



DEVELOPING CHAMPIONS FOR LIFE!

Loudoun Soccer Financial Policies 2020-2021

ECNL and Travel Programs

Overview

Loudoun Soccer has developed Financial Policies clearly outlined within this document to accomplish the following key points:

- Ensure all elite and travel programs are financially sound by establishing business controls that guarantee Club finances are never jeopardized;
- Establish a clear and common understanding among families of the financial commitment in accepting an invitation to join a Loudoun Soccer elite or travel team and the procedures for handling finance-related matters;
- Outline the policy and procedures for requesting a refund of any portion of Club Fees paid and requirements for a potential refund to be considered;
- To ensure fairness in the implementation and enforcement of all finance-related guidelines surrounding players' program involvement.

Information in this Policy Guide is organized as follows:

- I. Needs and Uses of Funds
- II. Player and Family Financial Commitment
- III. Payment Schedules and Approaches
- IV. Penalties for Non-Payment
- V. Refunds of Fees
- VI. Submitting a Refund Request
- VII. Financial Assistance Program
- VIII. Applying for Financial Aid
- IX. Multi-Player Family Discounts
- X. Direct Payment to a Coach Prohibited
- XI. Volunteering (Teams for Club Events)
- XII. Team Fundraising

Addendum A – ECNL Program

Addendum B – Travel Program



I. Needs and Uses of Funds

When a player (and his/her family) accept an invitation to join one of our ECNL or Travel teams, there are certain fees that must be paid as part of participation to cover materials and services associated with the program. These fees include, but are not necessarily limited to:

- **Club Registration Fees:** Standard fee covering player participation in the ECNL or Travel program for the entirety of the 2020-2021 season. For detailed information on what is included in Club Fees, please see program descriptions available on the Loudoun Soccer website under each specific program. In general, these fees include coach compensation, field use for training sessions and games, league participation fees, allocation of Club expenses for administration and management, referee fees, use of LSP Club Room for team meetings, Travel Academy for some age groups/teams, supplemental player insurance, risk management (background checks), etc. Fees DO NOT include uniforms (purchased every other year as a Club), extra training sessions, field rental for extra sessions, winter futsal or winter league participation.
- **Team Fees:** Supplemental fees, varying according to each team's specific training and tournament plans, covering team equipment costs, team events/tournaments, coach travel, extra training sessions, incremental field rental costs, administration, etc. For planning purposes, player families receive a team budget and payment schedule early in the season from the team treasurer (note it is common for these estimates to change based on actual team events). At the end of each seasonal year travel team fees for events that did not take place (tournaments, extra training sessions etc) will be refunded as follows. Returning players may choose to transfer their balance to the team account for the new seasonal year or receive a refund check. Players not returning to a Loudoun Soccer team will receive a refund check. As a reminder, money collected from team fund raisers or sponsorship may not be refunded. Travel Team Fees are generally collected by the Team Treasurer (though in some cases may be collected by the Club at the request of the Team Treasurer). Team Fees for ECNL will be collected by the Club based on a payment scheduled to be determined.

As indicated, and as would be expected of any nonprofit organization, these fees are not collected to generate profit but simply to cover the expenses associated with delivering top-quality soccer programming. Further, timely collection of fees and careful handling of financial exceptions is critical to keeping up with the funding of ongoing operations.

II. Player and Family Financial Commitment

Our most basic expectation is that upon accepting a position on any Loudoun Soccer ECNL or Travel team, a player and his/her family are agreeing to fulfill all financial commitments for that position for the entire seasonal year. A decision to leave the team at any time during the seasonal year will result in forfeiture of fees paid.

