



REGION REF BULLETIN

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THE MILLION DOLLAR REF: PART II

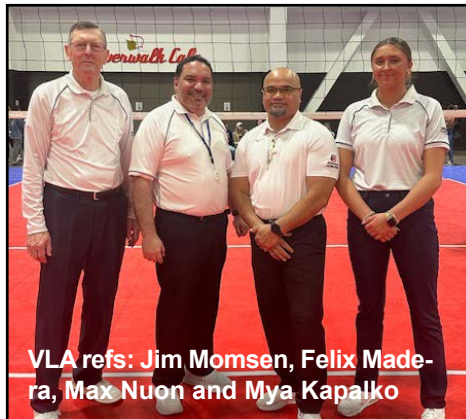
By Patrick Collar
Badger Region Official

Back in 2021, Teague Pritchard and I teamed up to write an article called “Million Dollar Ref,” hoping to light a spark under volleyball officials to save part of what they earn. The idea was simple: your officiating gig isn’t just a paycheck—it’s a chance to build something bigger. Now, in this follow-up, we’re doubling down with practical steps to make that vision real, blending smart savings with tax strategies to secure your future.

As a volleyball official, you’re out there making calls, managing games, and earning a solid income — whether it’s a side hustle or your main gig. But those checks won’t roll in forever. The smart move? Start saving early and treat your officiating like a business to keep more of what you earn. By stashing cash in an IRA and playing the tax game wisely, you can build a future where you’re not sweating the bills when the whistle stops blowing. Let’s break it down.

Picture this: you’re 25, just getting steady as an official, and you commit to saving \$5,000 a year from your match fees into an IRA. Maybe you bump it up to \$6,000 if you work a busy season. Invest it in something solid—like a low-cost stock index fund—and let it grow at 7%, 9%, or even 11% annually, net of fees. Over 40 years, here’s what you could have by 65:

- > With \$5,000 a year:
 - 7% gets you over \$1 million — \$1,062,000, to be precise.
 - 9% jumps to about \$1.8 million.
 - 11%? You’re looking at \$3.2 million.



- > With \$6,000 a year:
 - 7% hits \$1.275 million.
 - 9% climbs to \$2.2 million.
 - 11% lands you near \$3.8 million.

That’s compound interest at work—your money snowballs over time. Start at 25, and every dollar gets 40 years to grow. Wait until 35, and you’re leaving hundreds of thousands on the table. A 7% return is conservative—think market averages adjusted for inflation. Nine percent is optimistic but achievable, and 11% comes with a great run. The earlier you begin saving, the more time does the heavy lifting.

Just the start

Now, saving’s just the start. As an independent contractor, you can slash your tax bill by planning ahead and documenting your officiating like a business. Here are five of the best ways to maximize those savings:

1. Track Every Business Expense

Deduct mileage (say, 67 cents a mile in 2025), uniforms, whistles, rulebooks, training courses, and even a chunk of your phone or internet bill if it’s for scheduling. Keep receipts and log miles with an app or notebook—it adds up fast. That includes things like pants, shirts, shoes, reg gar, head sets and backpacks. Memberships to various organizations should also be noted.

2. Set Up a Home Office Deduction

If you use a space at home just for managing your officiating — scheduling, reviewing rules, filing taxes, you can deduct a portion of rent, utilities, and internet. Measure the square footage, snap a photo, and log its use.

3. Contribute to a SEP-IRA or Solo 401(k)

Save more than a regular IRA’s \$7,000 cap — up to 25% of net earnings, potentially \$69,000 in 2025. Every dollar you put in shrinks your taxable income. Track contributions and keep statements.

4. Pay Quarterly Estimated Taxes (and Plan for Them)

Set aside 25-30% of each paycheck in a separate account and pay taxes quarterly — April 15, June 15, September 15, January 15. Log income from every match to estimate accurately and avoid penalties.

5. Write Off Professional Development

Clinics, certifications, or travel to seminars are deductible if they improve your skills. Keep registration confirmations, travel receipts, and a note on how it ties to your work.

