

FINANCIAL AGREEMENT – YMCA OF MONTCLAIR

DEPOSITS:

Deposits of \$75 per session and \$35 per Before Care and per After Care session per child are due at the time of registration. Deposits for Camp sessions and After Care are NON-REFUNDABLE. Deposits are NOT additional fees. The deposit amount is applied to the total camp fee. Before Care session deposits are refundable up until two weeks before the session begins. If you register after June 30, then any session(s) your camper is attending must be paid in full at time of registration.

PAYMENTS:

Payment Schedule: We offer two payment options: Pay in Full at time of registration or Monthly Draft.

The monthly draft is based on the weeks for which your camper is registered.

SESSIONS	DRAFT DATE
1, 2, 3	May 1
4, 5, 6	June 1
7, 8, 9, 10	July 1

You can make payments at any time through the online portal, thus decreasing the draft amount. If the draft date has passed for the session for which you are registering, then those camp fees will need to be paid in full at the time of registration.

MEMBERSHIP REQUIREMENTS:

Campers must have a current YMCA of Montclair Youth/Teen/Family Membership.

PAYMENT REQUIREMENTS:

Credit cards are required with all applications and are kept on file to guarantee payments. Should any draft not be honored by your credit card for any reason, you are still responsible for that payment in addition to a \$20 service charge applied by the YMCA of Montclair. Any additional charges, such as late pick-up and change fees, will also be drafted.

CANCELLATIONS/REFUNDS/CHANGES:

In order to discontinue scheduled payments and receive a full refund (MINUS the Camp session and/or After Care deposit), families must notify the YMCA of

Montclair, in writing at campregistrar@montclairymca.org, of any cancellations/changes at least 2 weeks prior to the beginning of the cancelled camp session. Any cancellation/change notification later than 2 weeks prior to the beginning of the cancelled camp session will NOT be refunded. The only exception will be if a medical professional provides a reason, in writing, stating the child cannot attend for the entire week.

One change of session per family is allowed at no cost. Thereafter, a \$20 fee for each change requested is applied.

ABSENCES:

When you enroll for a camp session, you are reserving the time, space, staff, and provisions (which are purchased in advance) for your camper whether s/he attends or not. Absences will not be deducted from your fee—unless in the event of a serious illness and/or family emergency where refunds or credits for fees may be issued. When a child is absent due to suspension from the program, full tuition payment is still expected. There is no make-up for missed days.

LATE PICK-UPS:

A Late Pick-Up fee of \$10.00 for each 10 minutes will be charged.

PAST DUE ACCOUNTS:

Any families owing a past due balance may not continue to register their camper(s) for additional sessions until their account balance has been paid in full. The YMCA of Montclair reserves the right to remove a camper from camp if balances are not paid. Returned payments will be assessed a minimum fee of \$20.

PRO-RATING CAMP:

We believe that a true camp experience is a week-long experience. For this reason, we do not pro-rate camp for campers who do not attend the full week.

ADDITIONAL SESSIONS:

If spots are available, you may register for additional sessions up until 11:59 p.m. the Wednesday before a session begins.

Any Billing specific questions can be emailed to Shirley Farquharson, sfarquharson@montclairymca.org