STINGRAYS SWIMMING (RAYS) is a self-sustaining, parent run, 501-c3 non-profit organization. The RAYS Board of Directors is responsible for the financial soundness of the team. It is only through prudent management of our resources, and a clear understanding of the following financial obligations and procedures by each family, that the team will continue to provide a quality program for current and future swimmers.

MEMBERSHIP: The RAYS agree to provide an 11-month membership (Bronze/Silver/Gold/Gold 1) from September 1, 2024 through July 31, 2025 or for the Manta Programming, 30 days notice for cancellation. While drylands are an important part of the Stingrays training philosophy, it is subject to availability and offerings may differ at each practice site. Dryland training is not guaranteed or included as a part of our program fees.

YMCA MEMBERSHIP: YMCA membership is only required for swimmers practicing at the Massad YMCA (MY), Rosner YMCA (RY) & King George YMCA (KGY). You must register at the front desk of your YMCA. YMCA joining fees are waived for a RAYS family; swimmers, regardless of age, are charged at a discounted monthly rate. Family rates are not discounted. Swimmers practicing at the Jeff Rouse Swim & Sport Center (JRSSC) are not required to be YMCA members.

COMMUNICATION: All team communication is done via email and via our web page, <u>www.swimrays.org</u>. It is the family's responsibility to supply and update their email addresses.

MANDATORY FEES: There are two mandatory fees: **REGISTRATION FEES and DUES.** All funds owed to the RAYS from the previous swim season must be paid in full before the swimmer is allowed to participate in the new swim season. For questions with fees contact the RAYS Bookkeeper at: bookkeeper@swimrays.org.

BRONZE/SILVER/GOLD/GOLD 1 GROUP DUES: The RAYS offer two payment plans for Bronze/Silver/Gold/Gold 1 Groups for dues: (1) Payment in Full Plan or (2) Monthly Payment Plan. The Payment in Full Plan offers a 5% discount off the total dues cost. Full payment must be made by September 10, 2024, otherwise your dues will be converted to monthly payments without a discount. The Monthly Payment Plan is for 11 months with the first payment made September 2024 and the last payment July 2025. A family with a prior delinquent RAYS account will not be eligible for the Monthly Payment Plan; Payment in Full will be required unless waived by the RAYS Board.

MANTA PROGRAM DUES: The RAYS offer 5 options for all MANTA programs determined by the amount of time you are committing to the team. The Options are Pay in Full (full 11 months), 11 month commitment billed Monthly, 3 Month Pay in Full, 3 Month paid monthly, and Month to Month. If you are signed up for the Month to Month or 3 month programs you must give 30 days notice to suspend your account. If notice is not given your account will be automatically renewed at the rate you are currently paying.

MULTI SWIMMER DISCOUNT: A family registering more than one swimmer will receive a "multi-athlete discount". "Family" includes the primary adult, significant other, and tax dependents as defined by the Internal Revenue Service. The RAYS reserves the right to ask for the most recent 1040 form or other documents, as well as the right to make exceptions as deemed necessary, which may incur a reduction in the "multi-athlete discount". The multi-athlete discount is 6% off the total dues cost if two swimmers join, 12% off the total dues cost if three swimmers join, then increases to 20% for four swimmers and 25% for five or more swimmers.

2024-2025 DUES

MANTA Groups at YMCA

WAITA Groups at TWICA						
	11 Month Commitment Pay in full	11 Month Commitment Pay Monthly	3 Month Commitment Pay in Full	3 Month Commitment Pay Monthly	Month to Month terminate with 30 days notice	
Manta White						
(8 & U)	\$651	\$62	\$228	\$80	\$88	
Manta Red (9-						
11)	\$1,191	\$113	\$417	\$146	\$168	
Manta Blue (9-						
12)	\$1,562	\$149	\$547	\$191	\$210	
HS						
Performance						
(13 &0)	\$2,216	\$211	\$776	\$272	\$312	

Bronze/Silver/Gold at YMCA

	Pay in Full	Monthly	
Bronze (12 &			
U)	\$2,174	\$208	
Silver (11-14)	\$2,966	\$284	
Gold (14 &			
Over	\$3,739	\$357	

