13GEM SPORTING

Scholarship Payment Plan Policy

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Related Program: 13GEM Sporting Scholarship Opportunity Program
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PART I — PURPOSE AND PRINCIPLES

1. Purpose

13GEM Sporting recognizes that a family may qualify for a Scholarship Award but still need additional flexibility in paying its remaining tuition responsibility.

This policy establishes standards for allowing approved Scholarship recipients to pay their remaining family responsibility through an authorized Payment Plan when such an option is available.

2. Governing Principle

The Scholarship determines how much the family owes. The Payment Plan determines when the family pays it.

A Payment Plan does not alter the family's:

- Household size;
- Countable household income;
- FPL percentage;
- Scholarship percentage; or
- Scholarship eligibility determination.

3. Separate Administrative Functions

Scholarship eligibility and Payment Plan approval are separate administrative decisions.

A family may:

- Qualify for a Scholarship without requesting a Payment Plan;
- Request a Payment Plan after receiving a Scholarship;
- Be approved for a Payment Plan without receiving any additional Scholarship percentage; or
- Be subject to ordinary registration payment requirements if a Payment Plan is unavailable.

PART II — ELIGIBILITY FOR A PAYMENT PLAN

4. Scholarship Recipients

An approved Standard Scholarship, Hardship Scholarship, Annual Standard Scholarship Renewal, or Hardship Scholarship Renewal recipient may request a Payment Plan for the family's remaining financial responsibility when Payment Plans are available for the applicable program.

5. Payment Plans Are Not Automatic

Scholarship approval does not automatically create a right to a particular Payment Plan.

Payment Plans may depend upon:

- Program duration;
- Registration timing;
- Amount owed;
- Administrative feasibility;
- Payment-processing capabilities;
- Prior unresolved Payment Plan balances; and
- Other legitimate operational considerations.

6. Equal Administration

Payment Plan decisions should be based upon reasonable administrative criteria and should not be influenced by:

- Athletic ability;
- Team importance;
- Coaching preference;
- Personal relationships;
- Donor preference;
- Favoritism; or
- Other improper considerations.

7. No Additional FPL Test

A family should not ordinarily be required to undergo a separate FPL eligibility calculation merely to request a Payment Plan after its Scholarship eligibility has already been determined.

PART III — AMOUNT SUBJECT TO PAYMENT PLAN

8. Scholarship Applied First

The Scholarship must first be applied to eligible tuition.

The calculation sequence is:

1. Determine original eligible tuition;
2. Apply the approved Scholarship percentage;
3. Determine the family's scholarship-adjusted tuition responsibility;
4. Calculate the applicable registration fee;
5. Determine the family's total amount due; and
6. Apply the approved Payment Plan schedule to the amount authorized for installment payment.

9. Registration Fee

The current registration fee is:

6.25% of the family's scholarship-adjusted tuition amount owed at checkout.

The registration fee is not covered by the Scholarship.

The family remains responsible for **100% of the applicable registration fee**.

10. Registration Fee Calculation

The registration fee is calculated after the Scholarship is applied.

Scholarship-Adjusted Tuition × 6.25% = Registration Fee

The registration fee is rounded to the nearest cent using standard currency rounding.

11. Example

For a **$300 eligible program** with an approved **60% Scholarship**:

Original Tuition: $300.00

60% Scholarship: −$180.00

Family Scholarship-Adjusted Tuition: $120.00

6.25% Registration Fee: $7.50

Total Family Responsibility: $127.50

If an approved Payment Plan is used, the plan determines how the authorized amount is divided and when installments are due.

The Scholarship remains **60%**.

PART IV — SCHOLARSHIP OR DISCOUNTS

12. Scholarship and Discount Rule

For the same registration:

A family may use an approved Scholarship OR applicable registration discount(s), but not both.

Scholarships may not be stacked or combined with registration discounts such as:

- Multi-Child Discounts;
- Multi-Sport Discounts;
- Early Registration Discounts; or
- Other applicable registration discounts.

