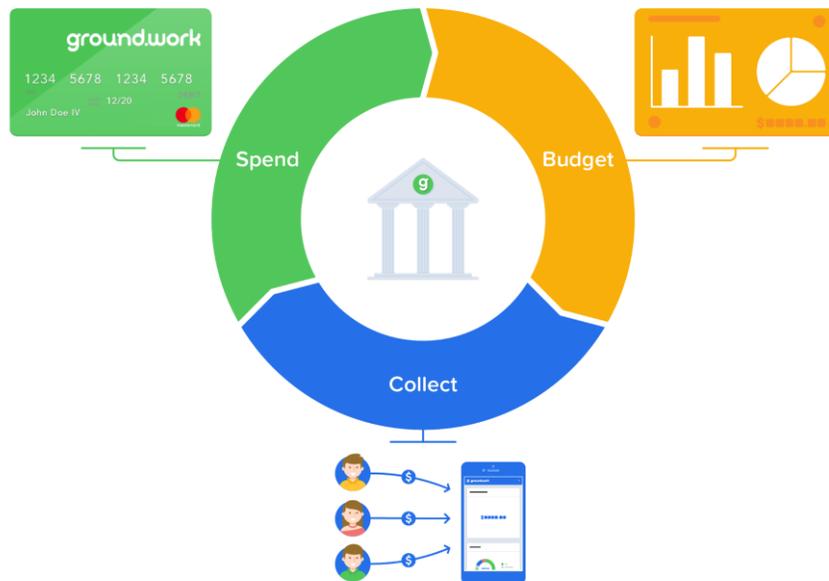


ground.work



Team Treasurer Manual

Managing your team finances with Groundwork



REAL COLORADO

Updated July 12, 2021

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Overview

Thank you for volunteering to manage your team's finances! This is an important role for your team and Real CO, and we rely on volunteers like you to support the team.

The Groundwork system is an all-in-one banking solution, that treasurers will use to collect and track player payments in a team bank account and pay for team expenses using an authorized debit card. This will replace KeyBank, Venmo, PayPal, Zelle etc.

The system provides a fast secure sign-up process, tighter controls of Club policies and, overall better transparency for Real, Treasurers and Parents. It will make it easier to manage the team finances and shield you from personal liability.

Treasurers create a budget and set up team expenses with due dates. Parents are 'invited' to securely sign up for auto payments with ACH or credit/debit cards. Parent's will automatically be charged on the due date removing you from most of the collection hassles!

Additional Benefits of Groundwork include:

1. Set-Up banking securely online for new signers, now called Team Assistants-No need to come to the office or send sensitive financial information over email.
 - Set up and receiving debit card -takes less than 2 weeks.
2. Link to parents checking acct via ACH- no fees incurred to parent or team.
 - Debit/credit card payments accepted with a 3.9% bank fee + .30 per transaction charged to parent paying.
 - Parents have flexibility to change their payment preferences at any time.
3. Deposit checks via mobile deposit
4. Withdraw cash from ATMs. Hundreds of free options in the Denver Metro area.
5. Pay with check using online BillPay
6. Track all income and expenses in one place.
7. Eliminates personal liability by using the club's official account for handling team money.
8. Eliminates need to send quarterly reports to Real.
9. Eliminates use of Venmo or PayPal.
10. Ability for Parents to view payments and any invoiced charges- no need to send monthly statements.
11. Ability to transfer funds from Team to Team (great for player movement btwn teams) or from Team to Real.
12. Transition to the next Treasurer with ease- no checkbook, no transfer of spreadsheets. Complete history is stored in the system.

This guide will walk you through the step-by-step process of setting up your team in Groundwork. It also includes our club's policies for handling money. Please read it completely.

How it works

Real will set up a Groundwork account for your team and add the team treasurer and team manager as a *Team Assistant*. The account is set up under Real CO and you will be granted access as an *authorized signer* for banking privileges. You will receive an email invitation and be asked to sign up. Once you are verified as the team assistant, the club will assign you as a cardholder, and provide you with a debit card.

Your Groundwork team bank account is then set up to begin collecting payments and ready for spending on team expenses.

Getting Help

Your contact at our club is: Amber Smith
ambers@realcolorado.net
303-694-6882

Additional Resources can be found on the Real website under Forms/Forms-Main/Competitive

- Team Treasurer Handbook for Club Policies and guidelines
- Additional Groundwork info for: Player Movement how to's
- Additional Groundwork info for processing Bingo and King Soopers in Groundwork
- Helpful video tutorials on Groundwork
- Fundraising Forms for All Opportunities and King Soopers Rewards Program
- Tournament Travel Policy is useful for Treasurers to know coach per diem, mileage, guidelines for guest players etc.

