



Southwest Michigan Blades Payment Policy 2016-2017

General Principles:

Every person responsible for paying fees ("responsible person") is entitled to accurate and up to date information about the team budget and his or her individual account.

The team is entitled to timely payment in full of all budget fees. We can only meet our obligations to pay for ice, referee fees, coaching salaries and other costs when all participants timely pay their account.

No player or responsible person is obliged to purchase anything other than a team helmet, gear bag and equipment necessary to comply with USA Hockey or Michigan Amateur Hockey Association ("MAHA") requirements. The team budget will be controlling on the financial obligation for each responsible person.

1. The Blades management, working with the coaching staff, will develop a team budget. The budget shall not include the purchase of hockey bags or other paraphernalia not required by USA Hockey or MAHA.
2. Each responsible person is entitled to receive promptly from the team manager a copy of the team budget and all amendments.
3. The obligation to pay accounts begins with the team kickoff meeting, the first of four equal monthly installments..
4. The obligation to make the budgeted monthly payment begins in December, with payments due (i.e. in the hands of the team manager) the 10th of each month. The payment due February 10th shall include the entire balance.
5. All payments must be made directly to the team director or financial manager.

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6. The failure to pay the minimum due as per schedule shall require the responsible person, team director and head coach to meet to obtain approval for the player's continued participation. Late payments are grounds for dropping the player from the team so that another player can be added.
7. Failure to make payments due as scheduled shall, if the payment is more than seven days past due require the director to notify the head coach to suspend the player until payments are current. Continued delinquency on the account shall be grounds for releasing the player, with fees pro-rated in accordance with the then current MAHA policy.
8. Any missed minimum payment or returned check shall, after 7 days past the payment due date or return date of the check-shall be grounds for suspension until the account is brought current.
9. The balance owed on an account of a suspended or released player must still be paid. No player with an unpaid account balance shall be allowed to participate in Kalamazoo Blades activities until the balance is paid in full.
10. Ad payments shall be treated as if they were checks made on the player's account by the responsible party. Monthly payments may not be withheld or reduced because of *anticipated* ad payments. The responsible party must pay bank fees for any ad payment check that does not clear the bank. The responsible party must then either pay for the ad or collect the money from the advertiser for deposit into the SWMHSBL account.
11. All fundraiser money will be applied to the player's monthly budget money in the manner as ad payments, with the same responsibilities for the responsible party.
12. If team expenditures do not exceed the team budget, the financial manager shall, after all bills and expenses have been paid after the end of the season, calculate a refund for each responsible party. Ad payments, donations and fundraiser money will not be refunded. Only money paid out-of-pocket shall be refunded. If money paid out-of-pocket and ad payments, donations and fundraiser money exceeds the final amount due as calculated after the end of the season, the money not paid out-of-pocket shall be absorbed into the Southwest Michigan Blades fundraising account for general purposes, unless the responsible party has, prior to the end of the season, designated how that money will be spent on in-season team functions or distributed among team members. Ad payments or donation money may not be used to pay family expenses, such as lodging, fuel, food, etc.