



# LOUDOUN SOCCER

## TRAVEL SOCCER FINANCIAL POLICIES

### 1.0 PURPOSE

The procedures and practices contained within this document are designed to clearly outline all Loudoun Soccer policies for the Club's Travel Soccer program. These policies and procedures are based on comparable practices of neighboring Travel Soccer Programs and are in line with what is considered reasonable and customary.

This policy document is designed to accomplish the following key points:

- Ensure awareness and clear understanding of the financial commitment in accepting an invitation to join a Loudoun Soccer travel team.
- Outline the limited scenarios where a portion of travel player fees might be refunded
- Ensure awareness of penalties associated with players who are behind in the payment of fees; and resulting penalties to a player's team
- Ensure the fair and equitable enforcement of a consistent guideline for the granting of refunds
- Provide the appropriate level of business controls to ensure that the Club's finances are not jeopardized
- Ensure awareness of the need to pay all travel coaches and trainers through Loudoun Soccer, with the exception of reimbursement of expenses for tournament travel expenses or equipment purchases

### 2.0 BACKGROUND ON POLICIES

When a player and player family accept an invitation to join a Loudoun Soccer Travel Team, the player takes a spot that could be offered to another qualified player. Loudoun Soccer invests a significant amount of time running tryouts for each team, and evaluating players that are a best fit for each team. If, after accepting an invitation to join a Loudoun Soccer Travel team, the player withdraws from the team, Loudoun Soccer's ability to replace the annual player fee of that player is uncertain as most other qualified players have accepted offers from other teams in other clubs. There is significant cost to a coach and to Loudoun Soccer in attempting to hold additional tryouts; communicating with players and parents regarding team changes etc. Additionally, there is significant cost and performance impact on a team as the players that did not receive the offer to join will likely join another team and will not be available to join at a later date. All Leagues in which Loudoun Soccer participates have limitations on the number of player moves/changes which can be made.

As such, Loudoun Soccer makes all offers to travel players for a seasonal year and fully expects players to sign a commitment letter for the full seasonal year. Accordingly, subject to the refund eligibility conditions set forth below, Loudoun Soccer, the player, and the player's family agree that the total annual player fee is a reasonable estimate of the amount of damages that Loudoun Soccer would incur if a player were to depart early, and that such amount of liquidated damages is fair and reasonable and does not act as penalty to the player or player family.

Loudoun Soccer offers a sports program that is extraordinarily dependent upon the weather and the resulting impact on field conditions. The weather conditions in any particular season (summer/fall/winter/spring) are clearly beyond the control of the Club. Loudoun Soccer is a non-profit community based organization; and fees are set to minimally cover costs. The majority of costs exist irrespective of field and weather conditions. As such, very best efforts are made to move practices and games when fields are closed, with the goal of delivering programs as outlined. However, in a season with extensive weather related outages and delays Loudoun Soccer may not be able to make up all sessions. This policy documents how/when make ups will be held and financial policies relating to weather cancellations.

## **2.1 General**

As outlined above, acceptance of an invitation to join a Loudoun Soccer Travel Team is a commitment to the Loudoun Soccer Travel Program for the 10-month seasonal soccer year. Loudoun Soccer commits to providing the staffing, fields, and overall player development for a 12-month period. Expenses of the Club are incurred accordingly, with many expenses incurred in advance. As such, only in special situations will the Loudoun Soccer Program consider refunding any portion of the annual Player Fee.

## **2.2 Refund Eligibility**

Any player meeting any one or more of the three criteria outlined below is eligible for a partial refund equal to a percentage of their annual Player Fee:

- Any player who incurs a serious injury lasting no less than three (3) consecutive months in duration during the July through June timeframe is eligible to receive a refund. Eligible Players missing three (3) consecutive months of play during the July through June timeframe will be entitled to a refund equal to 15% of their annual Player Fee. Eligible Players missing two separate periods of no less than three (3) consecutive months of play during the July through June timeframe will be entitled to a refund equal to 30% of their annual Player Fee. Under no circumstances will an injured Player be entitled to a refund greater than 30% of their annual Player Fee.

