

St. Paul Figure Skating Club

Collections Policy

Date: 11/05/2015

- 1) To allow members flexibility within the skating session to meet the terms of their financial obligations, the number of days delinquent will be calculated from the last day of the skating session.
- 2) 60 days past due: Club Treasurer will call or email member with a payment reminder.
- 3) 90 days past due: Club Treasurer will call or email member with payment reminder and suggest a payment plan. Treasurer will inform member that if payment is not made within 30 days, a collections letter will follow. Treasurer will preview the key terms of the collections letter.
- 4) 120 days past due: Club Treasurer will mail the standard collections letter via certified mail requiring a signature.
- 5) Member can remain in good standing with one of the following two payment options:
 - a. Bring account current within 30 days of written notification
 - b. Agree to a 12 month payment plan and return signed agreement and first payment within 30 days of written notification. Member will also be required to keep account current for any new ice contracts.
- 6) Consequences for member's failure to fulfill the terms of their financial obligation to the St. Paul Figure Skating Club are as follows:
 - a. St. Paul FSC will file a report with U.S. Figure Skating as a MEMBER NOT IN GOOD STANDING which carries significant consequences. See below from U.S. Figure Skating.
 - i. USFS Rule Book MR 8.07 – "Member clubs must submit to U.S. Figure Skating Headquarters any time during the current registration year a list of those members not in good standing with said club. Such members will be flagged in the U.S. Figure Skating database until such financial matter has been resolved. Outstanding financial obligation is the only valid reason for submitting a member on this list."
 - ii. As per USFS Bylaws Article XXI A. a person must be a member in good standing of a USFS member club to participate in U.S.

Figure Skating Activities including (but not limited to) (i) “the opportunity to compete in competitions, take tests and participate in carnivals and exhibitions sponsored by U.S. Figure Skating.”

- b. Additionally, St. Paul Figure Skating club membership will be revoked and skater(s) will not be able to contract for ice, or buy walk on ice, and voting rights as a club member will be suspended until member has entered into a payment plan in good faith or the balance outstanding is paid in full. A late or missed payment under the agreed upon payment plan will be considered a breach of good faith and will put status as a member in good standing at risk.
- c. For coaches, coaching privileges will also be suspended until past due account balance is paid in full and account is current on any new ice contracts. Once account is in good standing, coach may submit application to the Skating Director for guest or staff coaching privileges.

Example of Standard Collections Letter



November 6, 2015

Dear < Name >,

Your statement is enclosed and your ice contract balance due remains seriously delinquent. We do not want to lose you or your child as a St. Paul Figure Skating club member. Please act now to resolve this matter and pay your balance in full within the next 30 days.

If you are experiencing financial hardship, we will work with you to set up a monthly payment plan that will pay off your balance over the next twelve months. Your monthly payment plan schedule is enclosed. If you agree to the monthly payment, please sign and return with your first payment within 30 days. You will also be required to keep your account current for any new ice contracts.

If you fail to fulfill the terms of your financial obligation to the St. Paul Figure Skating Club, we will file a report with U.S. Figure Skating as a MEMBER NOT IN GOOD STANDING which carries significant consequences. See below from U.S. Figure Skating.

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As per USFS Bylaws Article XXI A. a person must be a member in good standing of a USFS member club to participate in U.S. Figure Skating Activities including (but not limited to) (i) “the opportunity to compete in competitions, take tests and participate in carnivals and exhibitions sponsored by U.S. Figure Skating.”

Additionally, your St. Paul Figure Skating club membership will be revoked and your skater(s) will not be able to contract for ice, or buy walk on ice, and your voting rights as a club member will be suspended until you have entered into a payment plan in good faith or the balance outstanding is paid in full. A late or missed payment under the agreed upon payment plan will be considered a breach of good faith and will put your status as a member in good standing at risk.

For coaches, your coaching privileges will also be suspended until your account balance is paid in full and your account is current on any new ice contracts. Once your account is in good standing you may submit your application to the Skating Director for guest or staff coaching privileges.

You can stop this from happening. You still have choices that will resolve this situation including:

1. Mail in your balance due in the enclosed envelope by December 10, 2015
2. Mail in your first payment (along with your signed agreement) per the attached monthly payment plan by December 10, 2015

We value you and your skater(s) and to ensure consistency and fairness to all club members, we must honor the terms of our ice contracts.

Respectfully,

St. Paul Figure Skating Club

Karen Hartje, Treasurer

Note: See below for Example Payment Schedule for account that is \$6,000.00 past due: Each collections letter and payment plan will be customized for the actual past due balances.

Beginning Balance	Minimum Payment Due	Due Date	Ending Balance
\$6,000.00	\$500.00	12/10/2015	\$5,500.00
\$5,500.00	\$500.00	01/10/2016	\$5,000.00
\$5,000.00	\$500.00	02/10/2016	\$4,500.00
\$4,500.00	\$500.00	03/10/2016	\$4,000.00
\$4,000.00	\$500.00	04/10/2016	\$3,500.00
\$3,500.00	\$500.00	05/10/2016	\$3,000.00
\$3,000.00	\$500.00	06/10/2016	\$2,500.00
\$2,500.00	\$500.00	07/10/2016	\$2,000.00
\$2,000.00	\$500.00	08/10/2016	\$1,500.00
\$1,500.00	\$500.00	09/10/2016	\$1,000.00
\$1,000.00	\$500.00	10/10/2016	\$500.00
\$500.00	\$500.00	11/10/2016	\$0.00

I agree to the above payment terms to pay off the outstanding balance owed to the St. Paul Figure Skating club. I agree to remain current on any new ice contracts entered into with St. Paul Figure Skating Club.

<Parent Name>

Date