



## **KVHA MEMBER FINANCIAL RESPONSIBILITY**

The following outlines the MAHA and KVHA policy on registration, fee obligations, and refunds for all players (registered KVHA Members) regardless of level of play or age, unless otherwise noted.

This policy protects teams and the association from shortages in the budget due to players leaving.

### **REGISTRATION FEES FOR ALL HOUSE AND TRAVEL PLAYERS**

All players, regardless of whether house, travel, or girls, must be registered with the KVHA for the Fall/Winter season.

Registration fees include player jerseys and socks, among other things.

*Fees may be paid with Discover, MasterCard, or Visa or checking account routing. KVHA does NOT accept cash, checks, or money orders, and cannot process payments via American Express or accept payments in person.*

**Non-Refundable** Registration Fee of \$195.00, if registered on or before June 30

**Non-Refundable** Registration Fee of \$245.00, if registered on or before July 31

**Non-Refundable** Registration Fee of \$295.00, if registered on or after August 1

There is no registration fee for Learn to Play Hockey

**REGISTRATION FEE IS REFUNDABLE ONLY WHEN A PLAYER IS ON A WAITING LIST AND HAS NOT BEEN OFFERED A SPOT AT THE TIME THE DIVISION IS CLOSED.**

### **MONTHLY TRAVEL ICE FEES**

While KVHA oversees the team accounts, the teams are ultimately in control of their own finances. KVHA provides travel teams with a budget template and requires teams to send their team budgets to the KVHA Treasurer three times per season, September, December, and March, helping us identify issues before they arise. KVHA and MAHA further require that each team provide an accounting to the parents or guardians of the players on the teams' roster to ensure they are spending the team funds wisely.

Teams set their own monthly ice fee and method of payment(s) used to collect monthly ice bills. These options include paying via Venmo, Zelle, or by personal check/cash. Teams will determine when to suspend a player for late payments, however, players with outstanding team balances may also be referred to KVHA for further intervention, if needed. Any player with outstanding balances may be subject to collections activity or MAHA sanctioning, as noted further in this memo.

### **MONTHLY HOUSE ICE FEES**

Monthly Ice fees are set before the season by KVHA. Typically, the season payments are divided into 6 equal installments beginning in September with the last payment in February. These fees are paid on-line in full OR paid on-line in installments as defined each season. Fees may be paid with MasterCard, Visa, or checking account routing. KVHA does NOT accept cash, checks, or money orders, and cannot process payments via American Express or accept payments in person.

Payments must be paid by date published. If a credit card payment fails and is not made within five days after the published due date, players will be suspended from their teams. The Head Coach and Team Manager will be notified that a player is not eligible to play or participate in any team functions until payment is made. Any game played by a team with a player who has an unpaid balance may result in a forfeit by that team. After the payment is more than 14 days late, the player may be removed from the team and a player from the wait list will be given his/her place on the team.



### **WITHDRAW (DROP) POLICY FOR HOUSE AND TRAVEL PLAYERS**

Per the Michigan Amateur Hockey Association (MAHA), if a participant does not complete the full hockey season, and seeks from MAHA a release, the payment schedule below will be the guideline for determining the amounts a participant/legal guardian may owe:

The period from date of registration before 9/15	Registration Fee + participation in team events - \$300 Maximum + cost of pre-ordered team apparel or equipment
After 9/15	Registration Fee + 25% of Total Yearly Fee + cost of pre-ordered team apparel or equipment
After 10/15	Registration Fee + 50% of Total Yearly Fee + cost of pre-ordered team apparel or equipment
After 11/15	Registration Fee + 75% of Total Yearly Fee + cost of pre-ordered team apparel or equipment
After 12/15	Registration Fee + 100% of total yearly fee + cost of pre-ordered team apparel or equipment