When to contact us:

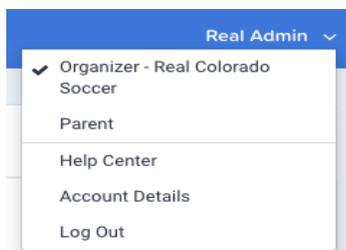
- You have questions about club policy.
- You need help or advice working with families.
- You need to increase your debit card transaction limit

If you need help using Groundwork

First, read this document completely and complete the Groundwork tutorial presented to you when you first access your team in Groundwork. For the basic set up- this 5 min video is helpful to watch. [Team Setup for Treasurers](#)

The image shows the Groundwork logo in white lowercase letters on a bright green background. The logo is centered and surrounded by a pattern of small, faint white dots. The entire graphic is framed by a black border at the top and bottom.

There is also useful Help Center that can be found once you log in. It is located on the far-right side of your screen and accessed by clicking on the down arrow under your name.



More Quick Help information can be found by clicking here: [GroundWork Help](#)

If you still need help, contact Real Support (ambers@realcolorado.net) or the Groundwork support team using the blue *chat widget*  on the Groundwork website or email support@ground.work.

Club Policies Summary

- All teams are required to use Groundwork to manage team finances. Never deposit funds into any other bank account.
- All team funds need to be tracked in Groundwork.
- All families are required to pay team dues electronically through Groundwork.
 - Never accept payments by PayPal, Venmo, etc.
 - Families can request an exemption to pay by cash or check
- Use your debit card for most expenses. Only use BillPay when the recipient does not accept cards.
- Keep receipts for all expenses, invoices etc. Hand off to the next treasurer or submit to Real at the end of your team's tenure.
- Reconcile all income and expenses on a monthly basis.

Cash Policies

- Only handle cash when absolutely necessary
- If you receive cash, **deposit it into your Groundwork account using one of the options below**. In the memo section of a check, write Cash deposit from XX parent/player name. Do not keep it "on hand" for spending. This is important to ensure we have a complete record of team funds and there is a transaction in Groundwork that can be reconciled.
- You have several options for depositing cash:
 - Exchange cash received for a personal check or a cashier's check and deposit it into your Groundwork account. This is the recommended option.
 - Request a cashier's check from the payer and deposit it.
 - Deposit cash at a GreenDot location (a \$4.95 fee is charged by GreenDot)
- Only withdraw cash from ATMs when absolutely necessary, for example paying a coach their per diem for travel.

Getting Started with Groundwork- Quick Steps

- 1) Sign up with Groundwork via the GW Invite you receive from realadmin@realcolorado.net. Real will order your debit card immediately after you have been verified. Allow 1-2 days for verification and approx. 2 weeks to receive your card.
 - a. Double check that your Invite is for the Correct Team, Age/Gender
 - b. Enter your Name, address, DOB and SSN#
 - c. Upload front/back picture of a government issued ID such as your Driver's License.
 - d. Pls follow the instructions for picture upload- this is the most common reason for failure and delay of your set up.
 - i. Minimize any blank space around your picture- you may need to crop/edit.
 - ii. Avoid having your thumb cover a corner.
 - iii. Ensure your Name and DOB match what you manually entered.
- 2) Activate your new GW debit card upon receipt. Note, you will not receive a checkbook. Use the BillPay feature to send checks.
 - a. To activate: ground.work/activate
 - b. Zip code for your card is the Real Office- 80112
 - c. Make sure your account is funded prior to using your card!
 - d. Cards activated before June 15, 2021, have \$10,000 daily limit and \$500 daily ATM withdrawal.
 - i. Signers who activated cards after June 15th have a \$2000 limit. To request a higher limit- contact ambers@realcolorado.net
 - e. ATM access with NO fees - <https://www.allpointnetwork.com/locator.html>.
 - i. You'll find many locations including Park Meadow Mall, Target, Walgreens, Convenience stores at gas stations etc.
 - f. Cards will expire after 4 years.
- 3) As soon as you set up your login, you can begin to use the system. Login to GW with new id and pswd. Go to your Dashboard/click your team name at the bottom of the Dashboard. Click on Your Team Name. Next steps will reference the Main options at the top of page as shown in the picture below-

Collection, Team Banking, Budget

The screenshot shows the 'Real Test Account' dashboard in the Groundwork system. The top navigation bar includes 'Collections', 'Team Banking', 'Budget', 'Assistants', and 'Settings'. The 'Team Overview' section displays the following data:

Category	Amount
Paid	\$17.50
Processing	\$0.00
Upcoming	\$843.00
Past Due	\$0.00
Credited	\$20.00

Additional information shown includes: Season 11/01/2020 - 05/31/2021, Payment Schedule: Published, Payment Processing enabled, and Sign Up Link available.

