Mazenod Football Club – Financial Policy (2025)

Purpose

This Financial Policy outlines Mazenod Football Club's approach to player registration fees, refunds, discounts, and payment arrangements. The purpose of this policy is to ensure **fairness, transparency, and accountability** in the management of club funds across both the **Season Program** and **Off-Season Program**.

All players, parents, and guardians are responsible for familiarising themselves with this policy prior to registering.

1. Season Program Policies

1.1 Refund Policy

Mazenod Football Club makes every effort to assign all players to teams appropriate for their age and skill level. However, there are times and circumstances under which this is not always possible, resulting in either the club or player being de-registered.

As a club, we incur costs at various stages throughout the year, not only during the formal season but also throughout the pre-season and post-season period. Our refund policy outlined below takes into account these financial implications and, we believe, provides a fair balance between the interests of players/parents and the club.

The diagram below illustrates the breakdown of the football season for the purposes of calculating player fee refunds.

For the purposes of this policy the full season length is defined as beginning 8 weeks prior to the start and ending 4 weeks after the FV fixtured season. This represents an overall period of 32 weeks.

- Where, at any time, the club is unable to offer a player a place in a team due to either there being insufficient numbers or excess numbers will be entitled to a Full Fee Refund.
- A player who withdraws for any reason after having paid the deposit only (i.e. during 6 weeks prior to pre-season) and prior to the start of pre-season training will be entitled to a refund of half the deposit paid.
- A player who withdraws for any reason during the 8-week pre-season training period will be entitled to a partial refund in the following circumstances:
    - Where only a deposit has been paid, a refund of 25% of the deposit paid;
    - Where the full fee has been paid, a refund of 50% of the total fees paid.
- Where a uniform has not been issued to the player and/or the club receives a refund of FV/FFA fees, these amounts will be added back to the partial refund amount. In cases where discounted fees have been paid by the player only the relevant percentage of uniform and/or FV/FFA fees will be added back. For example, where a female player has paid half-priced fees (partially subsidised by the club), only half the uniform cost and/or FFV/FFA fees would be added back to the refund.
- A player who withdraws for any reason from the start of the FV fixtured season but BEFORE the mid-point of the FV fixtured season (i.e. before round 9 of junior season) will be entitled to a Partial Fee Refund, calculated as follows:
    - Full player fees paid
    - Less: 50% non-refundable amount
    - Less: FV/FFA fees incurred Less: Uniform costs incurred
      = Net fees paid
    - Less: proportion of net fees paid applicable to the number of weeks (in whole or part) completed during the FV fixtured season + post-season (as defined above), calculated as:

- Net fees paid / 24-week season x No. weeks (whole or partial) the player remained at the club.

Examples of partial fee refunds:

Player leaves the club 6 weeks into the FV fixtured season:

	Miniroos Player	Junior Player
Full player fees paid	$ 1,000	$ 1,250
Less: 50% non-refundable component	$ (500)	$ (625)
Less: FV/FFA registration fees	$ (75)	$ (118)
Less: Uniform costs	$ (90)	$ (130)
Net fees paid	**$ 335**	**$ 377**
Less: Share of club overheads*	$ (84)	$ (94)
Partial Refund	**$ 251**	**$ 283**
** calculated as:*	*Net fees paid / 24 weeks * 6 weeks*	

- A player who withdraws for any reason AFTER the mid-point of the FV fixtured season (e.g. after round 9 of the junior season) will not be entitled to a fee refund.
- In exceptional cases involving extenuating circumstances the Mazenod FC board may consider adjusting the refund specified in this policy and either increasing or decreasing the calculated refund amount. Examples of exceptional circumstances may include (but are not limited to):
    - Serious injury to the player while participating in a club-sponsored training session or match.
    - Serious illness to the player.
    - Player or player's family permanently moving to live in another region outside Greater Melbourne, interstate or overseas.
    - Significant financial hardship.
    - Serious misconduct by the player (as determined at the sole discretion of the club or by Football Victoria) in which case no refund will be provided.

Any player seeking an exception to the club policy will be required to provide written evidence/proof in support of the request (e.g. medical certificate)

1.2 Pro-Rata Fee Adjustment for Late Registrations

Mazenod Football Club is committed to ensuring fairness and transparency in our registration fee structure. This policy outlines the process for adjusting fees for players who register after the commencement of pre-season training in February.

