So you have a MSGA voucher account. How does it work? Questions and answers

Newbies to the MSGA are vaguely aware that any prizes they might win in MSGA events are recorded to a voucher account in their name. What’s that all about, anyway?

Once upon a time, the MSGA issued merchandise vouchers to prize winners after each event, to be spent at the host club pro shop, a practice that players found restrictive and inconvenient. More than two decades ago, the MSGA decided to establish individual voucher accounts for all our players. We record each player’s prizes as they are won, and deduct each player’s expenditures as they are issued vouchers, to be used for purchases made at any MSGA Member Club pro shop. Some players take their winnings every week. Other players let their prizes accumulate for a whole season or for a number of years. It’s completely up to the player, for as long as the individual remains an active dues-paying participant in the MSGA player program.

The entire voucher list is posted on the MSGA web site and updated once or twice a week, in season. At www.mesga.org, click on the blue button, MSGA Player Voucher List, below the Welcome words. It will take you here: http://www.mesga.org/club/scripts/view/view_insert.asp?NS=ABOUT&IID=208703

Click where it says you can access the list, and a pdf will come up.

How do I withdraw my winnings?

You request a voucher by calling our office (207-829-3549) or emailing us (jane@mesga.org is best). Also, if one of our staff members at a tournament site has a voucher book handy, you can get a voucher on the spot. Each voucher is made out to you, the player, and references your unique MSGA voucher account number (which displays on the voucher list posted online).

What do I do with the voucher?

You take it to the MSGA Member Club pro shop of your choice and spend it on stuff.

Can I get change back if I spend less than the face amount?

No, you can’t get change back, so think about how much you want that voucher made out for. Getting change back would be like turning your winnings into cash, a violation of the rules of amateur status.

If I take the voucher to my home club, can I put all or part of it on my account there?

Yes, good idea, but it has to be for stuff you buy in the shop.

How does the club get paid for my voucher?
Clubs send the vouchers back to our office and we reimburse them with an actual check for actual money.

**I heard I can use my voucher account to pay for a cart rental.**

True, *but only when you’re renting a cart while playing in a MSGA event*, and only if the club allows it (almost every club will, but they have the option to refuse). What you cannot do is charge a cart to your voucher account if the rental amount is more than you have in your account. You’ll need to provide club personnel with your name and MSGA account number, so learn your number!

**So I don’t need a written voucher for that?**

Right. When the MSGA began allowing players to use their winnings to pay for carts at our events, we designed a form to capture the players’ information so we wouldn’t have to write 60 or 80 vouchers just for that. The club turns in the form to our staff at the end of the event, and later in the week we reimburse them for the cart vouchers along with their user fees.

**What if I buy merchandise from the host pro shop during a MSGA event? Do I need a written voucher for that?**

Not anymore. A year or so after we started our cart voucher system, we decided to design a form to capture those merchandise purchases as well, saving our scorers from writing out 10 or 20 vouchers at a tournament site. Clubs submit that form for reimbursement along with the cart rental forms. Again, individuals need to make sure they do not overspend their voucher accounts. *This option of voucher-less purchasing is available only during our events.*

**Okay, but what if I don’t have a voucher with me when I make a merchandise purchase at a club (not during an event) and I want to use my voucher credit?**

Sure, this happens now and then, and some of the clubs are used to it. Just give us a call, or have the pro shop give us a call, (or email us), and ask us to mail a voucher in your name directly to the club, in the amount of your purchase. The voucher will be issued that day or the next business day. But again, be careful not to overspend your account. If the item you’re buying costs more than what you have in your account, have us send all your credit, while you pay the difference out of your pocket.

**On the face of each voucher it says, void after 90 days. Why?**

To discourage you from requesting a voucher and then carrying it around with you for months, or letting it go through the wash, or stuffing it in your glove compartment (or golf bag!) and forgetting about it. On our end, when an issued voucher doesn’t come back to us for reimbursement from a club, we have no way to know whether the player spent the voucher but the club neglected to turn it in, or the player lost it or is still holding on to it, or something else.
But what if I take a voucher and change my mind about spending it? Do I lose that credit?

Not if you call or email us and ask us to void the voucher, or you send it back to us so we can add it back to your account. But if you just forget about it, and we never see it again or hear from you, then yes, you lose that credit. Once a voucher is issued, we consider that credit to be used, unless you tell us otherwise, within 90 days.

Well, isn’t that my money?

Actually, it’s a merchandise prize you won by playing golf, not a gift certificate that someone donated or purchased with actual money. If it’s money you earned, we’re gonna have to report it to the IRS and you’re gonna have to pay tax on it. And lose your amateur status.

All these vouchers being mailed around, it sounds a little unwieldy. Why don’t all the clubs just let us charge things to our MSGA accounts by giving our name and account number?

Two principles and a practical consideration: 1) The MSGA never wants anyone to be charging to your voucher account without your permission. Our system is flexible enough to accommodate you, yet rigid enough to guard against unauthorized charges. 2) The rules of amateur status say you can’t transfer your credit to another person. Our process is designed to inhibit that practice and other types of voucher abuse. 3) It’s simply not practical to expect clubs to do the bookkeeping it would take to let you charge things to your MSGA account and be reimbursed by us in a timely fashion that allows us to update your account each week. Envision voucher forms lost, mishandled, not turned in by clubs. We don’t know you’ve spent $100 on stuff, you don’t know that we haven’t updated your account, you think you have more to spend, and so on. Not good.

It’s the 21st century. We all have tiny computers in our hands. Why isn’t there a digital solution that lets us access our winnings in real time, with instant transfers in and out of our accounts, and seamless payments to the clubs?

Great idea. Do you know anyone who will design and implement such a system, mindful of the amateur status restrictions on where and how the winnings can be spent, make it secure for all, and do it just for the love of golf? Send them our way!