- 4) Create a budget with expenses for your team. This is how you will reconcile your expenses (from debit cards, BillPays etc.) once they are settled in your Team Banking.
 - a. Click the Budget tab at the top of team page, then Expenses Budget.
 - b. Go to: Budget/Expenses Budget. Add Budget Item (Blue link at bottom)
 - c. Before proceeding, it is recommended while in the Summary page to **Disable** sharing the budget with your parents at this time.
 - i. Enter any known expenses, one event at a time. Ex. Tournament XYZ for \$1200. Find the Category: Tournament Entry fee, put in the actual name of the tournament and the total amount. Use the date when you expect it to be paid (although the system doesn't validate any dates) Add any notes.
 - ii. Continue to Add any additional known expenses for the Season. Ex. Indoor training, other tournaments etc. Note: Expenses, due dates and amounts can be easily changed at any time.
 - iii. **Note: at this time, there is no reconciliation of the Expense Budget and your Player Accounts. The Budget is only for reconciling your paid expenses.**
- 5) Create your Player Roster.
 - a. Go to: Collections, ADD Player (Blue link at bottom). You can copy/paste your entire roster from a spreadsheet (Bulk Upload) or add individually. You may also want to add a Player called Slush/Team for any place holders, unclaimed Fundraising etc.
 - b.  **Best Practice.** Tips for Adding a Player from another Real team:
 - i. If a player comes from another team, you can click ADD Player but use the + Select from Existing Players. This will allow the parent to keep their existing login/pswd and payment information for the previous team.
- 6) Add your team Payment Schedule.
 - a. Got to: Collections/View Payment (at bottom), Edit Payment Schedule
 - b. Create any Invoices/Payments for your team.
 - i. Start with the Min Balance required. \$50 or \$100 depending on team age group and level.

7) Publish the Payment Schedule

- a. When you are done adding invoices/payments and your standard payment schedule is defined, click Publish. Your Payment Schedule will be in Draft or Hold Mode until you Publish. Once Published and after Parents have been Invited, they will receive communication regarding their invoices.

8) Invite Parents to securely add their ACH/card info for payments.

- a. Go to: Collections/Send Invites (Orange link at bottom)
- b. For new teams, it is recommended that the Treasurer first Invite their own player to see the process work end to end. To Invite just one Player. Go to: Collections, click on the Player Name and then at the bottom of the page, click Send Invite.
- c. When parents sign up to Groundwork, they are given two options to pay:
 - i. **Enroll in AutoPay** Enrolling in autopay and being billed automatically on the payment due dates. Parents are in complete control and can "stop" payments any time before they are charged.
 - ii. **Pay All Now** Groundwork automatically gives them the option of paying all payments up front, i.e. paying the balance in full.
 - iii. **ACH vs Card.** Signing up with your bank/ACH is Free of charge. If the parent chooses to use their card (credit or debit) they will incur a 3.9% processing fee + \$0.30 transaction fee. They will see those charges to the right of the Invoice amount. Parents may change their payment preference at any time by going to their settings in their account.

9) Manage Team Finances

- a. Got to: Team Banking. You'll see Available Balance and below that options to **Settle Transactions / Pending Transactions / Statements**
- b. Deposits not completely allocated/reconciled to Players will show in the Settled Transactions section and will be highlighted in Yellow. Click on the down arrow to the far right of the deposit. Choose Reconcile Income. Find the specific player and then allocate those funds to the appropriate Open Invoice for that player.
- c. NOTE: The system does not reconcile against your Budget. I.e. if you have 10 players and a \$850 tournament expense and somehow didn't charge 1 player there will be no notification of the \$85 difference
 - i. The system will only track Money IN and Money Out.

