

## SUMMARY OF MWFA BORROWING RULES

The following is a summary of the borrowing rules from the MWFA Constitution. For more detail please consult the Constitution.

### Need to Borrow

Don't borrow players unless you need to and if you do, don't use them to the disadvantage of your own players. Especially don't borrow players just to win games.

If your goalkeeper is injured and you don't have an alternative, borrowing a keeper and using them for the whole game is OK.

### Number of Borrowed Players

You can only borrow four eligible players from other teams in the normal season. You can only borrow two players in a finals series game including a round robin, knockout semifinal

### Borrowing Limit

You can only borrow a particular player a maximum number of times. Except for U16 and U18 being borrowed by WPL, PL and AL1 which is unlimited, a player can only be borrowed four times in a season.

For a player to play more than four times for a borrowing team the player must be re-registered in the borrowing team. If the player changes teams in this way just before the finals, even though the player can play for the new team they count as a borrowed player in the finals series.

If a player changes teams due to being borrowed more than four times they may not be borrowed by the originally registered team no matter if allowed by the rules.

### Borrowed Team on Match Sheet

The registered team of a borrowed player must be noted on the Match Sheet.

### Duty of Care

You have to make sure players in your team or that you borrow are capable of playing in the age group, especially for players playing up more than two years out of their age group.

### Women Playing in Other Competitions

A player in Women's Competition can't be borrowed by another competition (eg Youth ) without the player being registered in a team in the other competition and having a separate ID card for that competition.

### First & Reserve Grade

Where a Division is played as first and reserve grade, both teams are regarded as having the same division for the purposes of the Borrowing Rules. For the purposes of games played for a team the first grade and reserve grade are considered separate teams. So a player may be borrowed four times by the first grade and four times by the reserve grade,

### Borrowing Eligibility Rules

The table below shows the age borrowing options and maximum number of times for different age groups.

Borrowing Team	Borrowing Option A		Borrowing Option B		Borrowing Option C	
	Age Group	Limit	Age Group	Limit	Age Group	Limit
U6	U6	NO				
U7	U7	NO	U6	NO		
U8	U8	NO	U7	NO	U6	NO
U9	U9	NO	U8	NO	U7	NO
U10	U10	NO	U9	NO	U8	NO
U11	U11	NO	U10	NO	U9	NO
U12	U12	4	U11	4	U10	4
U13	U13	4	U12	4	U11	4
U14	U14	4	U13	4	U12	4
U15	U15	4	U14	4	U13	4
U16	U16	4	U15	4	U14	4
Womens U16	U16	4	U14	4	U13	4
U18	U18	4	U16	4	U15	4
U21	U21	4	U18	4	U16	4
PL	AL	4	U21, O35, O45	4	U18*,U16*	Unlimited
AL1	AL	4	U21, O35, O45	4	U18*,U16*	Unlimited
AL	AL	4	U21, O35, O45	4	U18*,U16*	4
O35	O35	4	AL	4	O45	4
O45	O45	4	O35	4	AL	4

The table above lists the different age groups which a team in a particular age group can borrow. In addition to age group restrictions, there are restrictions based on the division of the borrowing team.

### U12 to U18 Age Groups

Borrowing Option	Age Group Borrowing Team	Allowed Divisions As Borrowed Player
A	Same Age Group	Same ( <i>except first division restriction below applies</i> ) or Lower Division
B	One Age Group down	One Higher Division and Below
C	Two Age Groups down	Any Division

Where a Club has more than one team in a First Division Competition, the MWFA will label the teams 'A', 'B', 'C' etc in order of the strength of the team. A first division team may only borrow from another team in the same first division if it is of lower strength. Thus 'A' can borrow from 'B' but 'B' cannot borrow from 'A'.

U11 teams are graded into divisions which determine which divisions of U12 they may be borrowed. Players wishing to act as substitutes will have player ID cards issued based on this initial grading. This initial grading will determine the borrowing eligibility of the players into the U12 age group, irrespective of any regrading of teams during the season.

U10 players graded in a Red team are only eligible to be borrowed to play in the U11/1, U11/2. Players in all other U10 Team Groups are eligible to substitute in any Division of the U11 Age group.

Any U10 player must have an ID card before they can be borrowed by an U12 team. .

### Open Competition

Teams in Open Competitions may borrow players from teams in the same or lower division than the borrowing team. Teams in Open Competitions may borrow from O35 Competitions provided they play in an O35 team in the same or a lower Division than the Borrowing team's division in the Open Competition.

Where a borrowed player is from a team in an U16 or U18 competition, that player must meet be at least 15 years of age during the football year. .