The reasoning behind this expectation is straightforward: The work of properly and fairly sourcing replacement players – identifying, inviting, scheduling, evaluating skills and acculturating to the team –



and obtaining replacement fees simply can't be executed on a timely basis. Further, departing players cause teams to incur additional (hard and soft) costs: time spent communicating team changes to families and the league; productivity and performance loss due to disruption of team composition and adverse effect on comradery; and, potentially, penalties, as leagues have thresholds for the acceptable level of changes to team rosters. As the Club has mutually agreed with all other CCL Clubs to not add players playing for another CCL Club to any roster once the seasonal year is underway, teams are significantly harmed when a player leaves the roster at any point during the seasonal year.

As part of this overall expectation, all players and player families are responsible for remaining in good financial standing with the Club and Team.

III. Payment Schedules and Approaches

In an effort to provide player families with some degree of flexibility in the timing and format of making payments, Loudoun Soccer provides several different payment schedule and method options.

Payment Schedule Options: Many parents choose to make their payment for the season in full, while others opt for a scheduled payment agreement with Loudoun Soccer. In the latter case, at the time of registration, Loudoun Soccer provides recurring payment options. Families may select one of three available recurring payment options, paying in full at time of registration or choosing a 4- or 9- consecutive month time period. There is \$10 processing charge for recurring payment options due to processing fees charged to the Club, and the cost of time spent in tracking and administering credit card failures (primarily due to expired or changed credit card numbers).

Payment Methods: It is the responsibility of the player's family to ensure forms of payment are viable and up to date.

- **Credit Cards:** The majority of Loudoun Soccer families that opt for the monthly installment option keep a credit card on file for processing payments. Lost, stolen, expired, or otherwise denied credit cards are the family's responsibility, and should be reported to Loudoun Soccer immediately upon discovery. In cases where Loudoun Soccer is unable to process a player's payment due to a faulty card, parents will be contacted and must provide a new payment form within 5 business days. Failure of Loudoun Soccer to contact a family does not relieve families of their obligation to notify Loudoun Soccer of a lost, stolen, expired, or denied credit card.

Note on Multi-Payer Families: Families that share expenses between multiple parties (including separated and divorced families, shared custody situations, grandparents or friends that assist with fees, etc.) must themselves come up with the best approach that serves their situation while appointing ONE primary party responsible for making payments. Loudoun Soccer cannot collect fees from multiple sources.



IV. Penalties for Non-Payment

Because Loudoun Soccer requires collection of the fees it charges in order to cover operating costs, consequences must be established for families that fail to make payment in a timely fashion. Coach compensation is by far the highest component of the fee structure and it is unfair of player families to assume coaches can delay receipt of pay for services provided.

Any player whose family is more than 30 days behind in payment of **Club or Team Fees** may be suspended from play – including all practices, games, tournaments, and events. Any player whose family is not current on payments at the end of their season will be unable to participate in end-of-season events and **ineligible for try-outs or financial assistance in the following season.**

In accordance with VYSA policy (approved by VYSA in April 2012), players may be released by a team for non-payment of Club or Team Fees. Teams may release players from the roster for failure to meet financial obligations as outlined in VYSA Registration Manual (5.27). If a player is released for financial issues, or requests release from a team but is not current on payments, the Club will notify VYSA (USYS) that player card release has been denied pending payment of fees.

In cases where a family falls behind on or fails to make Team fee payments, team treasurers must then re-calculate Team Fees, with the outstanding balance created by the payment gap divided evenly among the remainder of the families on the team. Families are urged to be fair and operate with integrity (two of Loudoun Soccer's core values) and keep Team fee payments up to date.

V. Refund and Credit Policy

COVID-19 REFUND POLICY

If on-field training for your team never takes place due to a COVID-19-related shutdown, you will receive a 100% refund of your Club fees.

If on-field training for your team is interrupted due to a Club-wide COVID-19-related shutdown, all payment plans will be suspended until play resumes and each team's Club fees can be calculated and adjusted. Refunds for individual teams will vary depending on their fees, schedule, and training level.

Each player on the team will receive an equal refund of their Club fees regardless of their chosen payment plan, except for the following:

- Financial assistance players will receive a refund proportionate to their award.
- Refunds will be applied to any outstanding balances, or payments owed, before being released to the account in question.