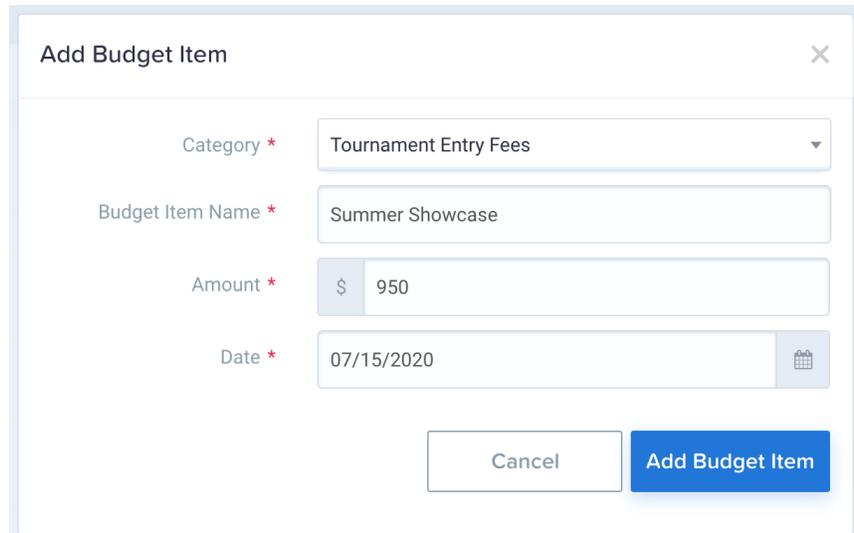
10) Limitations and work arounds

- a. GW does not have the ability to specifically track Fundraising
 - i. Always place a note on any deposits such as King Soopers or Bingo checks verbiage such King Soopers Q2 2021, Bingo April '21 etc.

- ii. For heavy fundraisers, you might need to keep a separate spreadsheet to track the fundraising dollars in excess of their known expenses. You will deposit funds in your Team Banking, but any excess will stay as Unsettled. Once new expenses arise, you can then move the funds to the Player Account and continue to reconcile the Un-Settled.
- 11) The system will not allow a Positive Balance for a Player
- a. Deposit any funds, but they will remain as Un-Settled until new expenses occur.
 - b. Or, create a 'fake' invoice to use as a placeholder for excess funds.
 - i. Go to Collections, click on the Player Name. Click Add Invoice at the bottom. Label your Invoice, "Fundraising" or "Excess Funds". Enter the amount for the excess funds. Use a date far into the future (like the end of the year). Enter notes that the parent and you will see: "This is a placeholder for your excess fundraising dollars. They will be used on the next available Invoice".
 - ii. Next, reconcile that deposit and allocate those excess funds to that Placeholder Invoice to show it as paid.
 - iii. To use those funds, go back to that original deposit in Team Banking and Unreconcile the funds from the Placeholder invoice. Reduce the amount by the amount of the new Invoice. Go back to Team Banking and this time click Reconcile and apply the funds to the new invoice.
 - iv. Go back to Collections. Click on the player name and then edit the amount of the Place Holder Invoice by the amount that you just took to reconcile the new Invoice. The placeholder invoice should now balance and show \$0 due.
- 12) You cannot Settle a Deposit until funds clear the bank~ 2-3 days- again, they stay in Un-Settled until they are available
- 13) You cannot Settle a BillPay until the payee cashes the check. It will show in Pending as first Scheduled and then Processing until it clears the bank. Then it will show as Settled but unreconciled until you reconcile to a Budget Expense item.
- 14) Team accounts have No ACH capabilities (no routing #). For teams set up with ACH payments (travel teams paying Real via Quickbooks), you'll now use the GW Team to Team Transfer function and send funds to the Real Travel team account.

Please continue to read the rest of the document for more detailed information. More Quick Help information can be found by clicking here: [GroundWork Help](#)

Step 1: Budget for expenses



The screenshot shows a modal window titled "Add Budget Item" with a close button (X) in the top right corner. The form contains the following fields:

- Category ***: A dropdown menu with "Tournament Entry Fees" selected.
- Budget Item Name ***: A text input field containing "Summer Showcase".
- Amount ***: A text input field with a dollar sign icon and the value "950".
- Date ***: A date picker input field showing "07/15/2020" with a calendar icon.

At the bottom of the form are two buttons: "Cancel" and "Add Budget Item".

The first thing you need to do is create your team's budget at the beginning of the season. Many teams may not have the need or ability to budget for the season. You can still use this feature on a case-by-case situation for any expenses.

When you're budgeting, follow these guidelines:

1. Budget upfront for as much as possible
2. Overestimate expenses- you can do a partial refund of any invoice to adjust for any overage.
3. Travel teams may want to set a recurring invoice of \$200 every 3 weeks or something similar to always have funds available and/or avoid have the burden of a large sum due all at once.
4. This will help minimize frustration with families, so they know what to expect at the beginning of the season and they will not feel like you're constantly asking for more.