A player that submits a refund request due to injury OR due to relocation will be removed from the team roster when the refund request is received. If an injured player desires to remain on the team roster they should not apply for a refund (as the player continues to hold a slot on the team and it is assumed will return to play). Injured players are expected to continue to attend team events (players should discuss practice attendance with a coach but should attend all games). The team coach may be involved in working with the injured player to plan rehab work; and in developing special training plans that work the player back into rotation. The player may miss some training events but the coach will in all likelihood have added work in assisting the player in rehab efforts and working the player back into team may formation.

- Player Families who relocate outside of the Northern Virginia league geography prior to October 1 will be entitled to a refund equal to 15% of their annual Player Fee. Any Player Family who resides in our league playing area as of October 1 of any given year will not be entitled to any refund due to relocation. Our league affiliations can be found on the Loudoun County website (CCL, NCSL, WAGS, ODSL, etc).
- In the event a Player accepts an invitation to join a Travel Team and subsequently pays the current (or greater) portion due of their annual Player

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 any and all monies paid as contribution toward their annual Player Fee obligation.

### **2.3 Refund Request Submittal and Requirements**

All Player Fee Refund Requests must be submitted in writing and signed by one of the Player's Parents or Legal Guardians. Completed and signed Refund Requests should be submitted to the Loudoun Soccer Travel Program Manager, with copies sent to the Travel Director and the Player's Team Manager. All Refund Requests must include support documentation as defined via this Policy.

Whenever possible, Player Families should attempt to file Refund Requests prior to the end of the fall or spring Seasons. Refund Requests will only be considered if submitted with appropriate support documentation no later than two weeks following the Team's last scheduled regular season League Play game (fall or spring season). Refund requests submitted after two weeks following the last scheduled regular season League Play game will not be considered for approval.

Any refund requests submitted due to relocation outside of our league playing area; or release of one's roster spot due to injury, must be accompanied by an email or written request signed by the Player and Player's Parent or Legal Guardian.

When applying for an injury related refund, the player 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. Any player that submits a refund request due to injury will be released from the team roster but may reapply/tryout for the team once the injury has sufficiently healed. A spot on the team is not guaranteed if a player leaves the team.

### **3.0 FINANCIAL POLICIES AND OBLIGATIONS**

The following financial policies are in effect for all Loudoun Soccer players and player families. Any policy questions should be directed to the Travel Program Manager.

- All players and player families are responsible for remaining in good financial standing with the Club and Team. Club fees may be paid over time by selecting the time payment option (4 or 9 month time period) during player registration. If the credit card used for payment is stolen, expired, or denied, it is the player family's obligation to notify the Travel Program Manager and provide a new credit card number. If a card is declined for monthly payment, either the Travel Program Manager or Loudoun bookkeeper will contact the family to get a new valid card number. **The family has 5 business days to provide a new card number before the Team Manager, Team Treasurer and Team Coach will be notified** of the difficulty, and their assistance will be requested. For any family that does not want to pay by credit card, the registration system will also accept payment by direct deduction from their bank account. Families that do not want to pay by credit card or eCheck may contact the Travel Program Manager. A limited number of exceptions may be considered, however we encourage all families to use the payment methods available. If an alternate payment method is arranged a credit card must be supplied

and will be charged if payment is more than five days past due. **Any player that is more than 30 days behind in payment of Club or team fees may be suspended from play (practices, games, tournaments and events).**