13. Payment Plan Is Not a Registration Discount

A Payment Plan is a payment-timing arrangement and is **not itself a registration discount**.

Therefore, an approved Scholarship recipient may use an authorized Payment Plan to pay the remaining Scholarship-adjusted family responsibility.

14. Family Election

If a family chooses applicable registration discount(s) instead of its Scholarship for a particular registration, the amount subject to any available Payment Plan will be determined according to the payment rules applicable to that registration.

Whether multiple non-scholarship discounts may be combined is governed by separate 13GEM Sporting discount rules.

PART V — PAYMENT PLAN TERMS

15. Written Payment Plan

An approved Payment Plan should be documented in writing.

The agreement should identify:

- Total amount subject to the plan;
- Number of installments;
- Amount of each installment;
- Due date of each installment;
- Payment method when applicable;
- Treatment of the registration fee;

- Consequences of missed payments; and
- Any other material payment terms.

16. Payment Schedule

The Payment Plan schedule may vary based upon the program and circumstances.

13GEM Sporting may establish reasonable schedules such as:

- Equal installments;
- Initial payment followed by scheduled installments;
- Monthly payments during the applicable program; or
- Another administratively reasonable arrangement.

17. No Interest

Unless a future written 13GEM Sporting policy expressly provides otherwise and applicable law permits it, Scholarship Payment Plans under this policy will not charge interest.

18. No Increase in Tuition Because of Scholarship Status

A family should not be charged additional tuition merely because it receives a Scholarship and uses an authorized Payment Plan.

19. Payment Processing Charges

If a third-party registration or payment system imposes a separate processing charge associated with installment payments, any such charge should be clearly disclosed to the family before the Payment Plan is finalized when reasonably practicable.

Such a processing charge is separate from the Scholarship percentage.

PART VI — REGISTRATION FEE AND INSTALLMENTS

20. Registration Fee Payment Timing

The 6.25% registration fee remains calculated on the family's Scholarship-adjusted tuition.

Whether the registration fee is:

- Paid in full at initial registration; or
- Included within an authorized installment arrangement

may depend upon the capabilities and rules of the registration/payment system.

21. Fee Calculation Does Not Change

Dividing payments into installments does not change the base used to calculate the registration fee.

The registration fee remains based upon the total Scholarship-adjusted tuition for the applicable registration, not upon the Scholarship amount and not independently recalculated as though each installment were a separate tuition award.

22. No Scholarship Applied to Registration Fee

The Scholarship percentage does not reduce the registration fee.

The family remains responsible for the full applicable registration fee.

PART VII — MISSED PAYMENTS

23. Missed Payment

A missed Payment Plan installment does **not automatically cancel the family's underlying Scholarship eligibility determination**.

Scholarship eligibility and compliance with a Payment Plan are separate matters.

24. Administrative Response

If an installment is missed, 13GEM Sporting may take reasonable administrative steps, including:

- Contacting the family;
- Confirming whether a payment-processing problem occurred;
- Establishing a reasonable cure date;
- Discussing a revised schedule when appropriate;
- Temporarily restricting future registrations;
- Requiring resolution of an outstanding balance before entering another Payment Plan; or
- Taking another reasonable action consistent with applicable registration policies.

25. No Automatic FPL Recalculation

A missed payment does not itself justify recalculating:

- Household income;
- FPL percentage; or
- Scholarship percentage.

26. No Automatic Finding of Misrepresentation

Difficulty making a scheduled payment does not by itself establish fraud or misrepresentation in the Scholarship Application.

27. Communication

13GEM Sporting should attempt reasonable communication concerning a missed payment before taking significant administrative action when circumstances permit.

PART VIII — FINANCIAL DETERIORATION AFTER AWARD

28. New Financial Hardship

A family's inability to maintain a Payment Plan may sometimes indicate that its financial circumstances have materially deteriorated.

