

Charleston Amateur Hockey Association (CAHA)

Financial Obligations Policy

Effective Date: October 16, 2025

Approved By: CAHA Board of Directors

1. Purpose

The purpose of this policy is to define the financial responsibilities of players and families participating in the Charleston Amateur Hockey Association (CAHA) and to establish consistent procedures for managing payments, delinquent accounts, and financial hardship situations. Timely payment of fees ensures that the Association can continue to provide safe, high-quality hockey opportunities for all members.

2. Scope

This policy applies to all players, parents, and guardians involved in CAHA programs, including travel teams, house leagues, developmental programs, and clinics.

3. General Financial Obligations

- Each player is responsible for the full payment of registration and team fees as established by the CAHA Board of Directors each season.
- A non-refundable deposit is required at the time of registration to secure a player's roster spot.
- Fees are due according to the published payment schedule, regardless of a player's participation status, unless otherwise approved by the Board.
- All payments must be made through CAHA's designated payment system (Crossbar) or other approved methods.
- Returned checks or declined payments will incur a \$25 administrative fee.
- Please beware that phone calls, text messages, and emails concerning delinquent accounts are a courtesy and will be sent out as needed. Please remain up to date with your account standing.

4. Payment Schedule

- A detailed payment schedule will be provided during registration.

- CAHA may offer installment plans to help families manage costs.
- Families are responsible for ensuring payments are made on or before the stated due dates.
- Failure to adhere to a payment plan will result in the account being classified as delinquent.

5. Delinquent Accounts

5.1 Definition

An account is considered delinquent if:

- A scheduled payment is missed, or
- A balance remains unpaid after the due date without an approved payment arrangement.

5.2 Notification Process

1. **Initial Reminder:** The Registrar/Treasurer will send an email reminder within 10 days of the missed payment.
2. **Formal Notice:** If payment is not received within 15 days of the reminder, a formal written notice will be issued by CAHA detailing the outstanding balance and deadline for resolution.
3. **Final Notice / Suspension Warning:** If payment remains unpaid after 30 days, the player will receive a final notice indicating that participation from all on-ice team activities including practices, games, and tournaments will be suspended unless payment or an approved plan is received by a specified date.

5.3 Consequences of Delinquency

If a delinquent balance is not resolved:

- The player may be suspended from all on-ice and team activities, including practices, games, and tournaments.
- Player release forms, USA Hockey eligibility, or roster transfers will be withheld until the account is current.
- The account may be referred to collections or small claims court, as approved by the Board.

- Families with outstanding balances at the end of the season will be ineligible to register for any future CAHA programs until payment is received in full.

5.4 Reinstatement

Players may be reinstated to active status once:

- All outstanding balances are paid in full, or
- A formal payment plan has been approved by the CAHA Board of Directors and the player/family is in compliance with its terms.

5.5 Confidentiality

All financial discussions and enforcement actions will be handled confidentially by the CAHA Board of Directors.

6. Financial Hardship Requests

CAHA recognizes that unexpected financial difficulties can occur. Families may submit a written request for financial assistance or a revised payment plan to any CAHA Board member before a payment due date.

- Requests will be reviewed confidentially by CAHA Board of Directors.
- Supporting documentation may be required.
- Approval is subject to available funds and Board discretion.
- Contact information for CAHA Board of Directors can be at:
<https://www.wvwildhockey.com/>

7. Refunds

- Registration deposits are non-refundable.
- Refunds for other fees may be considered on a case-by-case basis for:
 - Documented medical conditions preventing continued participation.
 - Family relocation out of the area.
 - Program cancellation by CAHA.
- Requests must be submitted in writing to the Registrar/Treasurer for Board approval.
- No refunds will be issued for voluntary withdrawal, disciplinary actions, or failure to meet eligibility requirements.

- Contact information for CAHA Board of Directors can be at:
<https://www.wvwildhockey.com/>

8. Dispute Resolution

Questions or disputes regarding financial obligations must be submitted in writing to the Registrar/Treasurer.

- The Registrar/Treasurer will review and respond within 14 business days.
- Appeals may be made to the Board of Directors, whose decision will be final.

9. Enforcement

CAHA reserves the right to enforce this policy uniformly to maintain fairness and financial stability. Compliance with this policy is required for continued participation in all CAHA activities.

10. Policy Review

This policy will be reviewed annually by the CAHA Board of Directors to ensure continued relevance and effectiveness.