

Rochester Swim Club (RSC) Financial Information & Policies 2025-2026

Contact: billing@rochesterswimclub.com

Registration:

- **New and Returning Athletes (Competitive Groups):**
 - Registration fee due in full at time of registration and non-refundable
 - Cost: \$250 for the 2025-2026 swim year
 - Includes: USA Swimming Premium Membership, team t-shirt & swim cap, championship shirt fees, swim banquet, team suit
 - RSC Admin will register returning athletes with USA Swimming
 - Athletes cannot attend practice until registration is completed
 - A **\$200 late fee** will be assessed for returning athletes registering AFTER September 1, 2025
- **New and Returning Athletes (Developmental Groups):**
 - Registration fee due in full at time of registration and non-refundable
 - Cost: \$225 for the 2025-2026 swim year
 - Includes: USA Swimming Premium Membership, team t-shirt & swim cap, championship shirt fees, swim banquet, team suit
 - Athletes cannot attend practice until registration is completed
 - New Members must complete their initial USA Registration independently - Flex or Premium
- **Introductory Groups (Red and Discovery Groups Only):**
 - Registration fee due in full at time of registration and non-refundable
 - Cost: \$50 for the 2025-2026 swim year
 - Includes: Team t-shirt, swim cap, and Banquet fee
 - Athletes may be eligible for Block Party swim meets at coaches' discretion based on mini-meet performance
 - New members must complete their initial USA Registration independently
 - Charges for each session will take place on the first date of each session
- **Tryout Period:**
 - First-time participants can try out the team for 2 weeks without paying registration/group fees.
 - All waivers must be signed before trialing the program.
 - Registration and payment must be submitted after 2 weeks to continue.
 - Contact Head Coach Tom Walsh at coachtom@rochesterswimclub.com for more info and to arrange an evaluation.
- **Installment Plans:**
 - 10 installments billed on the 1st of each month for Sept, Oct, Nov, Dec, Jan, Feb, April, May, June, July

- For swimmers involved in another sport, we offer a choice of 2-month, 3-month, or multi-sport installment plan at an adjusted rate, which offers flexibility for athletes who are participating in another sport
- EXAMPLES: High School girls JV swimmer who does not practice with RSC for Sept/Oct would choose the 2-month installment plan and will be billed at that rate for all 10 installments instead of full installment rate. HS varsity girls swimmer who goes to sections/state may want to choose the 3-month installment plan

Billing Information & Policies:

- **Swim Year:**

- Runs from early September through the end of July/early August and encompasses both short course (September - early March) and long course seasons (April - late July/early August).
- Practices are offered up until the culminating championship swim meet in short course and long course seasons.
- MUST NOTIFY BILLING by May 15th if taking a break in June/July or you will continue to be billed during those months.

- **Payment Methods:**

- Credit card or ACH withdrawal only. If using ACH withdrawal for payments, a credit card is still required to be on file, no exceptions.
- Billing occurs on the 1st of each month (Sept, Oct, Nov, Dec, Jan, Feb, April, May, June, July) .
- It is **each family's responsibility** to keep credit card info up to date **at all times**. Sports Engine sends auto-reminders, and families need to log into their account and rectify problems ASAP.
- **NEW THIS YEAR:** Checks will not be accepted for annual or installment payments.
- **NEW THIS YEAR:** If on annual payment, you will be billed for the whole swim year on September 1. To avoid the credit card transaction percentage fee, set up ACH withdrawal which is \$2.50 per transaction regardless of amount.

- **Late Fees & Transaction Fees:**

- **Transaction Fees:**
 - ACH: \$2.50 per transaction
 - Credit Card: 2.95% + \$.30 per transaction
- Both recurring (group fees) and non-recurring charges (meet fees, cap fees, events, teamwear) are due in full on the 1st of every month. This balance will be automatically charged to your payment method on file.
- A \$35 late fee is automatically added if the total balance is not received due to problems with the payment method causing charges to fail.

- Sports Engine billing system provides auto-reminders for expiring credit cards. **It is each family's responsibility to update their payment method upon receiving this reminder.**
- Overdue balances will be assessed a \$35 late fee for balances over 30 days in arrears and every 30 days thereafter.
- **Refund Policy:**
 - Registration fees are non-refundable.
 - Group fees are non-refundable whether annual or installment except in extenuating circumstances at the discretion of Head Coach/Billing Manager.
 - Meet and Event fees are non-refundable except as per coach discretion.
- **Medical Pause:**
 - A physician's note (emailed or dropped off) is required within 5 days of injury/serious illness onset, including date of injury and length of time swimmer cannot swim.
 - Family is responsible for notifying billing@rochesterswimclub.com ASAP.
- **Group Move Increases:**
 - If a swimmer moves to a higher-fee group and is on annual payment plan, the prorated difference for the annual fee will be billed at time of move-up.
 - If paying in installments, the installment following the group move will reflect the higher group fee.
- **High School Sports Policy**
 - Eligible to swim in USA Swimming meets/ practices as long as not in conflict with the high school schedule.
 - We highly encourage RSC registration to be completed by the September 1st deadline to avoid paying late registration penalties.
 - RSC athletes who also compete in a high school sport pay a prorated amount over 10 installments, which works out to be the same or even slightly less in total than if paying full rate for fewer installments.
 - It is important to stay in touch during the high school season for teamwear, custom caps, and upcoming meet entries, as emails are only sent if the swimmer is registered.
- **Scholarship Program Process (go to RSC website under Registration - Scholarships for more information) :**
 - Fill out application via Google Form: [Competitive Aquatics Scholarship Google Form](#)
 - Email billing@rochesterswimclub.com with enrollment letter/supporting documentation from list
 - Billing Manager will follow up via email
 - Scholarships cover group fee installments but not meet/event/registration fees or teamwear
 - RSC will NOT retain any confidential information beyond approval step
 - Scholarship application process is completed annually and does not carry over from year to year
- **Termination Policy:**