### O35 Competition

Teams in O35 competitions may borrow players in other O35 competitions provided players are registered in the same or a lower division than the borrowing team.

Teams in Womens O35 competitions may borrow players registered in Open Competitions provided that such players are registered **in the same or lower** Open Division than the borrowing team.

Teams in other O35 competitions may borrow players registered in Open Competitions provided that such players are registered in a **lower** Open Division than the borrowing team.

Borrowed Players from teams in Open Competitions must be O35 age qualified and must have their ID card endorsed as an O35 reserve before they play as a borrowed player.

### No teams to Borrow From

Sometimes a team may have no borrowing options in the same or two age groups down. When this is true, a player may be borrowed from a team registered in the next Age Group in which the Club has a team. Particular attention needs to be paid to the ability of the player to cope in the age group. This should be used sparingly.

If a team has borrowing options under the table above and cannot borrow players from any teams due to a clash of games etc then no players can be borrowed for that game.

### Further Eligibility Restrictions

The MWFA may impose restrictions on the number of players who may be in a single team based on certain criteria. These number restrictions cannot be circumvented by borrowing players from other teams who meet the criteria. In any game the number of players used by the team including borrowed players cannot exceed this number. An example is the limit of three ex Representative players.

**Borrowing for U12-3**

	1	2	3	4	5	6	7	8	
U10	Red	Blue	Green						4 times normal season
U11	X	X	X	X	X				4 times normal season
U12	X	X	X	X	X				4 times normal season
U13	X	X	X						
U14	X	X	X	x					U10 and U11 Reserves with ID Cards
U15	X	X	X						
U16	X	X	X						
U18	X	X	X	X	X				
AL	X	X	X	X	X	X			
O35	X		X	X	X	X	X	X	

**Borrowing for U14/2**

	1	2	3	4	5	6	7	8	
U10	Red	Blue	Green						
U11	X	X	X	X	X				
U12	X	X	X	X	X				4 times normal season
U13	X	X	X						4 times normal season
U14	X	X	X	x					4 times normal season
U15	X	X	X						
U16	X	X	X						
U18	X	X	X	X	X				
AL	X	X	X	X	X	X			
O35	X		X	X	X	X	X	X	
Senior						X			

**Borrowing for U16-3**

	1	2	3	4	5	6	7	8	
U10	Red	Blue	Green						
U11	X	X	X	X	X				
U12	X	X	X	X	X				
U13	X	X	X						
U14	X	X	X	x					4 times normal season
U15	X	X	X						4 times normal season
U16	X	X	X						
U18	X	X	X	X	X				
AL	X	X	X	X	X	X			
O35	X		X	X	X	X	X	X	
Senior						X			

**Borrowing for WU12-2**

	1	2	3	4	5	6	7	8	
WU10	X	X							4 times normal season
WU11	X	X	X						4 times normal season
WU12	X	X							WU10 and WU11 Reserves with ID Cards
WU13	X	X	X						
WU14	X	X	X						4 times normal season
WU16	X	X	X						4 times normal season
WU18	X	X							4 times normal season
WAL		X	X	X	X				
WO35	X	X	X						

**Borrowing for WU16-2**

	1	2	3	4	5	6	7	8	
WU11	X	X	X						
WU12	X	X							
WU13	X	X	X						4 times normal season
WU14	X	X	X						4 times normal season

WU16	X	X	X			4 times normal season
WU18	X	X				
WAL		X	X	X	X	
WO35	X	X	X			

**Borrowing for WU18-2**

	1	2	3	4	5	
WU11	X	X	X			
WU12	X	X				
WU13	X	X	X			
WU14	X	X	X			
WU16	X	X	X			4 times normal season
WU18	X	X				
WAL		X	X	X	X	
WO35	X	X	X			

**Borrowing for AL1**

	1	2	3	4	5	6	7	8	
U10	Red	Blue	Green						
U11	X	X	X	X	X				
U12	X	X	X	X	X				
U13	X	X	X						
U14	X	X	X	x					
U15	X	X	X						
U16	X	X	X						Unlimited
U18	X	X	X	X	X				Unlimited
AL	X	X	X	X	X	X			4 times normal season
O35	X		X	X	X	X	X	X	4 times normal season
Senior						X			4 times normal season