Pair these tax moves with your IRA savings, and you’re not just surviving the season—you’re building a foundation. You’ve got the discipline to call a tight match; use it to secure your future.

For young/new refs

With it being tax time, what does it mean when I get a 1099- NEC, and 1099 Misc? Do I have to claim that? How?

If you receive \$600 in the tax year from one entity you get a 1099. Smaller amounts are income but you don’t receive anything from the organization.

Track on your spreadsheet your matches fees and where they come from (eg Ref Quest generally includes all match fees for every university).

Most claim income as “sole priorities / independent contracts” some more year round officials might establish businesses?

Volleyball officiating gives you more than a paycheck—it’s a chance to take control of your financial destiny. Start saving young, let compound interest work its magic, and pair it with tax strategies that keep your hard-earned money in your pocket. It’s not about fancy schemes; it’s about consistency, planning, and treating your gig with the seriousness it deserves.

Years from now, when you’re watching games from the stands instead of the court, you’ll thank yourself for starting today.

Please consult with your accountant and attorney for any legal advice regarding your finances.

2025 USAV UNIFORM GUIDELINES

CREATED BY THE BADGER REGION. DETAILS CAN BE FOUND IN THE 2023-2025 USA VOLLEYBALL DCR (RULEBOOK)



UNIFORM

- * A player's uniform consists of a jersey and shorts or athletic sports pants.
- * The color and design for the jerseys and shorts or athletic/sports pants must be uniform for the team (except for the Libero).
- * It is forbidden to wear uniforms of a color different from that of the other players (except for the Liberos), and/or without official numbers.
- * Compression pads (padded injury protection devices such as elbow pads and knee pads and compression sleeves) may be worn for protection or support. The color of the compression pads does not need to be the same for the team members, nor does the color need to match the predominant color(s) of the uniform.
- * For nationally sanctioned competition, uniforms must be identical except for sleeve length and the Libero players.
- * Socks, sport shoes, knee pads, an compression pads are not part of the uniform.
- * Uniform bottoms of different lengths are allowed, as long as the colors match.
- * The shoes must be light and pliable with rubber or composite soles.

LIBERO UNIFORM

- * The Libero must wear a jersey that clearly contrasts with, and has a different dominant color from, the jersey of their teammates.
- * The Liberos' uniform bottom does not need to match their teammates uniform bottoms.
- * The Libero jersey number shall meet all Jersey Number specifications.
- * When two Liberos are used, both Libros can be in uniforms different from each other and from the rest of the team.

HEADBANDS/ WRISTBANDS

- * No restrictions.

UNDERSHIRTS, UNDERGARMENTS AND TIGHTS

If undergarments, including but not limited to T-shirts, boxer shorts, tights, leotards, body suits, bicycle shorts, sports bras, etc., are worn in such a manner that they are exposed, they will be considered a part of the uniform. In that case they must be similar and the same color for any team members (except the Libero) who wear such an undergarment