- Annual and Installment group fees are non-refundable.
- **Exceptions:**
 - Serious illness or injury lasting 4+ consecutive weeks. Contact billing@rochesterswimclub.com ASAP.
 - Families moving out of the area who paid in full: Contact billing@rochesterswimclub.com at least 4 weeks prior to your move with the move date for a refund. No refunds if contacted after moving.
- No refunds for swimmers missing any part of a year or season for reasons other than injury or illness. Contact billing@rochesterswimclub.com with details of your situation.
- **Family Multi-Swimmer Discounts:**
 - Available only when all members participate in the same programs and are paying with the same group fee payment option (annual or installment). Diving, Swim School, Red/Discovery Introductory Groups, and Masters programs are not included.
 - - 5% discount for each member if 2 active members
 - 7.5% discount for each member if 3 active members
 - 10% discount for each member if 4 active members
 - 20% discount for each member if 5+ active members

Swim Meet Fees & Policies:

- **General Meet Fee Information:**
 - Required for each meet your swimmer is entered into and must be paid as billed.
 - Signing up for a meet is a contract; RSC prepays meet entries. Meet fees will not be refunded if a swimmer signs up and does not attend.
 - Coaches enter swimmers into relays based on attendance. Expectation is that if a swimmer is entered in a meet, they will be there. Each swimmer entered in a relay will be billed accordingly
- **Travel Meet Fees:**
 - For any meet when coaches need to travel outside of Rochester, each swimmer will be charged per meet length below regardless of number of days competing. This is in addition to host team's individual event charge, relay fees, and surcharges.
 - i. 1 day meet \$11
 - ii. 2 day meet \$18
 - iii. 2.5+ day meet \$25

Meet Worker Commitment:

Meet Worker Commitment is crucial for RSC. Hosting home meets provides numerous benefits, including cost savings for families and vital revenue generation for the club. These meets, essential for swimmer development, rely heavily on our meet workers. RSC is known for hosting

exemplary events. Your help ensures costs remain low for families and maintains the quality of our meets.

Meet Worker Responsibilities (applicable to RSC hosted meets only):

- **Job Slots:** Families are required to sign up for job slots on the website. These include: meet marshal, timing, computer operation, Colorado operation, hospitality, concessions, awards, set-up, and clean-up. Some of these positions require training and shadowing with someone prior to working the position independently.
- **Officiating:** Swim meet officials are always needed, and if you are interested in training for one of those positions, please let us know and we will put you in touch with the appropriate person to get started. Officiating at meets does count toward meet worker requirements for RSC but is tracked separately.
- **Annual Contribution:** For each registered athlete on the team (up to 2 athletes per family), their family is required to contribute a set number of job slots. This number is determined by the number of meets hosted in a given year to fulfill the meet worker requirement, ensuring fair distribution of work and all jobs are covered.
- **Exception:** Red and Discovery families are not required to fulfill meet worker requirements but are welcome to sign up
- **Athlete Participation Meet Requirement:** If an athlete is participating in an RSC hosted meet, at least one job slot must be covered by a family member for that meet.
- **Mandatory RSC-Hosted Meets(regardless of athlete participation in the meet):**
 - Presidents' Day (2 job slots) - February 13/14/15
 - MRC Short Course (2 job slots) - February 27/28, March 1
 - 10 & Under Short Course State Championships (1 job slot) - March 7/8
 - Our Team will likely host an additional meet or two in the summer that are part of the mandatory meet worker requirements. When this information is available, we will send out the required number of shifts for all athletes swimming during the Long Course season.
 - ALL athletes swimming Long Course (starting in April) are held to the meet worker requirement for Long Course meets even if they pause swimming for June/July.

Consequences for Unfulfilled Shifts:

- **Unfulfilled Meet Worker Shifts:** A charge of \$100.00 per shift will be applied to your account on the billing cycle following the meet (1st of the next month).
- **No Show:** A \$200.00 charge per shift will be applied for signing up for a shift and not showing up.
- ***If all meet worker job slots are filled for a meet, you will not be assessed a fine for being unable to sign up for a job slot.***

Chain of Command for Issues/Questions/Concerns:

1. Contact your swimmer's lead coach.
2. If the problem persists, contact the Head Coach (Tom Walsh).
3. Finally, if the problem remains unresolved, contact the Board of Directors (bod@rochesterswimclub.com).

CONTACT LIST:

Competitive aquatics billing/financial policy/scholarship: billing@rochesterswimclub.com

Competitive aquatics teamwear: teamwear@rochesterswimclub.com

Meet Worker: meetworker@rochesterswimclub.com

New Swimmer Evals: coachtom@rochesterswimclub.com

Diving: coachjj@rochesterswimclub.com

Swim Lessons/Swim School: info@rochesterswimclub.com

Masters Group: coachwojciech@rochesterswimclub.com