Building your budget with Groundwork

Note: Groundwork's in-app budgeting tool will be available July 2021.

Go to the *Budget* tab in your Groundwork team and then to *Expenses Budget*. Here you can add *budget items* for each expense you expect to incur. Try to include as much as possible, even if they are guesses.

 **Best Practice.** Tips for setting up your budget:

- Provide as much detail in the budget item description as possible. For example, label each budget item by the tournament it applies to: *Summer Showcase - Hotel Rooms*.
- Use one budget item per expected transaction (whenever possible). For travel, you can use broad categories such as: Registration Fee, Airfare, Travel Expenses. This will make it easier to refund a Tournament Fee or Airfare if the tournament is cancelled. You'll be able to remove the Travel expense completely.
- A General Guideline for budgeting travel is to invoice \$100/day/player- excluding airfare and tournament fees which are typically known and paid in advance. Increase amount to \$125/day/player for higher rent areas such as San Diego, Seattle etc. Better to plan for a little more vs be short on funds. Excess funds are easily refunded back to the parent vs ACH.
- Real has set up a list of the commonly used Budget categories- pls contact ambers@realcolorado.net if there is need for additional categories.
- Under the Budget Summary page, choose Disable to share the summary budget with parents. In the future, after using this system for over a year, we may choose to Enable this feature.

Update your budget throughout the season

If you have new anticipated expenses, add budget items throughout the season so you know how much more to collect and can track your actual expenses against your budget.

Step 2: Budget for dues (income)

Sample Payment Schedule for a Real Team

Payment Schedule Invoices

Description	Due Date	You Receive	Fees	Parent Pays	Optional?
Min Balance per Real policy- min balance to be kept in Player account at all times.	03/15/2021	\$50.00	\$0.00	\$50.00	Required
Indoor Training Indoor Training at the Mac- \$140/11 players	04/01/2021	\$12.72	\$0.00	\$12.72	Required
Real Cup 5/27-5/31 Tournament Reg Fees of \$795/11 players. Amount subject to change based on final roster count	04/15/2021	\$72.27	\$0.00	\$72.27	Required
Coach Gift End of season gift for Coach Sam	05/15/2021	\$20.00	\$0.00	\$20.00	Required

Create a payment plan

Based on your budgeted expenses for the season, plan out how much money you need to receive and when to pay your team's expenses.

1. Get money in earlier than you need it (as some parents may still pay late)
2. Collect more than you need if you are estimating an expense for travel.

Sometimes you won't know your expenses all up front. Try to budget for as much as possible. When new expenses are anticipated, you can update your budget and add payments throughout the season.

 **Club Minimum Balance Policy:** Academy, Nat' and Athletico teams are required to carry a balance of \$100 per player in their team account. All other competitive Real teams are required to carry \$50. The min balance should be viewed as a reserve for unexpected or last-minute expenditures or emergencies that the treasurer must pay. This money is not used for expenses that have been planned and already explained to parents with deadlines for which they are due.

Setup the payment schedule

The *payment schedule* in Groundwork is the standard set of payments that you plan to collect from each player throughout the season. Add each payment as a separate installment in the payment schedule, along with the billing date for each payment. The billing date is the date the parents will actually be charged for the payment through the system. They will receive a reminder email 3 days prior to the due date.

If you don't know all of the payments ahead of time, fear not - you can still [add payments mid-season](#). Be sure to *Publish* your payment schedule before adding players.

 **Best Practice.** Tips for Payment Schedules. Create a separate Invoice/Payment Schedule for the Min Balance. This allows you to easily track that transaction and refund if the Player leaves the club or do a Team-to-Team transfer if they move to another team.

Avoid 'lumping' expenses together. This makes it easier to make an adjustment/partial refund if necessary. Small, related items make sense for your estimated travel expenses for hotel/food/vans etc.

Use the Notes to provide additional details for transparent communication with your parents- see example above with notations that include dates of tournament, total registration fees etc.

Add players and send invites

After you publish your payment schedule, you can then start [adding players](#) to your team. When you add them to the team, the payment schedule will automatically be added to their account. You then have the opportunity to [customize player payments](#) as needed. The Groundwork help section can guide you through unusual cases like allowing [two parents to pay](#) separately for one player.

Note: remember to Add a Player for Slush/Team account to put extra deposits for unclaimed King Soopers rebates or other placeholders of expenses/deposits.

Once you have added players and customized their payments, you can send email invitations for them to sign up. Each family will receive a private invitation to sign up for their payments which only they see.