JERSEY NUMBER

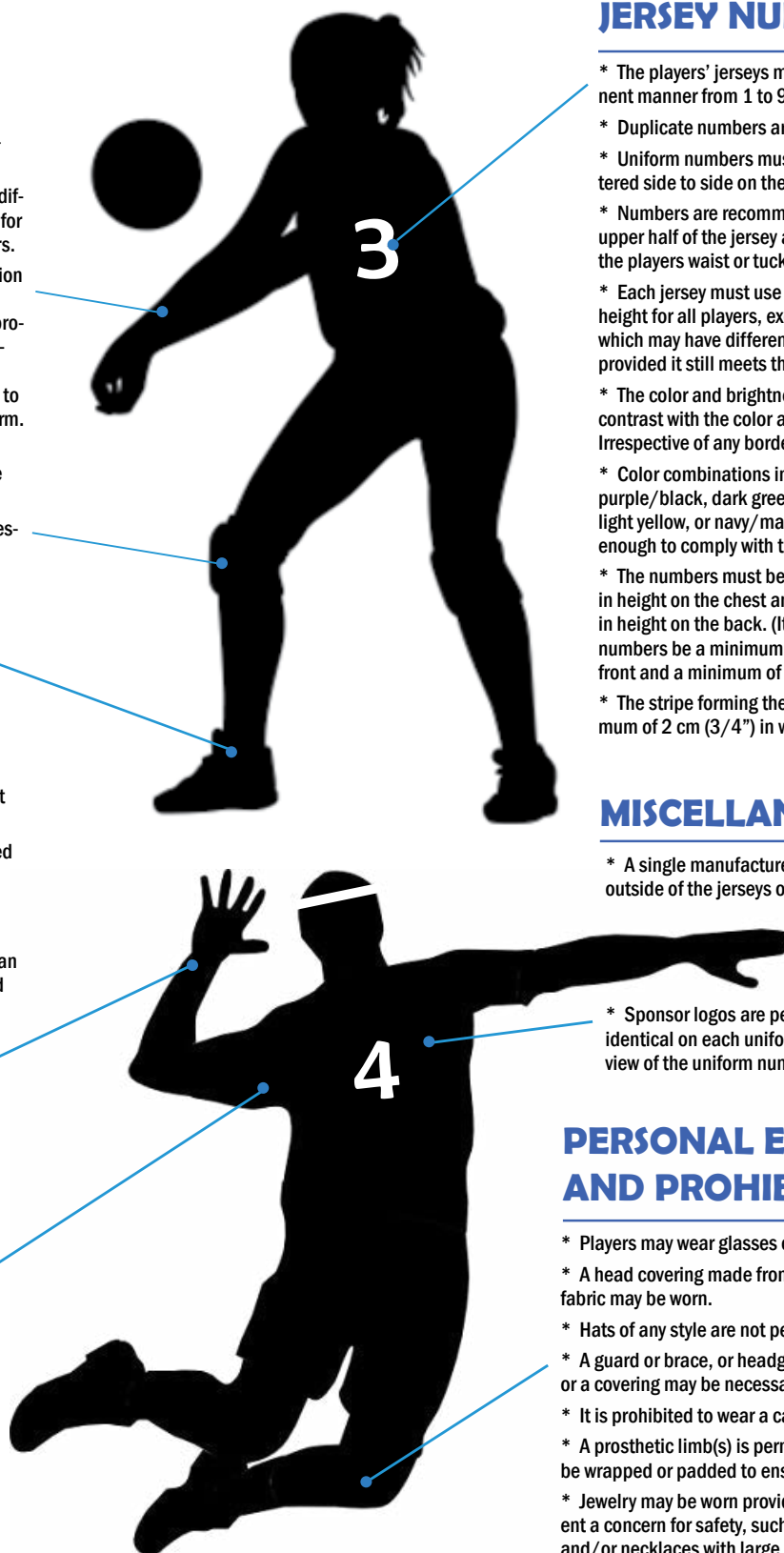
- * The players' jerseys must be numbered in a permanent manner from 1 to 99 using Arabic numerals.
- * Duplicate numbers are not allowed.
- * Uniform numbers must be clearly visible and centered side to side on the front and back of the jersey.
- * Numbers are recommended to be placed on the upper half of the jersey and must not extend below the players waist or tucked into the uniform bottom.
- * Each jersey must use the same color and number height for all players, except the Libero's jersey, which may have different colored and sized numbers, provided it still meets the minimum size criteria.
- * The color and brightness of the numbers must contrast with the color and brightness of the jersey. Irrespective of any border around the number.
- * Color combinations including but not limited to purple/black, dark green/black, navy/black, white/light yellow, or navy/maroon are not distinctive enough to comply with the rules.
- * The numbers must be a minimum of 10 cm (4") in height on the chest and a minimum of 15 cm (6") in height on the back. (It is recommended that the numbers be a minimum of 15 cm (6") in height on the front and a minimum of 20 cm (8") on the back.)
- * The stripe forming the numbers shall be a minimum of 2 cm (3/4") in width throughout

MISCELLANEOUS

- * A single manufacturer's logo or trademark on the outside of the jerseys or shorts, provided that the logo or trademark does not exceed 14.6 square cm (2.25 square inches) is allowed.
- * Sponsor logos are permitted provided they are identical on each uniform and do not obstruct the view of the uniform number.