MANTA Groups at JRSSC

	11 Month Commitment Pay in full	11 Month Commitment Pay Monthly	3 Month Commitment Pay in Full	3 Month Commitment Pay Monthly	Month to Month terminate with 30 days notice
Manta White					
(8 & U)	\$945	\$90	\$331	\$116	\$127
Manta Red (9-					
11)	\$1,398	\$133	\$489	\$171	\$188
Manta Blue (9-					
12)	\$1,838	\$175	\$644	\$226	\$249
HS					
Performance					
(13 &O)	\$2,468	\$236	\$822	\$288	\$316

Bronze/Silver/Gold/Gold 1 at JRSSC

	Pay in Full	Monthly	
Bronze (12 &			•
U)	\$2,426	\$232	
Silver (11-14)	\$3,241	\$310	
Gold (14 &			
Gold (14 & Over	\$3,625	\$347	
Gold 1 (15 &			
Over)	\$4,010	\$383	

RAYS REGISTRATION FEE: There is a non-refundable \$150 RAYS registration for each swimmer that is paid at the time of registration and includes two team t-shirts and team swim cap.

USA SWIMMING REGISTRATION FEE: For insurance purposes, all RAYS athletes are required to have a current membership with USA Swimming and Virginia Swimming, Inc, (VSI). Athletes enrolled in any 11-month program are required to have a Premium Athlete membership at a cost of \$88 per season. This fee is in addition to the RAYS registration paid for the season.

Athletes who were registered as Premium Athletes during the 2023-24 swim season, regardless of club affiliation, and are returning for the 2024-25 season will have their memberships renewed by the team in the Fall and will be invoiced \$88 in their team account once registered.

Athletes who have never registered with USA Swimming or who are returning but did not register for the 2023-24 season will have to set up a USA Swimming account and pay the \$88 registration fee on their own. In early September, a registration link and instructions will be sent to each family with athlete(s) who fall into this category. Athletes must be registered with USA Swimming prior to practicing with the team the first time or participating in any other RAYS activities.

MONTHLY INVOICES: Monthly invoices are generated and emailed the 1st of every month, showing your final invoice amount owed on your team account. Each family is responsible for paying the final invoice amount by the 10th of each month. If full payment is not received by the 10th of the month, it will be considered late, and your team account will be charged a \$40 late fee. The first 2024-2025 season monthly invoice will generate and be emailed on September 1, 2024. Monthly dues are invoiced September 2024 through July 2025 and all other fees are invoiced October 2024 through August 2025. Should any check be declined and returned by your financial institution you will be responsible for all fees incurred by the team, in addition to a \$50 returned check fee. Autopay is also available for your convenience.

A payment past due more than 30 days may result in the swimmer not being permitted to enter into meets. Payments past due more than 60 days may result in the swimmer not being permitted to attend practice until payment arrangements are made. Should collections actions on your account become necessary, you will be responsible for all costs associated with collections actions, to include court costs and/or legal fees.

MEET ENTRY & FEES: Families will be billed for all meet entry fees via the monthly invoice. All swimmers will be eligible to swim in a variety of competitive meets. Meet registration fees and event fees vary from meet to meet. Each family will be informed of all meet fees before entering a swimmer in a meet. A swimmer entered in any meet will be charged an additional \$1.00 swimmer surcharge fee. This fee helps with the cost of providing team subsidized championship apparel and/or sending swimmers to nationally ranked meets. Families with a delinquent team account will not be permitted to have their swimmer participate in meets until a payment plan is established. There are no refunds for a swimmer who enters a meet and then does not attend the meet. Late entries received after the finalized entries are emailed will be fined \$10 per meet.

VOLUNTEER POLICY: RAYS-hosted meets-

Should more shifts be required due to the size of the meet, then shifts will need to be added.

