet registration process. Families are encouraged to review entries carefully prior to the registration deadline to ensure accuracy.



Miscellaneous Charges

In addition to meet fees, additional incurred costs may be charged to the family account such as non-swim meet event registrations, additional cap purchases (when available), additional t-shirt purchases (when available).

MULTI-SWIMMER DISCOUNTS

HSA offers multi-swimmer discounts to support families with more than one athlete participating in the Club. Eligible discounts are applied ONLY to the monthly dues based on the number of athletes registered within the same household and are calculated against the applicable Training Group monthly dues. Discounts apply only while all athletes remain actively registered and are participating in Club programming. Specific discount amounts and eligibility guidelines are communicated annually during registration and may be adjusted by the Board of Directors as needed.

The water fee portion of the Training Group monthly dues is exempt from the discount.

Multi-swimmer discounts are available for UP TO five (5) athletes in the same household. Families with more than five (5) registered athletes will continue to receive the maximum discount level associated with the fifth athlete, and no additional discounts will apply beyond that level.

- 1st Registered Athlete = Full Monthly Training Group Dues (less water fee)
- 2nd Registered Athlete = 10% discount on Training Group Dues (less water fee)
- 3rd Registered Athlete = 20% discount on Training Group Dues (less water fee)
- 4th Registered Athlete = 30% discount on Training Group Dues (less water fee)
- 5th Registered Athlete and beyond = 40% discount on Training Group Dues (less water fee)

BILLING PRACTICES

Billing Cycle

HSA swim season runs from mid-August through July 31st each year. HSA has 11 billing cycles, with payments drafted on the 1st of the month as follows

- September Payment: includes 1/3rd of the HSA registration fee, pro-rated August monthly dues, and September monthly dues, any non-recurring charges
- October-November Payment: each month will have 1/3rd of the HSA registration fee and the applicable monthly dues, any non-recurring charges



- December Payment: USA Swimming Registration fee, monthly dues, any non-recurring charges
- July Payment: includes monthly dues and any non-recurring charges as applicable
- April billing cycle will include any Winter Volunteer obligation fees owed (see Volunteer Policy).
- August billing will include any Summer Volunteer obligation fees owed.

Financial Obligations

Billing is automatic and facilitated through HSA's secure SportsEngine system. Upon registering for HSA, each parent/guardian commits to paying each monthly draft (to include dues, fees, and non-recurring charges. All accounts must use a valid credit card, debit card, or ACH transfer to set up the automatic monthly payment by draft.

Joining Mid-Season

Athletes who join HSA any time AFTER the annual registration period are required to follow normal registration and financial procedures. Registration fees are not pro-rated. However, monthly dues will begin starting with the month of registration and will not be prorated.

Training Group Changes

If an athlete is transferred to another training group by the coaching staff, the new monthly group dues rate will take effect AFTER the move occurred.

SCHOLARSHIP REQUESTS

HSA is committed to providing opportunities for athletes to participate regardless of financial circumstances. The Club offers a scholarship assistance program intended to help qualifying families offset a portion of swim-related expenses. Scholarship assistance may be available for expenses such as:

- Monthly training group dues
- USA Swimming registration fees
- Meet fees
- Other approved Club expenses

Scholarship awards are based on available funding, demonstrated financial need, and program eligibility requirements established by the Club. Families requesting assistance will be required to complete an application process and provide documentation for review.



All scholarship applications and financial information are handled confidentially. Families receiving scholarship assistance are expected to remain in good standing with the Club and fulfill any applicable volunteer or participation expectations unless otherwise approved by the Board of Directors.

Scholarship assistance is reviewed annually and not guaranteed from season to season.

HSA's scholarship program guidelines and application can be found on the HSA Website or by reaching out to admin@swimhsa.org.

VOLUNTEER FEES AND CREDITS

Please refer to the HSA Volunteer Policy for all details related to volunteer requirements and associated fees and earned credits.

LATE PAYMENT POLICY

Each athlete family account payments must be current and paid on time to ensure uninterrupted participation in all HSA programming. Families are expected to stay up to date on all monthly dues and fees according to the established billing schedule. If an account becomes past due, the Club will issue reminders and attempt to work with the family to resolve the balance promptly.

Continued non-payment may result in the suspension of an athlete's ability to participate in practices, training, and/or competitions until the account is brought current. In cases of extended delinquency, the Club reserves the right to restrict registration for future seasons or remove the account from Active Status.

Our goal is to always maintain open communication and provide flexibility where possible, while also ensuring the financial stability needed to support pool operations, coaching staff, and program delivery.

CANCELING MEMBERSHIPS

All athlete families must adhere to the Financial Policy until 15-days' notice to terminate membership is provided via email to the Head Coach and the Team Administrator with an acknowledgement response. Monthly training dues will not be pro-rated to the requested termination date. For example, if an athlete submits a 15-day notice to terminate their membership on January 10th (with an end date on January 25th) the entire month of January will be drafted in accordance with the billing schedule.



IMPORTANT FINANCIAL NOTES

- For billing questions, including monthly billing statements, please contact admin@swimhsa.org.
- Holidays and School Breaks – these breaks are already factored into the total practice time during the swim year. The monthly dues are calculated by taking the total swim season and dividing by the number of billing months in order to provide a consistent rate for training group dues month over month.
- Personal vacations – monthly training group dues will not be adjusted for personal vacations

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