- Loudoun Soccer recognizes that families take vacations, travel on holiday weekends which may overlap with team tournament events, have family celebrations such as weddings, religious ceremonies, school events, or other sports obligations (including playing high school soccer) which may interfere or overlap with team plans. This includes team camp, team games, team practices, and team tournaments. **Players and player families should be aware that no portion of fees will be returned or credited back for team events a player is unable to attend, with no exceptions.**
- Families that share expenses between multiple parties (including separated and divorced families, shared custody situations, grandparents or friends that assist with fees, etc.) are welcome to come up with the best approach between them for sharing expenses. However, Loudoun Soccer will not be responsible for collecting fees from multiple parties. **ONE primary party must be responsible for registering a player and paying Club fees for that player. Loudoun Soccer will interact only with that primary party.**
- **All players must be paid in full (both Club and Team accounts) to be able to attend tryouts for the next seasonal year for any team (including their current team).**
- Loudoun Soccer occasionally moves players between Loudoun Soccer teams prior to the start of the Fall or Spring season. These moves may be due to players unexpectedly leaving a team due to injury or family relocation; or due to player developmental reasons. If an intra-Club move is made from one Loudoun Soccer team to another, incremental fees will be due if the annual cost of the new team is greater than the annual cost of the original team. In this case the annual difference between the cost of playing for the new team versus the old will be calculated, and pro-rated based on the number of months the player will play for the new team. The incremental cost may be paid in one check or if on time payments the remaining months can be adjusted to reflect the new fees. Similarly, if a player moves to a team with annual fees less than the original team, the difference in fees will be calculated and pro-rated, with a refund/rebate back to the players account.
- Loudoun Soccer employs a large number of professional coaches and trainers. The majority of those coaches and trainers are employees of Loudoun Soccer; others are subcontractors. As an employer, Loudoun Soccer must report all wages, tips and other compensation paid to an employee or subcontractor by filing the required form(s) to the IRS. For this reason, **Loudoun Soccer teams (and/or 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. Teams are provided with a supplemental pricing sheet for each seasonal year to make it easy to anticipate fees for incremental services. Please contact the Travel Program Manager for additional information.

#### **4.0 FINANCIAL ASSISTANCE POLICIES:**

Loudoun Soccer is committed to ensuring that all children have the opportunity to be active and

receive the benefits of participation in our program regardless of race, economic status and/or physical limitations. Loudoun Soccer's Financial Aid Program is available to players seeking to participate in our travel program who are in need of financial assistance.

Funds for this program are unfortunately very limited. Loudoun Soccer continues to seek additional sponsors and contributors to fund additional financial assistance. Any family aware of companies that may be willing to provide assistance contributions are encouraged to submit the information to our Sponsorship and Fundraising Manager.

#### **4.1 Eligibility**

All Loudoun Soccer travel team players are eligible to apply. Submission of an application does not guarantee assistance will be provided. Qualification will primarily be based on verified family income. **All families applying for assistance must submit income information for verification purposes.**

For the 2014-2015 seasonal year, the eligibility threshold will be an annual gross family income of \$65,000. For those families who do not meet the family income threshold, other factors such as unemployment or other financial hardships will be considered and must be outlined in detail on the financial assistance application.

All families applying for financial assistance must submit, for verification purposes only, one of the following:

- Free or reduced lunch documentation
- Medicaid documentation
- Most recent 1040 income tax return

Your application will not be processed without these documents.

#### **4.2 Multi-Player Family Discount**

Loudoun Soccer understands that families with four or more siblings that play soccer for the Club experience significant costs in paying for soccer fees.

To assist with this challenge, Loudoun Soccer has adopted a policy that waives the fee for the fourth player (and fifth, sixth or more) in a family. The fee waived is always the lowest program fee in a family's registration (thus if a family has four players, all in different programs the lowest Club fee is the fee waived first; if a fifth player the next lowest fee is waived). If four or more players participate in the Loudoun Soccer travel program, only the Club fee portion of fees can be waived. Any player that plays for free will still incur the Loudoun County Parks and Rec field fee, which is currently \$12.50, for the free players. The portion of fees allocated to the coach salary cannot be waived without negatively impacting coach compensation or impacting other player's fees.

Families with multiple players may need to contact the Loudoun Soccer office (Bookkeeper) for assistance in registering if players play in both Recreational and Travel programs.