 **Best Practice.** Tips for Slush/Team account. Use zz_Slush or your team's name, i.e. 2009 Boys Red Slush/Team- this helps to sort that 'player' to the top or bottom of your roster for easy identification. Use your realcolorado.net email address for this 'player'. You should not Invite your Slush player but in case it happens, this account will not be associated with your personal email and will stay with the team.

Slush should not have any expense so make sure to delete Invoices that are added when you create any Payment Schedule. This account is only used for a Placeholder for funds that cannot be applied to any player account.

Step 3: Get Families Signed Up

Player Roster 3						
<input type="checkbox"/>	Player	Status	Paid	Processing	Upcoming	Past Due
<input type="checkbox"/>	Johnny Jones	Not Signed Up Current	\$0.00	\$0.00	\$700.00	\$0.00
<input type="checkbox"/>	Rowan McLoughlin	Not Signed Up Current	\$0.00	\$0.00	\$700.00	\$0.00
<input type="checkbox"/>	Sammy Parret	Not Signed Up Current	\$0.00	\$0.00	\$700.00	\$0.00

Select... Apply

Getting families signed up to Groundwork is the most important thing you can do to minimize your workload as a treasurer. Families who sign up are able to manage and pay their dues through an online portal and receive automatic reminders about new payments that you add. Groundwork also sends automatic reminders for upcoming and past due payments, so you don't have to.

Once you send email invitations, families will be able to sign up on Groundwork, add a payment method and pay for their expenses. Families can pay for free with their checking account or pay by card (debit or credit) and pay additional card processing fees- 3.9% plus \$.30 per transaction. There are no processing fees for the team. Families can also choose to enroll in automatic payments for their expenses or pay them all up front. If they choose to enroll in automatic payments, families can turn-off autopay after they sign up.

Depositing cash and checks

You can deposit checks to your Groundwork account by using the *Mobile Deposit* feature and taking a picture of the check.

⚠ Pitfall. Checks should be made payable to **Real Colorado** not to the name of the team as we have done in the past.

When accepting cash, you have two options for depositing funds into your Groundwork account:

1. You can exchange the cash for a personal check or cashier's check and mobile deposit the funds into your account. This is the recommended process.
2. You can deposit cash using [GreenDot](#) at over 90,000+ retailers nationwide, and a deposit fee of \$4.95 will apply.

Payment processing times

Electronic card and eCheck (ACH) payments and check deposits clear within 2-3 business days. Cash deposits through GreenDot are available within minutes.

Note: You cannot apply funds to a Player account until your check clears. Funds will stay as Pending.

Returned items and chargeback fees

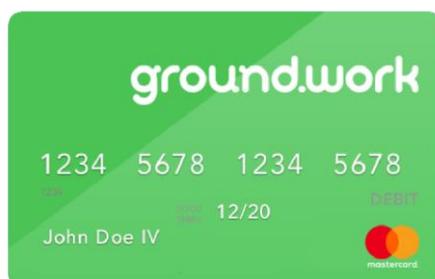
Returned items

ACH transactions or mobile deposits that are returned for any reason (e.g. insufficient funds, payment stopped, incorrect account and routing number, etc) will incur a \$25 bank fee. Groundwork automatically adds \$25 to the player's invoice to help recoup this cost to the team the next time they pay.

Card chargebacks

While rare, card transactions can be disputed by the payer and the funds are automatically removed by the card network. Chargebacks incur a \$25 fee. To avoid chargebacks, it's important to work closely with families when they request a refund or if they leave the team unhappy.

Step 4: Pay for expenses



After you sign up for a Groundwork account, our club will provide you with a debit card within about two weeks. You can use it to pay for team expenses.

Checkpoint: Your team will need to be set up before you receive your debit card. Cards will be mailed to the Real office and we will email you when it is available for pick up.

Using your debit card

Using your debit card should be your primary method of payment for your team.

When you activate your card, you will be asked to set a PIN number that will be used when making purchases in-person.

The billing address for your debit card is the club's address:

**8200 S. Akron St
Ste #122
Centennial, CO 80112**

Hotels and Car Rentals

Hotels and car rental companies require a card to place a hold for incidental expenses and liability. A hold will temporarily make a certain amount of funds unavailable. In many cases you can use your Groundwork debit card. Keep in mind that the funds on hold will be unavailable for use until the hold is released.

In some cases, hotels and car rental companies will require a credit card. In these cases, you may use your personal credit card to provide the hold and instruct the agent that you would like to pay the bill using your Groundwork debit card.