This policy applies in all cases where the player voluntarily leaves the team/association (i.e. injury, school, moving, loss of interest, etc.). This applies for all players, House and Travel. There are no refunds of registration fees, except where noted. MAHA will not consider contract provisions collecting player fees more than the guidelines as a basis for denying a release to play. Participants and/or legal guardians will also be required to pay in full for any equipment/apparel ordered for the benefit of the participant

### **PLAYER DROP DATES**

Players who are dropping from a team must notify the Head Coach and KVHA Office so that an official MAHA Player Release form can be completed. The form must be signed by the player, player's parent or guardian, and the team Head Coach. The drop date for a player will be the date of initial notice or the date of last participation in any team event, whichever is appropriate. A team event is defined as any game, practice, workout, or any other team gathering, in which was on the team's schedule that the dropping player attended. All fees must be paid per the policies above to be released from a KVHA Team. (i.e. if a player drops on December 15th, the entire ice fee bill must be paid before the player will be released.)

### **OUTSTANDING BALANCES**

All past due ice payments will be reviewed by the KVHA Board of Directors. Upon review and verification of amount owed, the KVHA Board reserves the right to file in local District Court for a judgment of the amount owed against the players parents or legal guardians for monies owed, plus any legal expense for filing the judgment.

MAHA will be notified of all players who have a balance owed. Non-payment of KVHA fees may impact a player's ability to register and become a member of another MAHA affiliate.

KVHA reserves the right to amend and/or accelerate the ice payment options in certain instances of late payments or non-compliance with the terms of this agreement.

Any player with an outstanding balance will not be allowed to return to the KVHA or register for any subsequent seasons until all monies have been paid in full.



## Michigan Amateur Hockey Association Policy & Guidelines

### Team Financial Statements

Section: Administration

Approved: 8/29/2015

It is the preference of the MAHA that each team provides a monthly accounting of cash flows to the parents or guardians of the players on the teams' roster.

There are several financial models used in Michigan for financing youth hockey teams, the most common of which are single fee participation and pooled financial resource or monthly ice bill financing.

In the case of single fee participation, mostly used in house / recreational team financing, an affiliate Association will advertise their program as having an annual or seasonal fee of a set amount. This amount can be billed and paid in a lump sum or in several payments. Regardless of the number of payments, there is written expectation of what the fee includes and the parent / guardian of the player will be responsible of paying that fee for their child to play hockey in that Association for the season. In these cases, there is no need for a monthly accounting of cash flows as the uses of cash payments has been spelled out prior to any payment being collected. Should there be a deviation from what was promised and what is actually received either in ice time or some other significant expense, this deviation should explained by the Association Board of Directors to all affected participants.

In the case of pooled financial resources combined with monthly ice bill financing, used mostly (but not exclusively) by Tier I and Tier II hockey teams, a budget is presented prior to the start of the season. This budget is a plan for expenses and gives the parents of the team players an expectation of their annual cost and what that cost covers. During the season, team management is to provide a monthly schedule of cash in-flows and out-flows and, compare those figures to the budget amount. This can be done in many forms, but a template is provided, on the MAHA website, with instructions for its completion. To be clear, even though the report is a schedule of "cash" flows, NO payments are expected to be made in cash; and, a detailed receipt is to be retained to support all payments made. The resulting monthly report should be distributed to the parents of the team members and to the Association Board of Directors, with a copy of the bank account statement for that month, for review. This report should be available to these recipients by the 10<sup>th</sup> of the month, or at least prior to the date any future payment is expected.



## Michigan Amateur Hockey Association Policy & Guidelines

### Financial Dispute Policy

Section: Administration

Approved: January 20, 2017

USA Hockey amended Bylaw 10 in 2016 to address procedures applicable to a participant ineligibility determination based on a financial dispute made by a local program (i.e., XYZ Hockey Association). A local program may, pursuant to its internal procedures, determine that a participant that is delinquent in dues or fees owed to the program is not eligible to continue participating in the local program during such delinquency. If the USA Hockey Affiliate (such as MAHA) has a procedure in place, the local program may seek to apply the ineligibility determination throughout the Affiliate.

