

## HRCA PAYMENT POLICY

*Effective as of December 1, 2021.*

Hampton Roads Chess Association (“HRCA”) is a 501(c)(3) nonprofit organization, and all fees collected go back to fulfilling our mission in the Hampton Roads region. We keep our rates as low as possible and offer convenient monthly payment plans for our classes. HRCA’s fiscal year runs September 1 - August 31.

### **COMMUNITY CHESS CLASSES AND CLUBS:**

HRCA is now billing in *Quarterly* 12-week sessions, with a firm registration closing date to ensure enough students and staff for each session. The new procedures allow our families to make payments only while they are actively participating in a session. You may choose to either pay for the session in full or split it over three monthly payments. **Automatic payments may now be set up for your recurring invoices!**

HRCA reserves the right to allow mid-session joins based on player experience and class availability.

**We ask that invoices are paid by the 15<sup>th</sup> of the month.** Invoices not paid within four weeks of the invoice date will incur a 5% late fee. HRCA memberships, USCF Memberships, and ChessKid accounts are one-time fees paid annually. Please see our refund policy.

### **Invoice dates:**

**Fall Session:** September 1st, October 1st, November 1st

**Winter Session:** December 1st, January 1st, February 1st

**Spring Session:** March 1st, April 1st, May 1st

**Summer Session:** June 1st, July 1st, August 1st

### **SCHOOL CHESS CLASSES AND CLUBS:**

Your school club coordinator will announce the tuition and fee schedule.

### **EVENTS (INCLUDING TOURNAMENTS AND WORKSHOPS):**

These are one-time payments and are in addition to any classes/clubs. Payment in full is required prior to the event.

### **CHESS CAMPS:**

Payment information is TBD.

**ALL invoices MUST be paid in FULL to be eligible for future program registrations and HRCA scholarships.**

## HRCA REFUND POLICY

*Effective as of December 1, 2021.*

We think you'll love our programs, but we also know that life throws us surprises. If you need to withdraw for any reason, please reach out to us first at [hrca@hrchessclub.org](mailto:hrca@hrchessclub.org) to see if we can find a different class, event, or other accommodation for you. If you still wish to withdraw, please let us know as soon as possible. HRCA offers both refunds and fiscal year program credits (September 1-August 31). HRCA will refund via check, PayPal, or original payment method.

- Your effective date of cancellation is the date you notify HRCA that you want to cancel or withdraw. No-shows are not eligible for refunds or program credit. Exceptions may be made for extenuating circumstances.
- HRCA will refund any fiscal year program credits not used by August 31<sup>st</sup> via check, PayPal, or original payment method, less a 10% administrative fee.
- Donations made above the cost of registration are not eligible for a refund or program credit.
- If HRCA cancels a session, program, or event, we will issue a full refund. Participants may instead transfer to another class or event by August 31<sup>st</sup> of the same fiscal year if one is available. No administrative fees will be charged.
- In the event of an unforeseen participant circumstance, HRCA staff may choose to offer a partial credit towards another class to be used by August 31<sup>st</sup> of the same fiscal year.

### **COMMUNITY CHESS CLASSES AND CLUBS:**

Refunds are **per** class or club, **per** session and applies to both payment plans and payments made in full.

***If you withdraw before Session 1 week begins***, HRCA will issue a full refund of the amount paid via check, PayPal, or the original payment method.

***If you withdraw before Session Week 7 begins***, you will be charged for any materials/licenses and weeks of classes/clubs held prior to cancellation notice. HRCA memberships, ChessKid, and curriculum (including digital media) are no longer refundable at this point in the session.

***If you withdraw after Session Week 7 begins***, no refunds or credits will be issued. Exceptions may be made for extenuating circumstances.

\*Session weeks begin on Mondays.

If you are on a monthly payment plan, we will adjust your invoice as necessary.

**SCHOOL CHESS CLASSES AND CLUBS:**

Notify your school chess program coordinator or HRCA at [hrca@hrchessclub.org](mailto:hrca@hrchessclub.org) of your desire to withdraw. Because School Chess programs vary in payment procedures, HRCA staff will determine amount of refund on a case-by-case basis.

**EVENTS (INCLUDING TOURNAMENTS AND WORKSHOPS):**

Participants may cancel up to 24 hours before the event time unless otherwise indicated. Cancellations less than 24 hours in advance will be subject to a 10% administrative fee to offset the registration costs incurred. Instead of this administrative fee, participants may choose to receive a PROGRAM CREDIT on their account towards another program/event to be used by August 31<sup>st</sup> of the same fiscal year.

No-shows without any notification are not eligible for a refund. Exceptions may be made for extenuating circumstances.

Donations made during registration above the entry fee are appreciated, but not refundable.

**SCHOLARSHIP PARTICIPANTS:**

Refunds will be returned to the scholarship fund first. If the amount of refund exceeds the scholarship amount used, you will receive a cash refund or credit for the difference.

*HRCA is unable to refund some items due to third-party subscriptions, licensing, custom orders, etc. These items may include membership fees, subscriptions, curriculum (including digital material such as Think Like a King and Coach Jay's), apparel, and other merchandise. Please note the refund cut-off date for these items.*