



## **YMCA OF MONTCLAIR FINANCIAL AGREEMENT (Camp)**

### **DEPOSITS:**

A deposit for each selected camp week/session per child is required at the time of registration for all YMCA of Montclair summer camp programs. Deposits for camp sessions, aftercare sessions, and before care sessions are non-refundable and/or transferrable. Deposits are not additional fees. All deposit amounts are applied to the total camp tuition. Enrollment in camp after June 30, 2026 requires camp tuition to be paid in full at the time of registration.

### **PAYMENTS:**

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

The monthly draft is based on the weeks/sessions for which your camper is registered. The 2026 payment schedule for all YMCA of Montclair camps is below.

#### Camp at the Lake – Traditional

Sessions 1, 2, 3 will draft on May 1st  
Sessions 4, 5, 6 will draft on June 1st  
Sessions 7, 8, 9, 10 will draft on July 1st

#### Camp at the Lake – Specialty Camps

Session 1 will draft on May 1st  
Session 2 will draft on June 1st  
Session 3 will draft on July 1st

New Discoveries/New Adventures/Explorers/YBA

Sessions Early Bird, 1, 2, 3 will draft on May 1st

Sessions 4, 5, 6 will draft on June 1st

Session 7 & 8 will draft on July 1st

You can make payments at any time through your online Y account, thus decreasing the draft amount. If the draft date has passed for the session in which you are registering, 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:**

A valid credit card is required with all applications and is 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/or change fees, will also be drafted.

### **CANCELLATIONS/REFUNDS/CHANGES:**

To discontinue scheduled payments and receive a full refund (MINUS the camp, aftercare, and/or before care session deposit), families must notify the YMCA of Montclair, in writing at [campregistrar@montclairyymca.org](mailto:campregistrar@montclairyymca.org), of any cancellations/changes at least 2 weeks prior to the first day of the canceled camp session. Any cancellation/change notification after the 2-week deadline will NOT be refunded. An exception will be made only if a medical professional provides written documentation stating the child cannot attend for the entire week. One change of session, within the same camp, per family is allowed at no additional cost. Thereafter, a \$20 change fee per request 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 and/or refunded from your fee—unless in the event of a serious illness and/or family emergency where refunds or credits for fees may be issued. In the event that a child misses a camp day(s) due to a 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 per every 10 minutes after the camp day ends 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.

For any billing specific questions, please contact Camp Registrar at [campregistrar@montclairymca.org](mailto:campregistrar@montclairymca.org).

February 2026