OTHER REFUND CIRCUMSTANCES

There are a few exceptional circumstances where players and their families may qualify for a refund or partial refund of fees. Any player meeting one or more of the three criteria outlined below is eligible for a partial refund equal to a percentage of his/her annual Club fee. A return of Team Fees may not be possible as the team budget assumed a certain number of players on the roster; families should discuss



this with the team treasurer but should understand that just because the Club returns some portion of Club Fees does not imply there will be an associated team fee refund, which would be a hardship on other team families.

- **Team Viability:** Our commitment is to place all returning players, while recognizing that minimum roster sizes must be met for a team to form. In the rare event a player has accepted an invitation to join an ECNL or Travel team and has paid some or all of his/her annual Club fee, and due to an inability to form a full roster the team does not participate in fall league play, the player family is entitled to a 100% refund of their payment. Fees may be adjusted if some services have been provided (e.g., if the team trained all summer before folding).
- **Serious Injury:** Any player who incurs a serious injury lasting more than 3 consecutive months in duration across the August through May timeframe will be entitled to a refund equal to 15% of their annual Club fee, if no training or game participation has occurred for this period of time. Eligible players missing two separate periods of more than 3 consecutive months of play during the August through May timeframe will be entitled to a refund equal to 30% of their annual Club fee. Under no circumstances will an injured Player be entitled to a refund greater than 30% of their annual Club fee.
- **Family Relocation:** Player families who relocate outside of the Northern Virginia league geography prior to October 1 will be entitled to a refund equal to 30% of their annual Club fee. Any player family residing in the Loudoun Soccer league playing area as of October 1 of any given year will not be entitled to any refund due to relocation. Loudoun Soccer league affiliations can be found on the Loudoun Soccer website and include ECNL, CCL, EDP, NCSL, ODSL. Exceptions may be made on a case-by-case basis after review by the Club (if the player is replaced easily and without further impact on the age group rosters; a net loss in the age group will result in no refund of fees).

Any player who submits a refund request due to injury or relocation will be removed from the team roster when the refund request is received. Thus, injured players who wish to remain on the team roster should not apply for a refund (and should continue to attend team events and work with their coach to plan rehab and reincorporation).

For a variety of reasons (team balancing, upgrade/downgrade, departure coverage, etc.), Loudoun Soccer occasionally moves players between teams prior to the start of a season (fall, spring). If an intra-Club move is made, incremental pro-rated fees will be due if the annual cost of the new team is greater than that of the original team; similarly, pro-rated fees will be refunded to cover the cost difference if the reverse is true. Costs can be paid at once or added to remaining payments on a payment schedule.

Loudoun Soccer recognizes that families take vacations, travel on holiday weekends overlapping with games, tournament events or camps, have other sports obligations and have family celebrations such as weddings and other religious ceremonies. All of that said, players and families should be aware that no portion of fees are eligible for refunds due to missed events.

Similarly, missed games or practices due to inclement weather or other situations arising from causes beyond the reasonable control of Loudoun Soccer do not constitute rationale for refunding fees. The majority of Club expenses are committed irrespective of closures – field maintenance costs, staff



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salaries, real estate costs, etc. all continue to accrue and must be covered. Loudoun Soccer will do everything in its power to find different locations for and/or reschedule all games or major events. In most cases practices cannot be moved to alternate locations and there is not an obligation on the coach or Club to make up missed practices.

VI. Submitting a Refund Request

All refund requests for ECNL or Travel must be submitted in writing and signed by one of the player's parents no later than two weeks following the team's last scheduled regular season game. Completed and signed refund requests should be submitted as follows:

- For the **ECNL Program**, requests should go to the corresponding ECNL Program Manager, with a copy to the corresponding ECNL Director
- For the **Travel Program**, requests should be sent to the Travel Program Manager, with copies to the Travel Director (Director of Coaching) and the player's Team Administrator and Team Treasurer

In the particular case of refunds due to injury, players must also submit a doctor's report, with information such as the condition of the player, the probable duration of the injury, and any recommended physical therapy.