PERSONAL EQUIPMENT AND PROHIBITED ITEMS

- * Players may wear glasses or lenses at their own risk.
- * A head covering made from cloth or soft, non-abrasive fabric may be worn.
- * Hats of any style are not permitted.
- * A guard or brace, or headgear, are permitted; padding or a covering may be necessary.
- * It is prohibited to wear a cast, even if padded.
- * A prosthetic limb(s) is permitted; sharp edges need to be wrapped or padded to ensure safety.
- * Jewelry may be worn provided its nature does not present a concern for safety, such as extremely long necklaces and/or necklaces with large medallions, or large hoop earrings.





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Set up your direct deposit for event pay

Did you know that if you work the Badger Region's marquee events that you can be paid with direct deposit through our accounting company? Yes. You can.

Independent contractors who work the Region Championships, Qualifier, Power League and Dale Rohde Memorial can set up an account and get paid via direct deposit. [To set up an account through Bill.com, click here.](#)

The system will ask you some questions so follow the prompts, and you will also be asked to confirm your contact information.

The monies worked while officiating, scoring or serving as a lead official, score monitor, etc., can then be deposited electronically. A paper check would not be sent. Through this system, deposits are made roughly three days after they are processed and approved.

Card reporting

If you issue a red card during a Badger Region-sanctioned match, please remember to record it by filling out [this form](#) on the Badger Region website. This will help us document repeat offenders and looking for other trends.



Andy Williams stopped by the tournament desk for a sign made just for him at the Dale Rohde Tournament Desk.

Independent contractor form

The 2024-25 independent contractor form is approved and was sent to all new and renewing Badger Region/USAV officials recently. Officials will receive the IC form and W9 through DocuSign again this year. Once membership is renewed, the Region will manually send the DocuSign to the email you used on your membership.

Have questions? Email sara@badgervolleyball.org.

Shoutouts

Please send your outstanding work crew nominations to Badger Region program director Brian Sharkey at brian@badgervolleyball.org. Please get their team name, club name and the head coach if possible. We will highlight your nomination and the team on social media and in future newsletters.

BECOME A HIGH SCHOOL VOLLEYBALL OFFICIAL!

STUDENT-ATHLETES NEED YOUR HELP SO THAT THEY CAN CONTINUE PLAYING THE SPORTS THEY LOVE. ADDITIONALLY, THERE'S NO BETTER OPPORTUNITY TO EARN EXTRA PART-TIME INCOME. AS AN OFFICIAL, YOU'LL BE PART OF THE GAME, WITH THE BEST SEAT IN THE HOUSE.

ACCEPT THE CHALLENGE ● GIVE BACK TO THE SPORT
DEVELOP LEADERSHIP SKILLS ● EARN EXTRA INCOME

SIGN UP TODAY AT
WHSVOA.NET/JOIN



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Make sure you are in good standing

Some updates to Region's policy

The Badger Region board of directors approved in May 2023 an "In Good Standing" policy for all officials to be assignable, receive mentoring and be eligible for advancement moving forward.

The criteria listed below must be met on an annual basis. If a referee cannot meet these criteria, he or she may apply to the Officials Chair for a one-season waiver to become inactive, which will not be unreasonably withheld.

- * Annual USAV Full Membership
- * Annual USAV background screen
- * Annual SafeSport Training
- * Complete and submit annual Independent Contractor and W-9 forms

- * Completion of all required USAV modules assigned by Badger Region

- * Attend the Badger Region officials' pre-season meeting (in person or online) or a new referee clinic.

- * Conduct themselves with an appropriate level of professionalism and are not under review or hold sanctions from the Badger Region Ethics & Eligibility Committee.

- * Official has been assigned to and has or will be working two separate Badger Region-hosted events (Badger Region Championships, Badger Region Power League, Badger Region Qualifier, Dale Rhode) or WVC events or other single day-approved events. An official can also meet requirements by working in a mentoring role at two events.