If the family experiences a genuine unforeseen event that significantly changes its financial circumstances, it may request consideration under:

SOP-007 — Hardship Scholarship Policy.

29. Payment Plan Is Not a Substitute for Hardship Review

Administrators should not informally reduce the family's amount owed through a Payment Plan when the actual request is for additional Scholarship assistance.

A change in Scholarship percentage must occur through the applicable Scholarship eligibility or reconsideration process.

30. Existing Hardship Award

For a family already receiving a Hardship Scholarship:

Changes in financial circumstances occurring after a hardship award has been approved will generally be considered at the family's next registration cycle rather than resulting in a retroactive adjustment to an existing award.

Exceptions may apply in cases involving fraud, intentional misrepresentation, or failure to disclose information existing at the time of application.

A Payment Plan may still provide payment-timing flexibility for the existing family responsibility when administratively available.

PART IX — OUTSTANDING BALANCES

31. Scholarship Eligibility Versus Outstanding Balance

An outstanding prior balance does not change how household income or FPL is calculated.

Debt owed to 13GEM Sporting is not a deduction from countable household income.

32. Future Scholarship Application

A family with an outstanding balance may still submit a future Scholarship Application.

The existence of the balance does not by itself determine the family's financial eligibility.

33. Future Registration

13GEM Sporting may maintain reasonable registration policies concerning unresolved balances.

For example, an outstanding balance may affect:

- Ability to enter a new Payment Plan;
- Registration for a future program; or
- Required payment arrangements before participation.

Such restrictions are administrative/payment rules, not changes to the family's calculated FPL or Scholarship percentage.

34. Prior Payment History

Prior Payment Plan history may be considered when determining the terms or administrative feasibility of a future Payment Plan.

It should not be used to manipulate Scholarship eligibility.

PART X — PROGRAM PARTICIPATION

35. Participation During Payment Plan

An approved Payment Plan should identify whether participation may begin before the full balance has been paid.

Unless otherwise stated in the applicable program or Payment Plan agreement, approval of a Payment Plan does not itself waive program registration requirements.

36. Withdrawal

If a participant withdraws from a program, any refund, credit, cancellation, or remaining-balance determination will be governed by applicable 13GEM Sporting registration/refund policies and the written Payment Plan terms.

37. Program Cancellation

If 13GEM Sporting cancels a program, the family's account should be handled according to applicable cancellation/refund policies.

The Scholarship percentage itself does not create an independent cash entitlement.

PART XI — SCHOLARSHIP AWARDS ARE NOT CASH PAYMENTS

38. Tuition Reduction

A Scholarship Award represents an approved reduction in eligible 13GEM Sporting tuition.

It is not ordinarily a cash payment made to the family.

39. Payment Plan Does Not Create Cash Value

A Payment Plan does not convert a Scholarship Award into:

- Cash;
- A cash refund;
- A transferable credit;
- Compensation; or
- A payment owed directly to the applicant.

40. Unused Scholarship Amounts

Unused portions of a Scholarship do not automatically create a cash balance payable to the family.

Use of a Scholarship remains governed by the applicable award period, registration cycle, program eligibility, and Scholarship Opportunity Program policies.

PART XII — PAYMENT PLAN REQUEST

41. Family Request

A family requesting a Scholarship Payment Plan should provide:

Parent/Legal Guardian:

Application ID:

Program/Season:

Approved Scholarship Percentage:
________ %

Scholarship-Adjusted Tuition:
$____________________

Registration Fee:
$____________________

Total Family Responsibility:
$____________________

42. Requested Arrangement

Requested Number of Payments:

Requested Payment Frequency:

Requested First Payment Date:

Additional Relevant Information, if necessary:

Families should not be required to resubmit their entire Scholarship Application merely to request payment timing flexibility.