VII. Financial Assistance Program

Loudoun Soccer is committed to ensuring that all children have the opportunity to participate in and receive the benefits of participation in one of our programs regardless of race, economic status, or physical limitations. Loudoun Soccer's Financial Aid Program is available to players seeking to participate in our ECNL and Travel programs who are in need of financial assistance.

Financial assistance is provided to cover Club Fees (or some portion of Club Fees) for the entirety of the seasonal year. As such, families may still be required to cover Team Fees expenses themselves, unless a particular team is willing to assist the family further (this is up to the team administrator and treasurer to work out with the player family). Applicants must re-apply for financial assistance each year.

In order to receive financial assistance, certain expectations surrounding qualification and participation must be met:

- **Eligibility:** All Loudoun Soccer ECNL and Travel team players are eligible to apply. Qualification is based primarily on verified family income; therefore, all families applying for assistance must submit income information for verification purposes.
- **Thresholds:** For the 2020-2021 seasonal year, the eligibility threshold will be an annual gross family income of \$65,000 or less. For families who exceed the family income threshold, other factors such as unemployment or financial hardship will be considered and must be outlined in detail on the financial assistance application.



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- **Verification:** All families applying for financial assistance must submit, for verification purposes only and to be handled confidentially, one of the following. Loudoun Soccer reserves the right to ask for all three documents or additional detail/information in order to make a fair determination of need.
 - Free or reduced lunch documentation (prior year)
 - Medicaid documentation
 - Most recent 1040 income tax return

The Club does run out of financial assistance funds and may not be able to provide assistance to all that apply even if criteria for assistance is met. Therefore, families are encouraged to apply quickly and to provide ALL requested documentation with urgency.

- **Contribution:** As part of Loudoun Soccer's values (Stewardship, Teamwork, Integrity, Fairness and Fun) all Loudoun Soccer teams are expected to give back to the Club by volunteering as a team for selected Loudoun Soccer events. Families that receive financial assistance are expected to volunteer for Loudoun Soccer for a minimum number of hours each season. For 2020-2021 that commitment is 10 hours per season. This should be done as a part of the team volunteer effort, and coaches (and the Director of Coaching) will monitor that the volunteer hour obligation is met. Failure to complete volunteer hours may result in suspension from team activities (determination on penalty is made by the team coach and the DOC). Families and players unable or unwilling to contribute volunteer hours should not apply for financial assistance.

VIII. Applying for Financial Aid

The financial assistance application form is available on the Loudoun Soccer ECNL and Travel website pages at LoudounSoccer.com.

- For the 2020-2021 season, **ECNL financial assistance applications** must be submitted no later than 5:00 pm on Friday, June 12
- For the 2020-2021 season, **Travel financial assistance applications** must be submitted no later than 5:00 pm on Friday, June 26

You may submit paperwork prior to making a Loudoun Soccer team; however, the final evaluation process will not start until you are accepted to a team. Loudoun Soccer will review all applications once complete and award financial assistance within 15 days of the application deadline. To ensure consideration before program funds are fully committed, it is advised that families submit an application as soon as possible during the appropriate window above.

Families that experience a mid-season change in financial circumstances (medical emergency, loss of job, divorce, etc.), or whose players are added to rosters late in the season for whatever reason, may notify the Club and complete the financial assistance application at the time of their change in circumstances, as funds could possibly still remain available after the initial application round. Eligibility, threshold, verification, and contribution conditions are the same as outlined above.



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Notification of the committee's decision will be sent to the applicant along the prescribed timeline. If approved, the player family will be provided a registration discount code upon notification that can be used during player registration. If the player has already registered and initialized payment, the approved amount can be credited to the account.