- The official does not have to work both days of a two-day event.

- The two days need to be from two separate events.

If an official does not officiate or mentor (as assigned by the Badger Region Assignor) at least two Badger Region tournaments in a season, they will be considered to have been inactive for that season (and until they have officiated a tournament in a subsequent season). If an official is inactive for two successive seasons, the official will be required to repeat the certification process, beginning with clinic attendance and practical evaluation before being reinstated and officiating for the Region again. Failing to meet one or more of the following Good Standing criteria will result in "Conditional" status which will affect tournament officiating fees



and possibly eligibility to receive assignments. Conditional officials are not considered to be in good standing.

**Please note that if an official would like to run for a leadership position (board, advisory or other committee) within the Badger Region, they must be in good standing as of April 15 and must maintain that standing throughout their service.

Good standing for advancement

To be considered for advancement AND in good standing in the Badger Region, the referee must meet the criteria outlined below. If a referee cannot meet these criteria they will not be eligible for advancement.

**Please note if an official was not in good standing the previous season, they cannot apply for advancement the following season due to the timing of regional camp acceptance and the regional advancement training process. An official must be in good standing the season before they apply for advancement the following season.

- * Annual USAV Full Membership
- * Annual USAV background screen
- * Annual Safe Sport Training
- * Complete and submitted annual IC/W 9 forms
- * Complete and submit annual Independent Contractor and W-9 forms

- * Official has been assigned to and has or will be working two separate Badger Region-hosted events (Badger Region Championships, Badger

Region Power League, Badger Region Qualifier, Dale Rhode) or WVC events or other single day-approved events. An official can also meet requirements by working in a mentoring role at two events.

- * Maintain certification as a USAV Scorer.

- * Attend the Badger Region officials' pre-season meeting (in person or online) or a new referee clinic.

- * Conduct themselves with an appropriate level of professionalism and are not under review or hold sanctions from the Badger Region Ethics & Eligibility Committee.

Rationale

- * Important in order to prevent officials from just using the region to become certified and not officiate region events.

- * Perception is that our officials pool increases but the number of "assignable officials" does not.

- * Help the region retain officials to use in region events

- * Officials mentoring can only be scheduled for those officials working Badger Region sanctioned events. Mentors can be scheduled for officials during these events to help make those officials better. All mentors are scheduled by the officials assignor and paid for by Badger Region. Our goal is to make our region officials better and help them towards advancement.

- * This is common in most regions and helps unify policies region to region.

Questions? Email sara@badgervolleyball.org.



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Badger Region advancement protocol

The purpose of advancement through officiating ranks is important as it offers recognition and reward for the hard work that officials put in throughout their careers. As the interest in advancement grows, so does the evaluation pressure and process to pass through both the regional and USA Volleyball (USAV) National processes. Badger Region has developed the following procedures and criteria in order to help prepare officials to become successful in passing their evaluations.

Officials must be In Good Standing, per the approved policy, the season prior to their request for advancement the following season. For a copy of the In Good Standing policy, please visit the Badger Region website or contact the region official's chair or board rep.

Junior National & National Candidates:

This process is handled by USAV, but Badger Region is asked to provide input on candidates. Based on the number of candidates accepted per region by USAV, the region budget allows for two reimbursements of \$500 per candidate upon successful advancement per season to recognize and reward. Please note that the official must be in good standing to be considered for advancement.

If there are more than two candidates per season seeking advancement, the region will form an advisory committee composed of the ref chair, ref liaison and other interested parties to make a decision on the ranking of candidates that will be given to USAV. Junior National and National Ad-



vancement Applications are available on the USAV website and all questions should be directed to USAV. Additional information about the process and timeline is as follows:

- * The final decision on selection and advancement is made by USAV

- * To decide the ranking of a candidate, the Region takes many factors into consideration including good standing status, dedication to region events, interactions with other officials, ability to manage calendar, etc.

- * The Region will confirm receipt of a candidate's application and will copy the candidate on the submission to USA Volleyball, per their process.