PART XIII — PAYMENT PLAN AGREEMENT

43. Approved Plan

Total Amount Subject to Payment Plan:
$____________________

Initial Payment, if applicable:
$____________________

Number of Remaining Installments:

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44. Installment Schedule

Installment	Due Date	Amount
1	__________	$__________
2	__________	$__________
3	__________	$__________
4	__________	$__________
5	__________	$__________

Installment	Due Date	Amount
6	__________	$__________

Total Scheduled Payments:
$____________________

45. Registration Fee Treatment

☐ Registration fee paid with initial payment

☐ Registration fee included in installment schedule

☐ Registration/payment system determines fee timing

☐ Other: ____

46. Payment Method

☐ Registration system

☐ Electronic payment

☐ Check

☐ Other authorized method: ___________________________

47. Special Administrative Terms, If Any

PART XIV — FAMILY ACKNOWLEDGMENT

48. Family Understanding

I understand that:

- My Scholarship determines the amount of eligible tuition reduced by 13GEM Sporting;
- The Payment Plan determines when I pay my remaining responsibility;
- The Payment Plan does not increase my Scholarship percentage;
- The registration fee is not covered by the Scholarship;
- A missed payment does not automatically change my Scholarship eligibility;
- Outstanding balances may affect future registration or Payment Plan arrangements; and

- I am responsible for complying with the agreed payment schedule.

Parent/Legal Guardian Name:

Signature:

Date:

PART XV — 13GEM SPORTING AUTHORIZATION

49. Administrative Approval

Payment Plan Request:

☐ Approved as requested

☐ Approved with modified schedule

☐ Not approved

If modified or not approved, brief administrative reason:

50. Authorized Representative

13GEM Sporting Representative:

Title:

Signature:

Date:

PART XVI — CONFIDENTIALITY AND RECORDKEEPING

51. Confidentiality

Scholarship and Payment Plan information should be handled consistently with:

SOP-013 — Scholarship Confidentiality & Information Protection Policy.

Only information reasonably necessary to administer the Scholarship and Payment Plan should be collected or shared.

52. Recordkeeping

The approved Payment Plan and material payment-administration records should be maintained according to:

SOP-020 — Scholarship Program Administration & Recordkeeping Procedures.

53. Separation of Payment and Eligibility Records

Payment records may be maintained within appropriate accounting or registration systems.

Detailed Scholarship Applications and sensitive supporting documentation should not be unnecessarily duplicated into ordinary coaching or program files.

PART XVII — POLICY ADMINISTRATION

54. Relationship to Other Policies

This policy should be interpreted consistently with:

- SOP-001 — Scholarship Opportunity Program Policy;
- SOP-003 — Scholarship Sliding Scale & FPL Eligibility Chart;
- SOP-004 — Scholarship Income Definition & Calculation Policy;
- SOP-007 — Hardship Scholarship Policy;
- SOP-010 — Scholarship Annual Renewal Form;
- SOP-013 — Scholarship Confidentiality & Information Protection Policy;
- SOP-015 — Scholarship Award Letter;
- SOP-017 — Scholarship Appeal/Reconsideration Policy & Request Form; and
- SOP-020 — Scholarship Program Administration & Recordkeeping Procedures.

55. Administrative Procedures

13GEM Sporting may establish reasonable operational procedures for:

- Available installment frequencies;
- Minimum initial payments;
- Payment methods;

- Payment-processing systems;
- Cure periods for missed installments; and
- Other routine Payment Plan administration.

Such procedures may not be used to alter an applicant's Scholarship percentage outside the Scholarship Opportunity Program's established eligibility policies.

56. No Informal Scholarship Modification

Staff should not use a Payment Plan to create an unofficial additional scholarship.

If 13GEM Sporting intentionally forgives or reduces an amount otherwise owed, the transaction should be handled and documented under an appropriate authorized policy rather than disguised as a Payment Plan adjustment.

57. Version Control

Approved versions of this policy should not be silently overwritten.

When substantive revisions are adopted:

- Assign a new version number;
- Preserve the superseded version;
- Clearly identify the current operational version; and
- Maintain sufficient historical records to establish which version governed a prior Payment Plan.

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