Please note that financial assistance awards are made on a sliding scale – some players do receive 100% but many receive 25%, 50% or 75%; or may receive a specific dollar amount.

Completed applications, containing all information to be verified, should be mailed to:

Director of Finance
Loudoun Soccer
19798 Sycolin Road
Leesburg, VA. 20175

IX. Multi-Player Family Discounts

Loudoun Soccer understands that families with many players on Loudoun Soccer teams can experience significant associated costs. To assist with this challenge, Loudoun Soccer waives Club Fees for the fourth (and beyond) player in a family. The waiver applies to the lowest of the family's multiple players' Club Fees and does not cover Loudoun County Parks and Rec field fees. Families with four or more players seeking assistance in accessing the multi-player discount should contact chris.stanley@loudounsoccer.com Please note that no discount is available for any portion of a player's Team Fees.

X. Direct Payment to A Coach Prohibited

Loudoun Soccer utilizes a number of professional coaches and trainers either as a member of our staff or as a subcontractor. As an employer, Loudoun Soccer must report all wages, tips, and other compensation paid to an employee or subcontractor by filing the required forms to the IRS. For this reason, Loudoun Soccer teams and parents are prohibited from paying any coach or trainer directly for any services. If teams desire to contract for extra sessions beyond the normal scheduled in any season, the extra sessions must be booked and paid for through the Club. Please contact the ECNL Program Manager or Travel Program Manager for additional information.

XI. Volunteering (Teams for Club Events)

Loudoun Soccer has five club values that are a part of "Building Champions for Life":

- Stewardship
- Teamwork
- Integrity
- Fairness
- Fun



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We believe that living these values is a part of every team's responsibility and play a role in becoming champions both on and off the field. As such, we ask every ECNL and Travel team to select team opportunities for giving back to the Club (Stewardship and Teamwork). Both parents and players are asked to volunteer. We expect and encourage all team parents to help impart these values to our players and to work with us to act as an example for players by giving back to the Club. Please note that the Club is a nonprofit organization and many employers reward such community service hours as well.

The assumption that teams and parents will volunteer is built into our financial models. For events such as the Spring Jamboree, the Recreational Player Tournament, the Fall Picnic, the College Showcase, and the Gala/Casino Night, our models assume staffing by volunteers. If there are teams that do not participate in any volunteer activity at all, or minimally, the Club reserves the right to charge a financial penalty to those teams so that temporary staff may be hired in lieu of volunteers. In this case the team will be warned that a penalty may be incurred if volunteers are not provided so that the team has an opportunity to adhere to the policy.

XII. Team Fundraising

Historically, a few Loudoun Soccer ECNL or Travel teams have desired to fund raise for the team, either in order to provide financial assistance to players who have Club Fee aide but need Team Fee aide as well; or to reduce the overall Team Fees cost for all players.

Teams are welcome to fund raise by having restaurant nights at a number of local eateries – please contact the Sponsorship Manager at Loudoun Soccer for information on which local establishments offer these deals. Teams may also sponsor car washes.

Teams may not sell Loudoun Soccer logoed merchandise (as the Club offers spirit wear as a part of the Club established revenue stream) in competition with the Club; nor can Teams solicit sponsorships from local businesses (as the Club has a sponsorship program to provide funds for our financial assistance players – the Club budget for financial assistance approaches \$120K annually).

Please see attached Addendums for more detail regarding specific programs:

Addendum A – ECNL

Addendum B - Travel



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Addendum A: to Financial Policies - ECNL Program

A. Team Fees

The ECNL Director along with the ECNL Program Manager and Club will determine an amount for Team Fees. Team Fees are based on each specific team and include Conference Travel for Coaches, Tournament Entrance Fees, Coach Travel to Tournaments, Strength and Agility Training, Administrative Costs, etc. Loudoun Soccer ECNL players should realize that Team Fees must be paid on time/on schedule AND that Team Fees are not covered by any portion of Loudoun Soccer financial aid.