- * The Region will send completed applications, regional ranking and all other information to USAV as requested by their process.

Regional Candidates:

This process is handled within the Badger Region and will be an application process for the 2024-25 season. The Region will form a Regional Advancement Committee composed of interested parties, including but not limited to Regional, Junior National and

National officials within the Region as well as the Region Liaison to USAV and the Badger Region Ref Chair. The committee will select up to eight (8) candidates for Regional advancement per season, as outlined by the process below:

- * An application form will be live on the Badger Region website on October 1st and will be included in subsequent Ref Bulletins. Interested officials have until 11:59pm CT on Dec. 31 to apply as an "interested in advancement" candidate. Candidates must be available for the 2025 Regional Advancement Camp January 11th and 12th and the 2025 advancement weekend of April 5-6 at the Badger Region Power League to be considered.

- * Mentors will be assigned to all interested candidates seeking advancement in the months of January and February, based on their designated in-region availability. Officials interested in advancement must be available for Badger Region events and open to mentoring and feedback. The goal will be to give all interested candidates the same number of mentoring opportunities, but this depends on availability of both the mentor and the candidate.

- * Mentors will send reports

of their sessions with interested candidates to the Advancement Committee after completing mentoring opportunities to give guidance on whether an interested candidate is ready (both in the R1 and R2 positions). These reports must be submitted after each mentoring session, but no later than the end of March.

- * The Committee will finalize selection and an email will be sent to all candidates no later than the first week of April on their status of acceptance. If an official is not accepted as one of the candidates for Regional Advancement, the region will work with that individual to help set them up for success the following year (if possible).

- * The candidates who are accepted to the April 5-6 Advancement Weekend will be given continued mentoring opportunities, if available, before evaluation weekend.

- * Selected Regional Advancement candidates will be assigned both days of Advancement Weekend and will be paid for half of the matches they are assigned.

- * Advancement coaches (mentor officials) will be assigned advancement camp and advancement weekend by the Badger Region, who will be given guidance from the advancement committee on qualities and skills to be considered during the evaluation process.

- * At the end of the second day of Advancement Weekend, the advancement coaches will decide if a candidate has been successful. Upon successful advancement, the new Regional candidate will receive a Regional Patch and be celebrated in the upcoming issues of the Badger Beacon newsletter and Ref Bulletin.



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REF SHOUTOUTS

A coach from the Minnesota Select boys team absolutely loved their ref Mya Kapalko who she had as a ref all day Saturday at the Dale Rohde. She was very professional and good with the teams. She called everything fairly and made each match on her court go smoothly.

Jason Wheelock on Chris Cronin at the Dale Rohde

I want to give a shout out to our ref. He was calm, let things play out and admitted when he was wrong. He thought about his calls, it was the way things should be handled. He explained things to our players and player R2s. He did a great job.

From a parent to Karlee Lois

We were playing on court 3 Sunday at the boys Epic snowball tournament in sturtevant. We had one of the most amazing refs - she was on top of everything! The court ran so smoothly! She was amazing. Just wanted someone to know! Keep up the great work!

From Kristin Kaczmarek to Malayna Dins

She was wonderful to work with. I have really enjoyed working with some of these newer officials you have added. And I love seeing so many new female faces officiating.



Erin Stalker, Felix Madera and Craig Madson

Line judges sought for All-Star tourney

We are looking for line judges for USA All-Star Championships the Badger Region is hosting in Madison in 2025!

If you are interested in line judging All Star Champs July 24-27, 2025, send Sara an email at sara@badger-volleyball.org. Line judge training will be scheduled in Spring 2025 for everyone in preparation of the event (dates to be announced later).

A limited number of R1 and R2 selections will be made by a later time.

HARD WORKING. DECISIVE. CONFIDENT. CONSISTENT. DEDICATED

REFEREES WANTED

REWARDS:

- TRAINING OFFERED
- GOOD COMPENSATION
- FLEXIBLE SCHEDULES



GIVE BACK TO THE GAME

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(CLICK HERE FOR MORE)