The Michigan Amateur Hockey Association (the MAHA) adopts this policy in an effort to comply with USA Hockey Bylaw 10 and is applicable in any instance in which a local program desires to cause a player to be ineligible throughout the MAHA. The local program must demonstrate the following if it seeks to apply an ineligibility determination based on participant delinquency in dues or fees throughout the MAHA:

1. The local program must have written internal procedures in place adopted by its Board of Directors or, if applicable, managing entity and provide the adopted written procedure to the applicable MAHA District Chair.
2. At a minimum, the local program must deliver a written notice to the participant or his or her legal guardian that (i) describes the nature of the delinquent fees, (ii) states the amount due and owing to the local program, (iii) advises that the participant or his or her legal guardian must notify the local program in writing within 30 days of receipt of the notice if there is an objection to the financial obligation, and (iv) advises that, if the full amount is not paid within the 30 day period, then the local program may in its discretion seek to enforce the financial obligation and have the participant deemed ineligible throughout the MAHA. Delivery of the notice may be made by first class mail or other delivery of service or electronic mail in the discretion of the local program.
3. The local program and the participant (or his or her legal guardian) are encouraged to try and amicably resolve the disputed amounts during the 30 day period. If the local program and the participant (or his or her legal guardian) enter into a written agreement to resolve the debt and make provisions for payment within the 30 day period, then the participant remains eligible to participate in the local program and/or all USA Hockey programs.



# Michigan Amateur Hockey Association Policy & Guidelines

## Financial Dispute Policy

Section: Administration

Approved: January 20, 2017

4. If the amount claimed has not been paid and there is no written agreement at the expiration of the 30 day period, and the local program has not received written notice from the participant or his or her legal guardian that it disputes the financial obligation, then the local program may request that the MAHA deem the participant to be ineligible to participate in any program with the MAHA. The local program shall make this request to the MAHA President or the MAHA VP of Appeals within 10 days of expiration of the 30 day period. The MAHA representative shall then have the right to request documentation to substantiate compliance with Paragraphs 1 through 3 of this Policy. If satisfied that the local program has followed the applicable procedures, then the MAHA would extend the ineligibility of the participant throughout the MAHA and report that determination to the MAHA Registrar. The MAHA Registrar shall not register that participant in any MAHA program, including Development Camps, Select Tryouts and other similar activities, or team roster unless otherwise instructed by either the MAHA President or MAHA VP of Appeals.
  
5. If the amount of the financial obligation has not been paid or otherwise resolved, and the local program has received written notice from the participant or his or her legal guardian that it disputes the financial obligation, then the local program may seek to extend the ineligibility of the participant throughout the MAHA. The local program shall make this request to the MAHA VP of Appeals within 10 days of receipt of written notice from the participant or his or her legal guardian disputing the financial obligation and provide proof of compliance with Paragraphs 1 through 3 of this Policy, and copy the participant (or his or her legal guardian) on this request. The local program shall also identify the steps taken or to be taken to affirmatively enforce the obligation (file a small claims action, send to a collection agency, etc.). The participant (or his or her legal guardian) shall have 10 days from receipt of the local program's request to file a response and state why the request for ineligibility should not be extended throughout the MAHA. This response should be a complete and comprehensive document that includes all materials the party wishes to be considered. The response shall be served on the MAHA VP of Appeals and the local program.

If the Financial Disputes Committee grants the local program's request, then the MAHA would extend the ineligibility of the participant throughout the MAHA and report that determination to the MAHA Registrar. The MAHA Registrar shall not register that participant in any MAHA program or team roster unless otherwise proof of the disputed payment is received and/or instructed by either the MAHA President or MAHA VP of Appeals. Any determination by MAHA that the participant is ineligible throughout the MAHA shall not be a determination that the debt is owed or the amount of such debt, but only limited to the determination that the participant is ineligible based on the existence of a disputed debt.