Requesting higher limits

The default daily spending limit on your debit card is \$10,000 for cards activated prior to June 15th. Newer cards were set with a \$2000 limit. If you need to make a larger purchase, please request a higher limit from the club and provide your reason for needing this.

Reporting a lost/stolen card

If your card goes missing, immediately deactivate your card from within the Groundwork web app. You can also call the number on the back of your card to report it stolen.

Unauthorized transactions

Your Groundwork debit card is protected by Mastercard's [Zero Liability Protection](#) meaning that you are protected against unauthorized transactions if you use reasonable care in protecting your card from loss/theft and report unauthorized transactions promptly.

If you see unauthorized transactions, report them immediately by filing a dispute from within the Groundwork web app.

 **Pitfall.** Never write your PIN or ZIP code on the card. This would not be reasonable care to protect against fraud.

Foreign transactions

By default, your Groundwork debit card will only work in the U.S.

When to use BillPay

When you are unable to pay by debit card, you have the ability to mail a check to a recipient through Groundwork. Checks arrive to the recipient in 8-10 business days.

We recommend only using BillPay only when paying by card is not possible, for example:

- ❑ Paying for tournaments that don't accept cards
- ❑ Reimbursing coach expenses
- ❑ Refunding money to a family that paid by check

When to withdraw cash from an ATM

Your Groundwork debit card has surcharge-free access to over 55,000 ATMs in the AllPoint network. [AllPoint ATM Locator](#). You'll find many convenient locations including Walgreens, CVS, Park Meadow Malls and many gas station/convenience stores around the Denver Metro area

Your debit card will also work at most other ATMs but there will be a surcharge.

Our goal is to minimize the use of cash wherever possible. If you are able to pay without cash, please do so. Here are some examples where you may need to pay using cash:

- ❑ Paying coach per diem for travel
- ❑ Refunding a family who paid cash and is not able to accept checks

Keep your receipts

 **Club Policy:** Keep all receipts, invoices etc. as part of our record retention. Turn in all bookkeeping to the Real Office at the end of your team's tenure with the club

Step 6: Reconcile income and expenses

Expenses	Spent	Budget
▶ Administrative Expenses	\$2,000.00	\$3,750.00
▶ Coach Reimbursement	\$250.00	\$750.00
▶ Tournament Fees	\$2,000.00	\$3,000.00
▶ Travel	\$2,326.03	\$2,226.03
Unreconciled Expenses	\$436.33	
TOTAL	\$7,087.36	\$9,726.03

Club Policy: Reconcile your transactions on a monthly basis. It should only take you a few minutes.

CheckPoint: Your bank statement will show Fees Charged- these are card fees that are incurred by the parent when they pay with a debit or credit card- these are not paid by the team. Your deposits will be 'inflated' by this amount to balance out the money. You can look at your transactions to see which parents are paying by card. You may want to remind them that there is a 3.9% processing fee and \$0.30/transaction fee when using the card. ACH/banking is FREE.

Reconcile Income

When families pay electronically through Groundwork, the transactions that appear in your bank ledger in the *Team Banking* tab are automatically reconciled against the player invoices in the *Collections* tab.

If you deposit checks or cash, these transactions will initially appear with a yellow highlight indicating that they are *unreconciled*. You can reconcile these transactions to the relevant player invoice by clicking the button to the right of each transaction in the bank ledger.

Reconcile Expenses

After you've budgeted for your expenses, you're able to reconcile expense transactions against these budget items. This way you can track your actual spending against your budgeted spending.

Each unreconciled expense transaction in the bank ledger will be highlighted in yellow and you can reconcile the transaction against budget items by clicking the button to the right of the transaction.

Expense transactions that you can reconcile:

- Debit card spending
- Bill Pay spending
- Transfers out of your account

Bank Statements are available each month via downloadable pdf or csv. They are usually visible a few days after the end of the month but, you will also receive an email by mid-month to alert you.

- Go to Team Banking , Statements to view
- A transaction cvs file can be downloaded anytime

FAQs

Q: Can you have multiple email addresses for a player?

A: No. Currently you may only have 1 email address for each player. Real has requested this functionality for future releases. In the meantime, the main parent will need to forward to the other address.

Q: A few of my parents didn't receive the Invite to sign up?

A: Have them check their junk/span first. Some might need to change their network permissions to allow the receipt of the email from GW. It will read: Action Required from. "Groundwork on behalf of yourname [address](#)" <notify@teamgroundwork.com>. If you still have issues, use the blue Chat widget to contact GW support.

Q: Are Player Min balances still required?