#### **4.3 Application Process**

**Application Deadline for the 2014-2015 seasonal year is Thursday, July 1<sup>st</sup>. Applications must be complete, signed by manager and all required documentation supplied no later than July 1<sup>st</sup> to be considered for financial assistance.**

The financial assistance Application form is available on the Travel page at [www.LoudounSoccer.com](http://www.LoudounSoccer.com).

Families that experience a mid-season change in financial circumstances (medical emergency, loss of job, divorce are examples of a change in circumstances) may notify the Club and complete the Financial Assistance application at that time. There may not be funds available to assist during mid-year but families may apply. The application process is the same as above but the family must provide significant detail on the change in circumstances and the anticipated length of time assistance is required. Similarly, if a player is added to the roster after the application deadline date, the player family may still apply, noting this on their application. Again, financial assistance is limited.

**Please mail the completed application to:**

Bookkeeper Loudoun Soccer P.O Box 1358 Leesburg, VA. 20177
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**Application Review:** Applications will be reviewed by the following committee:

- President
- Vice President
- Treasurer

#### **4.4 Notification**

Notification of the committee's decision will be sent to the applicant. With the approval notification the player family will be provided with a registration discount code which can be used for player registration. If the player has already registered and initialized payment, the approved amount can be credited to the account.

#### **4.5 Terms and Conditions**

- **Financial assistance is for the full seasonal year.**
- **Applicant must reapply each seasonal year.**
- **All families awarded financial assistance will be required to volunteer a minimum of 10 hours each season (fall and spring). Families that have not completed fall volunteer hours will not be permitted to participate in winter or spring season activities until the hours are worked. Loudoun Soccer has an extensive number of opportunities for volunteers. High school aged players receiving financial assistance must complete all 20 volunteer hours prior to January 30<sup>th</sup>.**

#### **5.0 WEATHER RELATED DELAYS/CANCELLATIONS:**

Loudoun Soccer offers a sports program that is extraordinarily dependent upon the weather and the resulting impact on field conditions. The weather conditions in any particular season (summer/fall/winter/spring) are clearly beyond the control of the Club. The majority of Club expenses are committed irrespective of weather related closures, and for that reason it will be a

rare circumstance when the Club is able to reimburse or credit any fees for weather related closures.

Our specific policies related to weather closures:

- For in season closures (spring and fall) for teams with paid coaches, each schedule assumes a few closure events. In very wet seasons with an exceptional number of rain outs, the Club will provide best efforts (as will coaches) to move some events to alternate fields. Due to the large number of teams, the Club will need to rotate moves between teams. Due to the complex and tight scheduling of fields it is not possible to offer make ups for most missed practices.
- For teams with trainers, the team should make a best effort to make up trainer sessions. The team has the entire season to make up missed training sessions. The Club cannot guarantee that all players can attend a makeup session – trainers should ensure more than 50% of the team is available for the makeup event. In very wet seasons teams with trainers that are not able to complete all sessions may result in a credit to the team. This credit may be used to help pay for events requiring team fees (tournaments).
- For supplemental training events (extra paid coach sessions beyond the base training plan) the team coach will have the entire seasonal year to make up sessions. In other words if the team purchased 20 training sessions over the winter and 8 of them are cancelled due to weather, the coach has through the end of the seasonal year in June to make up the 8 reschedules. It is the responsibility of the team coach, the team manager, and the team treasurer to ensure all missed incremental sessions are made up. Refunds will not be made to players due to missed incremental sessions.

## **6.0 TEAM FEES:**

Loudoun Soccer travel players pay Club fees to Loudoun Soccer to cover most services. The Club fees for each seasonal year are posted on the Loudoun Soccer website each May prior to tryouts. Fees vary by age group and level of play. Fees are set for the entire seasonal year (and as stated many times, accepting a slot on a Loudoun Soccer travel team obligates a player for the entire fee) but when registering a player family may accept time delayed payments (initial payment plus 3 or 8 incremental monthly payments). However, in addition most travel teams will set up a team bank account to use for payment of supplementary expenses. These expenses include tournaments attended by the team (each tournament has an associated registration fee ranging from \$375-\$1500 dependent upon tournament); to pay coach travel expenses to attend the tournament; to pay for supplemental league fees (beyond the primary league covered in Club fees); to pay for team coaching equipment/gear; to pay for uniform costs; and to pay for team parties or events. Each team will provide a team budget to player families and will also provide an estimated schedule of when payments are due (thus all travel players pay CLUB FEES and TEAM FEES). Loudoun Soccer travel 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. Specific to team fees:

- The travel team manager and treasurer are responsible for preparing a team budget for the team, and sharing it with the team, along with estimates for the total per player cost per year and a schedule of when payments will be due.
- The travel team manager and treasurer are responsible for working with the coach to prepare the Travel Pre-Tryout form, which estimates all expenses (both Club fees and Team fees) that player families will pay. It should be recognized that this is an estimate only to provide families with a range prior to trying out for a team.
- **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).**

## **6.1 Delinquent Fees**

Loudoun Soccer instituted a delinquent fee policy to ensure that each member of the team fulfills its financial commitment to the Club and to the team. Coach salaries are based on both the base training plan for each team plus the supplementary services agreed in the PreTryout worksheet. As such, teams must pay the Club incrementally to compensate the coach. Any player family that is behind in payment of fees thus impacts the ability to pay the Club (and pay the Coach) and impacts the team's ability to register for tournaments.

Treasurers have been asked:

- To be responsible for monitoring that every player has registered for the team following offer letters extended at tryouts. If an additional player is offered a spot on the team at a later date, it is again each team's responsibility to ensure all players are registered promptly with Loudoun Soccer.
- To provide monthly reports to team parents including the names of each family and family's current payment status. The report will serve as an update and reminder as to how much money is in the account and the payment status of each of the families.
- If a family falls behind by two payments, the team treasurer will re-calculate the team fees and the outstanding balance will be divided evenly between the remainder of the family's on the team. A child whose family is behind in team fees will not be considered for financial assistance for the following season until the family's financial commitment has been satisfied. Any child whose family has not fulfilled their financial commitment to the team will be prohibited from participating in Winter Training and Travel Team Tryouts.
- If the team subscribes for additional services by asking the Club to launch supplemental registration events to pay for additional team training; incremental league play; tournaments; or any other event, AND a player on the team either fails to register or registers and defaults in payment, the remainder of the team will be responsible for incremental fees to cover the cost of the player in default.
- Team are reminded that in no circumstance may a coach be paid directly by the team for any other reason other than reimbursement of travel or equipment expenses. Teams that pay a coach directly for coaching services or extra training may be suspended by the Club and will be liable for any IRS penalty payments levied on Loudoun Soccer as a result.
- In accordance with VYSA policy, approved April 2012, players may be released by the team for non-payment of club or team fees. Team may release player from the team roster for failure to meet financial obligations as outlined in VYSA Registration Manual (5.27).

## **6.2 Reimbursement of Coach Travel Expenses**

This policy applies to any Loudoun Soccer travel teams with a paid coach. Loudoun Soccer travel teams are only expected to reimburse reasonable actual expenses for their paid coaches.

- Hotel Expenses:

A Loudoun Soccer paid coach is 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 room 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. The daily meal expense allowance can't be rolled over into the next day. The daily limit is a maximum and not a per diem (receipts are required).

- Personal Vehicle Use for Travel:

Loudoun Soccer paid coaches traveling to a tournament, State Cup, or League game outside of the Winchester-Baltimore-Fredericksburg radius (any location more than 100 from Loudoun Soccer Park) are eligible for 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 (using the non-profit mileage rate). To find out the current IRS non-profit rate please visit [www.irs.gov](http://www.irs.gov). Neither Loudoun Soccer nor the Loudoun Soccer travel team, are responsible for damages to a coach's personal vehicle during such trips. 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.

Note: When possible Loudoun Soccer encourages coaches to travel with the team in an effort to reduce the expenses on the team budget. However, if a team is traveling to a tournament where the driving time is estimated to be in excess of 7 hours; and the coach prefers to fly rather than drive then teams should honor the coach request if at all possible.