Players who register within the first two months of pre-season training will be required to pay the full registration fee.

Players who register more than two months into the season will be eligible for a **percentage-based discount** on the full registration fee.

The applicable discount will be determined by the month of registration, as outlined in the accompanying diagram. This ensures a consistent and equitable approach for all late registrations.

This policy applies to all age groups and divisions, unless otherwise specified by the committee.

Season 2025

FEBURARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER
Full Fee	Full Fee	10% off	20% off	30% off	40% off	70% off	FV reg fee and registration into Off Season Program
1100	1100	990	880	770	660	330	FV reg fee and registration into Off Season Program
1200	1200	1080	960	840	720	360	FV reg fee and registration into Off Season Program
1350	1350	1215	1080	945	810	405	FV reg fee and registration into Off Season Program

1.3 Payment Plan Policy

To support families and individuals in managing registration fees, Mazenod Football Club offers flexible payment plan options. This policy outlines the terms and conditions under which payment plans are offered and managed.

- The Club offers both 3-month and 4-month payment plan options for registration fees.
- From April onwards, only the 3-month plan will be available, and all payments must be completed by **no later than the end of August**.
- Regardless of payment frequency (monthly, fortnightly, or weekly), the **first installment must be paid prior to the player participating in any matches or tournaments**.
- Any requests for payment plans must be submitted via emailing admin and approved by the Club Treasurer or designated committee member.
- If a player (or their guardian) misses a scheduled payment, the club **reserves the right to suspend** the player's participation in training and competitions until the overdue instalment has been paid.

1.4 Sibling Discount

To support families with multiple players, the following discount structure applies:

- **1st child:** Full fee (100%)
- **Each additional child:** 10% discount

1.5 No Fee Transfers or Credits Between Seasons

Mazenod Football Club is committed to maintaining financial transparency and fairness while ensuring responsible management of club funds. This policy outlines that fees paid for one season are not transferable or credited toward another season.

- Registration fees are strictly tied to the season in which they are paid.
- No credits, refunds, or carry-overs of fees will be permitted between seasons, regardless of the reason for a player's absence (e.g. injury, relocation, personal reasons).
- This is due to non-refundable costs the club incurs at the start of each season, including but not limited to:
  - Football Victoria (FV) registration fees
  - Uniform purchases and printing
  - Operational and facility-related expenses
- This policy applies across all age groups and divisions.
- Players who are unable to participate in a season after registration may be eligible to apply for extenuating circumstance review at the board's discretion; however, the default position is no rollover or credit of fees.

2. Off-Season Program Policies

2.1 Refund Policy

- **Before training commences:** Full refund available upon written request.
- **After training commences:** A **pro-rata refund** may be offered, depending on timing and sessions attended.
- **Within the final 4 weeks** of the program: No refunds will be issued.

2.2 Sibling Discount

To support families with multiple players, the following discount structure applies:

- **1st child:** Full fee (100%)
- **2nd child:** Full fee (100%)
- **Each additional child:** 10% discount

3. Volunteer and Sponsorship Discounts

3.1 Volunteer Discount Policy

The Club recognises the contribution of parent volunteers who actively support operations during the season or off-season.

- Volunteer discounts are not applied upfront but **refunded at the end of the season** once contributions are completed.
- The refund amount (e.g. $100) will vary depending on the **role and level of commitment**.
- Volunteer roles may include Team Manager, event support, canteen assistance, or club operations.
- The Club reserves the right to review and approve eligibility for all volunteer discounts.

3.2 Sponsorship Discount Policy

Parents or families who sponsor the Club may be eligible for a registration discount or benefit.

- Sponsorship arrangements are assessed **on a case-by-case basis** by the Club Committee.
- For sponsorship enquiries, please contact **info@mazenodfootballclub.com.au**.
- For further information go here: https://www.mazenodfootballclub.com.au/sponsorship/

4. Review and Governance

This Financial Policy is reviewed annually by the **Mazenod Football Club Board** to ensure ongoing fairness, compliance, and sustainability. Amendments may be made in response to financial, operational, or regulatory changes.