Sat/Sunday Meet - Mandatory 1 shift per meet or fine assessed at 100.00 total per shift

- GPS Great Pumpkin Splash
- JR Jeff Rouse
- HW Helen Wang
- * Swimmer is entered for 1 session-obligation is still 1 shift

Fri/Sat/Sunday meet - Mandatory 2 shifts or 150.00 dollar fine per shift (max 300.00)

- Regions 13 and O (Champ meet)
- Summer Awards (Champ meet)
- * Swimmer is entered for only day 1 shift is mandatory

Nutcracker 3.5-day meet - Mandatory 2 shifts or 200.00 fine per shift (max 400.00)

*****Multiswimmer families - 2 or more swimmers

- Sat/Sun meets (GPS, JR, HW) multi-swimmer families 3 shifts total (fine amount applies)
- Nutcracker, 13 and Over, and Summer Awards 4 shifts total (fine amount applies)
- * Swimmer is entered for only 1 day 1 shift is mandatory (per swimmer)

Exclusion - If a swimmer is not entered in the meet, volunteering is not required.

Communication requirement

- Communication with the volunteer coordinator (<u>volunteering@swimrays.org</u>) is required. If there are any
 <u>known</u> conflicts, please communicate those conflicts 72 hrs ahead of time so arrangements can be made for
 future meets to meet volunteering requirements.
- Emergencies will be handled on a case-by-case basis
- Non-communication or communication after the meet has begun may result in a fine for a session missed.

ADDITIONAL FAMILY CREDIT (AFC): The AFC is NOT MANDATORY AND IS STRICTLY VOLUNTARY. AFC is earned via credit through purchases of Scrip (gift cards), securing team sponsorship sales, or participating in other AFC events. Additionally, AFC can be earned by officiating at RAYS hosted meets of \$25 per session. You may also be a Safety Marshal and earn \$12.50/half session (\$25 for full session). AFC credit/rebate will be posted to a family's account as it is earned monthly through July 20th, 2025. If a check is returned due to insufficient funds, you will be charged for any expenses incurred by the team in addition to a \$50 returned check fee.

Every family is limited to earnings up to \$500 in AFC credit/rebate. Excess credit/rebate over \$500 will revert back to the RAYS, as a donation to the RAYS scholarship fund. Excess credit to a family's team account may not result in a refund of monies previously paid and a family may not delay a payment due in anticipation of future AFC credit/rebate. When a family leaves the team any excess funds in the family's team account, gained via AFC, will revert to the RAYS.

PROGRAM MOVE UPS: Once a swimmer has been determined to be ready to move up to the next practice group the swimmer and parent will be contacted by the coach(es). There may be a transition period, if appropriate for the swimmer, where the swimmer attends one practice a week with the new higher level practice group and continues to practice with their current practice group. Typically, this transition period will be for one month. Once the coach, parent(s), and swimmer are comfortable with permanent placement into the higher practice group the swimmer will then be assigned permanently to the higher-level practice group. Upon permanent assignment to the higher-level practice group, the dues will be prorated accordingly and the family invoiced at the higher practice group amount. During the transition period, there are no additional charges incurred.

OUTREACH PROGRAM: If your family qualifies for Food Stamps, Free Lunch or Reduced/Waived YMCA membership fees contact the RAYS Bookkeeper at bookkeeper@swimrays.org to apply for this program. All swimmers who qualify for the Virginia Swimming Outreach Program may be eligible to have their registration fee reduced by \$83 and all VSI individual meet entry fees reimbursed by Virginia Swimming. All reimbursements received on your behalf from Virginia Swimming will be 100% applied to your account. Upon acceptance into the Outreach program, swimmers in Bronze/Silver/Gold/Gold 1 or those signed up for the 11 month commitment in a MANTA program will receive a onetime program dues reduction as follows: MANTA White \$65; MANTA Red \$105; MANTA Blue \$135; HS Performance \$185; Bronze \$185; Silver \$250; Gold \$295; Gold 1 \$320.

MEDICAL LEAVE: In the event that a swimmer is suffering from a long-term illness or injury (5 weeks or longer), a written request must be submitted for a dues credit. Requests for medical leave must be made in writing by a mailed letter or e-mail to the RAYS Board Treasurer at treasurer@swimrays.org with medical documentation attached. In order to make this request, a definitive note written by a medical doctor must contain detailed information stating that the swimmer must be out of the pool from day one until a specific date or the next date of evaluation/return date to get back in the pool. In the event that a doctor is unclear if the swimmer will be able to return within a three-month time period or longer, (or if they give an open-ended note ("until further notice") your swimmer will be removed from the active swim roster and moved to the waiting list (if applicable) to allow others the opportunity to swim. In the event a wait list does not exist, it is the member's responsibility to submit continued medical documentation by the first of each month, past month three, requesting a continued medical waiver, to maintain the swimmer's spot on the team.

