

HRCA PAYMENT POLICY

Effective as of August 13th, 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.

We ask that invoices are paid within two weeks of receipt. 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.

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 classes/clubs. Payment in full is required BEFORE the event begins.

CHESS CAMPS:

Payment information is TBD at this time.

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

HRCA REFUND POLICY

Effective as of August 13th, 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 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. HRCA offers both refunds and fiscal year program credits (September 1-August 31).

- 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.
- HRCA will refund any fiscal year program credits not used by August 31st 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 via check, PayPal, or the original payment method. Participants may instead transfer to another class or event by August 31st 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 31st of the same fiscal year.

COMMUNITY CHESS CLASSES AND CLUBS:

Refunds are **per** class or club, **per** session

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

If you withdraw after registration closes but before Session Week 3 begins, HRCA will refund the amount paid, less a 10% administrative fee. Instead, if another class is available, you may transfer or receive a full PROGRAM CREDIT towards a future HRCA class/event to use by August 31st of the same fiscal year.

If you withdraw during Session Weeks 3-6, you may receive a partial refund on class tuition only. HRCA memberships, ChessKid, and curriculum (including digital media) are no longer refundable at this point in the session. If you paid your session in full, you will receive a 50% refund on tuition. If you are on a monthly payment plan, we will determine whether you need an invoice adjustment or a partial refund. You may also choose to receive a PROGRAM CREDIT of the refund amount towards a future HRCA class/event to use by August 31st in the same fiscal year instead of a refund.

If you withdraw after Session Week 6, no refunds or credits will be issued.

SCHOOL CHESS CLASSES AND CLUBS:

Notify your school chess program coordinator or HRCA at hrca@hrchessclub.org of your desire to withdraw. Because School Chess programs vary in payment procedures, HRCA staff will determine refunds 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. Refunds may 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 31st of the same fiscal year. No shows are not eligible for a refund. Donations above the entry fee made during registration are 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 active memberships, 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.