**Borrowing for AL2**

	1	2	3	4	5	6	7	8	
U10	Red	Blue	Green						
U11	X	X	X	X	X				
U12	X	X	X	X	X				
U13	X	X	X						
U14	X	X	X	x					
U15	X	X	X						
U16	X	X	X						4 times normal season
U18	X	X	X	X	X				4 times normal season
AL	X	X	X	X	X	X			4 times normal season
O35	X		X	X	X	X	X	X	4 times normal season
Senior						X			4 times normal season

**Borrowing for AL6**

	1	2	3	4	5	6	7	8	
U10	Red	Blue	Green						
U11	X	X	X	X	X				
U12	X	X	X	X	X				
U13	X	X	X						
U14	X	X	X	x					
U15	X	X	X						
U16	X	X	X						4 times normal season
U18	X	X	X	X	X				4 times normal season
AL	X	X	X	X	X	X			4 times normal season
O35	X		X	X	X	X	X	X	4 times normal season
Senior						X			4 times normal season

**Borrowing for WAL4**

	1	2	3	4	5			
WU11	X	X	X					
WU12	X	X						
WU13	X	X	X					
WU14	X	X	X					
WU16	X	X	X					4 times normal season
WU18	X	X						4 times normal season
WAL		X	X	X	X			4 times normal season
WO35	X	X	X					

**Borrowing for WAL5**

	1	2	3	4	5
WU11	X	X	X		
WU12	X	X			
WU13	X	X	X		

WU14	X	X	X		
WU16	X	X	X		
WU18	X	X			
WAL		X	X	X	X
WO35	X	X	X		

4 times normal season

4 times normal season

**Borrowing for O35-3**

	1	2	3	4	5	6	7	8
<b>U10</b>	Red	Blue	Green					
<b>U11</b>	X	X	X	X	X			
<b>U12</b>	X	X	X	X	X			
<b>U13</b>	X	X	X					
<b>U14</b>	X	X	X	x				
<b>U15</b>	X	X	X					
<b>U16</b>	X	X	X					
<b>U18</b>	X	X	X	X	X			
<b>AL</b>	X	X	X	X	X	X		
<b>O35</b>	X		X	X	X	X	X	X
<b>Senior</b>						X		

Player has card endorsed as O35 Reserve

4 times normal season

4 times normal season

**Borrowing for O35-7**

	1	2	3	4	5	6	7	8
<b>U10</b>	Red	Blue	Green					
<b>U11</b>	X	X	X	X	X			
<b>U12</b>	X	X	X	X	X			
<b>U13</b>	X	X	X					
<b>U14</b>	X	X	X	x				
<b>U15</b>	X	X	X					
<b>U16</b>	X	X	X					
<b>U18</b>	X	X	X	X	X			
<b>AL</b>	X	X	X	X	X	X		
<b>O35</b>	X		X	X	X	X	X	X
<b>Senior</b>						X		

4 times normal season

**Borrowing for WO35-2**

	1	2	3	4	5
<b>WU11</b>	X	X	X		
<b>WU12</b>	X	X			
<b>WU13</b>	X	X	X		
<b>WU14</b>	X	X	X		
<b>WU16</b>	X	X	X		
<b>WU18</b>	X	X			
<b>WAL</b>		X	X	X	X
<b>WO35</b>	X	X	X		

4 times normal season

4 times normal season

**Borrowing for WO35-3**

	1	2	3	4	5
<b>WU11</b>	X	X	X		
<b>WU12</b>	X	X			
<b>WU13</b>	X	X	X		
<b>WU14</b>	X	X	X		
<b>WU16</b>	X	X	X		
<b>WU18</b>	X	X			
<b>WAL</b>		X	X	X	X
<b>WO35</b>	X	X	X		

Player has card endorsed as O35 Reserve

4 times normal season

**Borrowing for O45 teams in O35-4**

	1	2	3	4	5	6	7	8	
	Red	Blue	Green						
U10									
U11	X	X	X	X	X				
U12	X	X	X	X	X				
U13	X	X	X						
U14	X	X	X	x					
U15	X	X	X						
U16	X	X	X						Player has card endorsed as O45 Reserve
U18	X	X	X	X	X				
AL	X	X	X	X	X	X			
O35	X		X	X	X	X	X	X	4 times normal season
Senior						X			

**Borrowing for teams in Senior Division**

	1	2	3	4	5	6	7	8	
	Red	Blue	Green						
U10									
U11	X	X	X	X	X				
U12	X	X	X	X	X				
U13	X	X	X						
U14	X	X	X	x					
U15	X	X	X						
U16	X	X	X						Player has card endorsed as O45 Reserve
U18	X	X	X	X	X				
AL	X	X	X	X	X	X			
O35	X		X	X	X	X	X	X	4 times normal season
Senior						X			