COMMUNICATION IS KEY. You must notify the RAYS Board Treasurer within one week of the injury and medical documentation must be provided to the RAYS Board Treasurer within two weeks of the injury in order to receive the credit to your team account. Requests for credits will not be accepted after the fact, when the swimmer has finally returned to the pool after being absent for swimmers in Bronze/Silver/Gold/**Gold 1** or signed up for the 11 month commitment in MANTA.

If the request is approved the monthly dues will be reduced by 100% during the time the swimmer is completely out of the water. Partial months and times where your swimmer is getting acclimated back to the water are not prorated. The monthly dues are figured as follows: practice program fee of the ill/injured swimmer divided by 11.

NO PRO RATA CREDIT: Swimmers unable to participate in swim activities for any part of a month or season for periods of less than five (5) weeks shall NOT receive any pro-rata dues credit for days the swimmer does not participate in practice and/or swim meets. There are no exceptions to this provision.

CONTRACT RELEASES: RESIGNATIONS: For swimmers in Bronze/Silver/Gold/Gold 1 or signed up for the 11 month commitment in MANTA, only first year competitive swimmers will be afforded the option of terminating this contract once entered into as long as written notification is provided by January 1, 2025. Exceptions to this policy are: 1) swimmers aged 8 or younger as of September 30, 2024; 2) physician documented medical conditions for the swimmer; or 3) family relocation more than 30 miles from the nearest RAYS practice facility. All requests for release from this contract must be made in writing by e-mail or mailed letter to the RAYS Board Treasurer at treasurer@swimrays.org. Informing a coach or verbal notices will not be accepted, no exceptions. The request, if approved, will take effect at the end of the month in which the written request is received. Partial months are not prorated. The family will be responsible for all financial obligations until written notice is approved. All financial obligations must be paid in full to be released from the contract and any promotional discounts will have to be reimbursed.

EARLY TERMINATIONS: For swimmers in Bronze/Silver/Gold/Gold 1 or signed up for the 11 month commitment in MANTA, requests for contract releases that do not meet any of the above resignation conditions may be offered an early termination option with a penalty fee. Early terminations are available only if the RAYS have met the total number of swimmer projections for the season. Early terminations, if approved, will take effect at the end of the month in which the written request is received. Partial months are not prorated. The family will be responsible for all financial obligations until written early termination release is approved. All financial obligations must be paid in full to be released from a contract and any promotional discounts will have to be reimbursed. In addition to being responsible for all incurred expenses a penalty fee is assessed based on the total remaining contract value as indicated below:

- Nov 30, 2024 50% of total remaining contract value
- Dec 31, 2024 55% of total remaining contract value
- Jan 31, 2025 60% of total remaining contract value
- Feb 28, 2025 65% of total remaining contract value
- Mar 31, 2025 70% of total remaining contract value

Early terminations are not available after March 31, 2025. Early terminations are at the RAYS Board discretion; therefore, early terminations may or may not be made available or approved.

PHOTO RELEASE: Swimmers are sometimes photographed or videotaped while participating in RAYS activities. This is usually done by coaches or parents, but the local newspapers will occasionally take photographs as part of an article. Additionally, the RAYS, Virginia Swimming, and USA Swimming frequently take and incorporate photographs in their publications. Any photos provided to the RAYS become property of the RAYS. If you do not desire that your swimmer be photographed or videotaped during a team activity, please inform the RAYS Board Treasurer at treasurer@swimrays.org.

FORCE MAJEURE: The RAYS shall not be liable nor deemed to be liable to any swimmer, swim family or other party for failure or delay in meeting any obligation, in whole or in part, hereunder due to Acts of God, war, fire, flood, embargo, litigation, acts of government or any agency/instrumentality or any political subdivision thereof, or any other cause beyond the control of the RAYS. In any such event, the time for performance of the obligations under this Agreement shall be extended by the same period or periods (as the case may be) for which performance is delayed. The RAYS shall use its best endeavors to avoid or remove such causes of non-performance and shall continue performance hereunder as soon as such causes are removed.