- Airline Travel

If traveling by air to a tournament, the coach is expected to book his/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 the 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 directly so he may use 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 not charged to the team (until arrival at the location when only the coach's individual expenses are covered).

- Rental Car

If the team has traveled by air to a tournament, the coach may rent a car. The team will reimburse the coach for the price of the car rental. When renting a car, the coach should select a mid-size car, unless he/she will be transporting more than two (2) individuals during the time of the tournament, at which time a full-size rental is permissible.

- Coach Reimbursement

Within 15 days of completing the trip, the coach must submit the travel reimbursement form and all receipts to the team treasurer for reimbursement. Original receipts should be provided where available.

### **6.3 Supplementary Team Registration Events**

Every travel team will determine if they desire to ask Loudoun Soccer to launch incremental registration events on behalf of the team. These incremental registrations may be used by

the team to collect payment from player families for tournaments; winter league play; additional training services beyond the base plan, etc.

When this request is made, Loudoun Soccer will launch the team event under terms requested by the team manager and treasurer. Funds from registrations for this event will be kept in a virtual team account specific to each team.

- If the team uses collected funds to register for a tournament (using the Club credit card or check) and the tournament is cancelled; the Club will not reimburse the team for the cancelled event – the cost still resides with the individual team. If however, the cancellation results in a pro-rated refund, the refunded amount will be returned to the team account.
- It will be the individual team's responsibility to ensure all player families register for each event. Each team will be given a login account for the registration system so registrations may be tracked.
- FUNDRAISING – If teams use fundraising events to reduce the fees of a financial assistance player; or to reduce the overall base cost of Club fees for all players; or to reduce the cost of supplemental registration events, the team treasurer may submit payment for the team to the Travel Program Manager. This payment will be applied to team costs and fees can be reduced by use of a coupon code (or by setting the registration cost assuming a budget number committed by the team)/

## **7.0 HIGH SCHOOL/SENIOR TEAM POLICY**

Loudoun Soccer has adopted the following approach for U18/U19 (high school senior) Travel teams that do not play at the Elite or Premier level (this approach does not apply to Red or Black teams). This new approach reflects many years' experience with U18/19 teams, and it strives to provide a more realistic and positive environment for players.

- Loudoun Soccer assumes that all U18/19 teams will play a complete year of soccer (and will continue to play in the spring season despite high school soccer and other senior related activities). A complete year's soccer programming includes the requirement for complete payment of each player's registration fees.
- However, for each U18/19 team, if a majority of the team decides to forgo soccer activities ("opting out") past March 1, 2014, the team must inform Loudoun Soccer as soon as that decision is made, but no later than December 15<sup>th</sup>.
- Teams that opt out must cease all activities by March 1, 2014. This includes training, league play, tournaments, and other organized activities involving any Loudoun Soccer staff. Teams can end earlier than March 1st if they decide they don't want to train over the winter or conduct other soccer activities.
- Teams that opt out will receive a reduced registration fee to reflect the decreased activity level. The reduced fee will be applied as a refund to pre-paid fees in the amount of 15% of seasonal fees. If all team activities cease prior to the end of December (no winter activity) the refund to pre-paid fees will be 20%. This fee accounts for costs needed to keep a team in place regardless of the duration of activity, and it also reflects Loudoun Soccer's need to commit to the coaching staff for the full soccer year.
- Loudoun Soccer encourages ALL U18/U19 teams to donate any monies left in the team account or any refunds from cessation of activities to the Club. The team may

specify how they would like the funds spent or may earmark donation amounts to a new rising U9 team or to a needy player family.

- If a U18/19 team wishes to conduct \*any\* soccer activities past March 1, then the team's players must pay their full registration fees regardless of the nature or frequency of the activities.

## 8.0 **ENFORCEMENT**

Each Player Family, the Loudoun Soccer Travel Program Manager, the Technical Director, the Travel Director, and the Loudoun Soccer Financial Director and Bookkeeper are responsible for complying with this Refund Policy.