All ECNL Team Fees will be collected by the ECNL Program Manager based on a schedule to be released at a later date. These Team Fees will cover the entire 2020-2021 seasonal year. Any events, training sessions, etc. above what is included in the Team Fees will be calculated per player and families will be notified that their Team Fees have been adjusted accordingly.

A player who is more than 30 days behind on either Club Fees or Team Fees is considered in bad standing by the Club. This may result in suspension from play (practices, games, team events).



Addendum B: to Financial Policies - Travel Program

A. Reimbursement of Coach Travel Expenses

All Travel teams must reimburse coach expenses in traveling to any tournaments or games located more than 100 miles from Loudoun Soccer Park. This section outlines Club policy for coach reimbursement from each team. Loudoun Soccer travel teams are only expected to reimburse reasonable, actual expenses for their coaches; including:

- **Hotel Expenses:** Loudoun Soccer paid coaches are expected to stay in the same hotel, or a hotel of comparable cost, as their team. The team will reimburse the coach for the cost of the hotel room. The team will not reimburse the coach for miscellaneous personal charges such as in-room movies or mini-bar purchases.
- **Meal Expenses:** When a paid Loudoun Soccer coach is attending a team tournament, State Cup, or League game more than 100 miles from Loudoun Soccer Park, the meal expense is limited to a maximum of \$50 per day, including taxes and tips. For international travel, the meal expense is limited to an amount considered reasonable and customary for each particular location and should be agreed upon prior to travel. Daily limits cannot be rolled over to the next day.
- **Personal Vehicle Use for Travel:** Loudoun Soccer paid coaches traveling to a tournament, State Cup, or League game more than 100 miles from Loudoun Soccer Park are eligible for vehicle or travel expense reimbursement. The team will reimburse the coach for the total miles driven in a personal vehicle at the IRS-standard mileage rates for the year. Road, bridge and tunnel tolls as well as parking fees will be reimbursed to the coach by the team provided receipts are submitted. Fuel, maintenance, and insurance costs will not be reimbursed when a personal auto is used for these purposes; these costs are included as components of the standard mileage rate. Loudoun Soccer is not responsible for damages to a coach's personal vehicle during such trips. Note: Whenever possible and reasonable (for travel less than 7 hours), Loudoun Soccer encourages coaches not to fly separately but to travel with the team in an effort to reduce the expenses on the team budget. The rental car expense is at a rate far less than paying mileage to a long-distance tournament. This information has been provided to each team administrator and treasurer; if not available please contact the Travel Program Manager.
- **Airline Travel:** If traveling by air to a tournament, a coach is expected to book his or her ticket in coach/economy class for all flights. The team will reimburse the coach for the price of the airline ticket. If the coach makes adjustments to his/her flight schedule for personal reasons and additional fees are incurred, the team will not reimburse the coach for the additional fees. If the coach prefers to travel to a distant tournament (Disney is a prime example) by car in order to include coach family members, the coach may request the cost of the airline ticket (using the cheapest available booking fee plus standard incremental fees) be paid to him or her directly, so he or she may use



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the dollars to drive/bus/train rather than traveling by air. In this case any extra nights on the road or meal expenses are covered by the substitution of airline cost and are not charged to the team (until arrival at the location when only the coach's individual expenses are once again covered).

- **Rental Car:** If the team has traveled by air to a tournament, the coach may rent, and be reimbursed for, a car. When renting a car, the coach should select a mid-size car, unless he/she will be transporting more than two individuals during the time of the tournament, at which time a full-size rental is permissible. Please contact the Travel Program Manager for additional details.

Coaches must submit travel reimbursement forms and all receipts to the team treasurer within 15 days of completing the trip, in order to be reimbursed. Original receipts should be provided where available.

A player who is more than 30 days behind on either Club Fees or Team Fees is considered in bad standing by the Club. This may result in suspension from play (practices, games, team events).