A: Yes. That should be the first Invoice (Payment Schedule) you set up which would be the \$50 or \$100 min balance. These funds are for you to have on hand in the event of an unplanned or emergency expense, i.e indoor training when weather is inclement. These funds should stay as a paid invoice until the player leaves the team. At which time, it can be 1) refunded, 2) transferred to another Real team and/or 3) used to pay off an unpaid Invoices.

Q: How do you Refund Players in GW?

A: Ideally, you would have collected all funds directly from the parents for any Invoices. You can simply go to Collections, click on the Player name and then find any Invoice that should be refunded. Example is the Min Bal. You can refund the full amount if all Invoices were paid or deduct any unpaid invoices from that amount before refunding. If a player did not participate in an event, you can simply delete that invoice. Or, if an Invoice needs to be adjusted you can issue a partial refund directly back to the parents method of payment- ACH or card. If excess funds had been collected above and beyond the Invoices, you can use the BillPay feature to issue a check.

Note: You cannot refund excess Fundraising \$ unless you have receipts that you can reimburse. Registration fees are eligible expenses. See the Fundraising section on the Real Website under Forms/Forms-Main/Competitive for more details and uses for Fundraising \$.

Q: If the system doesn't allow parents to carry a Positive Balance, how do you collect in advance for events like travel.

A: The system is best used when you Invoice and Collect for one Event at a time. That doesn't mean that you don't collect in advance- you can and should have funds well in advance of your expenditures. As an example, you will have an Invoice for Tournament Fee, an Invoice for Airfare and then and an Invoice for the Estimated travel- vs collecting one lump sum. Each invoice could have a different due date. Usually your reg fees and airfare are fixed costs and paid in advance of your event. The estimated travel (hotel, food, vans etc) is the variable amount due closer to the travel date. This allows you to refund the reg fees and airfare if the tournament is cancelled and then you can delete the final Invoice or make any adjustments with partial refunds to any of the Invoices. For heavy travel teams, you can also set up Payment Plans to charge something like \$200 every 3 weeks to keep the flow of funds coming and to also not burden the parents with one large Invoice.

Q: What is the per diem rate for Coach Travel?

A: As of 8/1/21 it is \$50/day. You can find more info regarding Team Travel including guest player's fees, Mileage guidelines etc. on the Real website under Forms/Forms-Main/Competitive.

Q: I have 3 players not participating in a tournament, how do I not charge them?

A: You should set up your Payment Schedule using the \$ amount based on the number of players participating. The system will then charge everyone on your roster but you can go back and Customize the payments for those 3. Go to Collections, click on the Player Name and then find the Invoice you want to Delete. Click the small down arrow to the far right of that Invoice and then choose Delete Invoice. More detailed instructions can be found here- [customize player payments](#)

Q: After I set up my Payment Schedule and charged everyone for a tournament, I found out that 2 players were not participating. How do I now charge everyone else for the difference?

A: You can simply create an Invoice called Tournament Adjustment for that amount. Make sure to delete that Adjustment Invoice for the players not participating as well as the original invoice per the instructions above.

Q: We had an indoor training session and after Invoice and collecting from our team's parents, we found out that we were sharing the rental space with another team. How do we get funds from the other team and credit our players?

A: The other team can use the Transfer feature in Team Banking. They can then select your team and do a Team to Team xfr for the amount they owe you. It will show in your Team Banking. You have a few options to credit your players- You can do a partial refund to each player from that original Invoice or you can 'hold' those funds in Team Banking and use it to reduce the amount of the next team expense.

Q: How do I remove a player from my roster when they leave the team.

A: Go to Collections. Find the Player name and click on the little box to the left of their name- check it and then scroll down to the very bottom to the box that says Select. Choose Remove from Roster and click Apply. Note that you do not want to remove a player unless all Invoices have been paid!

Sample Email to Parents prior to Sending Invites – customize to meet your team needs

Real has launched a new financial management platform called Groundwork for paperless and automatic payments. Groundwork provides parents with an easy way to set up automatic payments, view their payment history and receive upcoming payment reminder emails.

You only have to set up your payment preference once with either ACH (no charge) or a debit/credit card (will include standard processing fees of 3.9% + \$0.30 per transaction, that will be visible before making any payment). You can manage payments or change your payment method at any time using your secure login that is created after you sign-up for the first time.

You will be receiving a personalized email invitation from Groundwork. Follow the link inside to sign-up. *At this time, there will be 2 charges/invoices 1) the Required Minimum Balance per Real Policy- due immediately and 2) Tournament XYZ that will be due on x/x/xx*

Please let me know if you have any questions or feedback.

Note – make sure to modify the last section for your team.