ATHLETE PROTECTION POLICIES: I/We understand the RAYS policy regarding bullying and predatory behaviors. I/We strongly support and agree to read and abide by the RAYS Protection Policies, as set forth by USA Swimming to include policies concerning general behavior, travel, bulling and electronic media.

I/We understand that the policy is available online in the RAYS Handbook and it is based on the USA Swimming Safe Sport handbook, also online. Further, we are aware that through USA Swimming and Virginia Swimming, RAYS has made available online athlete protection training programs for both adults and athletes. All this information can also be found on the RAYS website, www.swimrays.org. All financial obligations will still be expected and enforced of swimmers and/or parents who are unable to meet our minimum acceptable behavior as specified in the RAYS Handbook which result in being suspended from the team.

MEDICAL RELEASE WAIVER: I certify that I am the parent or legal guardian for my child(ren). I hereby give my permission for any supervisor, coach or other team administrator associated with Stingrays Swimming to seek and give appropriate medical attention for my child(ren) in the event of accident, injury or illness. I will be responsible for any and all costs associated with any necessary medical attention and/or treatment.

I hereby waive, release and forever discharge Stingrays Swimming and associated supervisor, coach or other team administrator from all rights and claims for damages, injury, loss to person or property which may be sustained or occur during participation in RAYS activities, whether or not damages or loss is due to negligence. I hereby acknowledge that my child(ren) is (are) physically fit and capable of participation in all Swim Team activities.

LIABILITY WAIVER: By registering my child(ren) with the Stingrays Swimming, I agree to participate (or allow my child(ren) and family members to participate) in the RAYS, and hereby release RAYS, its directors, officers, agents, coaches, and employees from liability for any injury that might occur to myself (or to my child(ren) and family members) while participating in the RAYS program, including travel to and from training sessions, swim meets or other scheduled team activities.

I agree to indemnify and hold harmless the above mentioned organizations and/or individuals, their agents and/or employees, against any and all liability for personal injury, including injuries resulting in death to me, my child(ren) and/or other family members, or damage to my property, the property to my child(ren) and/or other family members, or both, while I (or my child(ren) or family members) participate in the RAYS program.

MINOR ATHLETE ABUSE PREVENTION POLICY: USA Swimming Member clubs are required to implement the USA Swimming Minor Athlete Abuse Prevention Policy (MAAPP), imposed by the U.S. Center for SafeSport and federal legislation, so everyone must read MAAPP (https://www.usaswimming.org/docs/default-source/safe-sportdocuments/maapp/usaswimmingmaapp.pdf) to be SafeSport compliant. MAAPP contains five sections: one-on-one interactions, social media and electronic communications, travel, locker rooms and changing areas, and massage and rubdowns/athlete training modalities.

By registering my child(ren) with Stingrays Swimming, I acknowledge that I have received, read, understood, and will abide by MAAPP. I further acknowledge and understand that agreeing to comply with the contents of the policy is a condition of membership in the RAYS and USA Swimming.

ADULT ATHLETE PROTECTION TRAINING: All adult athletes (age 18+) are required to complete the Athlete Protection Training (APT). If you are registering an adult athlete (age 18+), and he/she has not already completed the APT, then he/she must go to https://www.usaswimming.org/utility/landing-pages/safe-sport/apt and take the course. If there is a survey at the end, please complete to fulfill this requirement. This course is a condition of his/her membership in USA Swimming. The courses are free of charge. This is an annual requirement for USA Swimming Members that are an adult athlete (age 18+).

By registering my child(ren) with Stingrays Swimming, I acknowledge that my adult athlete (age 18+) will complete and comply with the APT requirements as a condition of his/her membership in the RAYS and USA Swimming.

YOUR ELECTRONIC SIGNATURE IS ACKNOWLEDGEMENT OF YOUR UNDERSTANDING AND ACCEPTANCE OF THIS 2024-2025 RAYS CONTRACT.