

# Upper Canada Swim Club – River Otters (UCRO)

## Policy – Fees and Family Commitments

Revised: July 30, 2025

This policy is intended to inform parents and outline UCRO fees and other family commitments they agree to when they sign up their child(ren) in a UCRO program.

**Registration Portal** - All session registrations are completed through the “Portal” on the UCRO website. During registration you will sign off on UCRO policies and commitments and pay all fees.

### Policy Signoff at Registration

Before completing registration and payment, parents agree to be bound by UCRO policies and commitments. These include:

- Athlete Agreement Policy
- Medical Permissions Agreement
- Fees Agreement - Payment in Full – No Refunds
- Swimathon Fundraising Agreement
- Volunteering – Participation Points Agreement
- Communications Agreement
- Safety Policies Agreement
- Release of Liability and Indemnification Agreement
- Privacy Policy Agreement

### Administration Fee

A one-time UCRO administration fee is charged at first registration each year to all swimmers registered in a **season-long** program. This contributes towards the many administrative tasks necessary to help keep these programs and the club running smoothly. This fee is non-refundable.

Swimmers registered in Cross Training or House League sessions, will not be charged this fee.

### Governing Body Fee

A one-time Swim Ontario governing body fee is charged annually when you first register for a session. This fee is non-refundable.

- **Pre-Competitive** - for Junior, Youth, House League, and Cross Training.
  - can compete in one (1) meet per season. UCRO’s Splash and Grill home meet in June is targeted.
- **Competitive** - for Youth (optional) and Bronze - National.
  - can compete in home and away meets.

Swimmers can upgrade from pre-competitive to competitive status during the season. This involves a Swim Canada registration and an extra governing body fee.

## Session Fees

Session fees are **non-refundable**. This applies if a swimmer leaves early for **any reason**, such as, but not limited to, conflicting activities, family scheduling, loss of interest etc. This rule applies to all sessions, whether a 1-month Cross Training session or a season-long session. This means:

- if fees are **paid in full** at the beginning of the session, no portion is refundable.
- if fees are **paid in installments**, payments **cannot be paused or cancelled**.
  - Instalment payments are still due each month until the end of the session, or
  - the remaining balance may be charged as one **lump sum** when the swimmer leaves.
- **Medical Refund** – Session refunds may be considered by the UCRO Board for a serious medical absence of 1 continuous month or more. Cases are considered individually and at the Board’s discretion. Cases should be presented to the Board with proper medical documentation.
- **Trial Period** - If Junior, Youth, or Bronze swimmers decide to withdraw from the program and the club after their one (1) month trial period, there are no further commitments or financial obligations to UCRO. One-time administration and governing body fees are not refundable.

## Discounts for Multiple Swimmers

Discounts are available for families with more than one swimmer.

- 1<sup>st</sup> swimmer Full fee (for the highest program fee)
- 2nd swimmer 10% discount (second highest fee)
- 3rd or more swimmers 15% discount (third highest fee, etc.)

## Swim Meet Fees

There are added fees for attending swim meets.

- **Meet Entry** - There is an entry fee for each race entered. Fees are approximately \$15 per race per meet. Meet fees are **non-refundable for any reason**, after the deadline date.
- **Coach Travel** - When UCRO coaches travel to away meets, travel costs (e.g. mileage, meals, accommodation, etc.) are shared among the families of attending swimmers. UCRO charges this back for each swimmer as follows:

	Coaching Fee
<b>UCRO Hosted Meets</b> e.g. Fall Five, Freeze Fest, Splash & Grill	None
<b>Local Invitational Meets</b> e.g. Cornwall Invitational, Belleville Invitational etc.	\$20 flat fee per swimmer.

	Coaching Fee
<b>Swim Ontario Regional Meets</b> e.g. Eastern Ontario Regional Championships	\$50 flat fee per swimmer.
<b>Provincial &amp; National Meets</b> e.g. Ontario Age Group Championships, Ontario Swim Championships, Canadian Championship trials, etc.	Families are charged the actual coach travel costs divided by the number of swimmers attending. UCRO does not cover these costs from general club funds.

### Swimathon Fundraising Commitment

Swimathon is held annually, usually in March or April. Swimmers collect donations for a distance swim during a scheduled practice. Minimum fundraising commitments are:

- House League, Cross Training – none.
- Junior and Youth Otters - \$100 per swimmer
- Bronze to National levels - \$250 per swimmer

### How It Works

- Swimmers register and collect pledges online through Swim Canada's Swim-a-thon website. There is no tax receipt issued from Swim Canada for pledges.
- The pledge window runs from early February to April 30 for UCRO's event.
- During the event, swimmers swim as far as they can in 2 hours.

If a swimmer is unable to participate in Swimathon, the minimum amount will be charged to their account in early May.

If swimmers partially meet their minimum, the remainder is billed to their account in early May.

Swimmers who join UCRO **after March 31** do not have a Swimathon fundraising commitment.

### Volunteering and Participation Points Commitment

Parent volunteers are vital for UCRO's success as a swim club. UCRO is run by volunteers and depends on families for support. Volunteers not only help organize and manage events but also create a sense of community and support among members.

### General Rules

- Families with **competitive** swimmers must earn participation points. Families with **pre-competitive** swimmers do not have a points commitment for that swimmer.
- Youth Otters with competitive status get a 50% discount on points.

### How Many Points Does a Family Need?

Swimmer Level	... for only 1 Swimmer	... for 2 Swimmers	... for 3 Swimmers
Bronze to National	50	80	100
1 Competitive Youth	25	65	90
2 Competitive Youth		40	75
3 Competitive Youth			50

### How Are Points Awarded?

The following chart is a general overview of how points are awarded. There are several tiers of activity for earning points:

Tier	Points	General Description
L1 - Level 1	1hr = 2 points	- Help with logistics at club events. - Be an entry level meet official.
L2 - Level 2	1hr = 3 points	- Be a middle level meet official.
L3 - Level 3	1hr = 5 points	- Be a senior level meet official.
\$\$ - Contribution	\$10 = 1 point	- Contribute \$\$ for club purchases. - Sell items that help the club.
SP - Set Points		- Perform ongoing volunteer functions. - Attend club events. - Attend swim officials training. - Provide food and beverage for club events.

For more detail on when, where and how to earn participation points, please consult the **Parent Handbook** which is updated every year.

### Opportunities to Earn Points

Volunteer opportunities are shared regularly through UCRO emails and other messages, with links on how to sign up.

The UCRO Volunteer Coordinator is always open to new ideas for earning points.

### Additional Factors

- **If You Join Later in the Season** - if you register after January 1, points may be prorated by the Volunteer Coordinator.

- **Mid-Season Competitive Status Upgrades** - If a swimmer upgrades from pre-competitive to competitive status mid-season, point requirements may be adjusted by the Volunteer Coordinator.
- **Buy-Out Option** - Families can choose to buy out their commitment by paying \$10 per point.
- **End of Season Billing** - In July, any outstanding participation points will be billed to swimmer accounts at \$10 per point.