

CAMP RAMAH IN THE BERKSHIRES

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2010 FEE SCHEDULE AND ENROLLMENT TERMS

Tuition and fees:

	<u>Full Season</u>	<u>First Session</u>	<u>Second Session</u>	<u>Ta'am</u>
Tuition	\$6,385	\$4,425	\$3,675	\$1,075
Fees	490	295	295	
Subtotal	\$6,875	\$4,720	\$3,970	
CIF*	\$500	Per family		

Fees cover canteen visits, trips, insurance, security, camper e-mail service, a video yearbook, and a camp T-shirt and are not prorated, discounted or refundable.

These rates do not apply to the *Breira B'Ramah* special needs programs. For more information, please call the camp office or email us at breirabramah@ramahberkshires.org.

Deposits. A deposit must accompany each application. The amount of the deposit is a function of the date of the application and whether the camper is enrolling for the full season or for one session:

<u>Application Date</u>	<u>Full Season Deposit</u>	<u>One Session Deposit</u>
September or earlier	\$500	\$500
October or November	\$1,000	\$1,000
December or January	\$2,500	\$1,500
February or March	\$4,500	\$3,000

Payment in full must accompany applications submitted after the end of March.

Machon Tripping Fee. An additional \$425 will be added for each camper entering tenth grade to cover the cost of two extended trips.

Camp Improvement Fund *. An additional \$500 will be added to each family's account as an annual, voluntary, tax-deductible contribution to the Camp Improvement Fund. This is an amount essential to the development and maintenance of Camp Ramah and is included as a donation to ensure tax deductibility for your benefit. As with all similar tax-deductible contributions, these payments may qualify for your employer's matching gift program. Please forward the appropriate form if this option is available to you.

Early Enrollment Discount. An early enrollment discount of \$150 for full-season campers and \$75 for one-session campers will be applied for applications received by September 15th. The discount is applied to the final tuition payment and may not be deducted from the deposit.

Early Payment Discount. An early payment discount of \$150 for full-season campers and \$75 for one-session campers will be applied to accounts paid in full by October 31st.

Post Dated Check Discount. If six postdated checks for all monies due, dated monthly, from October 1st through April 1st are received with the enrollment forms \$100 discount on the final payment will be posted. In conjunction with early enrollment, this will help eliminate any increase in tuition as well.

All payments must be in good funds and clear on time in order for any discounts to remain in effect. Tuition discounts reduce payment discount by the same percentage.

Financial Assistance. Need-based financial assistance is available. Please call the camp office to request an application or download one from our website . Applications must be submitted by January 30th.

Payment schedule and late fees. Progress payments must be made by December 15th, February 15th, and April 1st. The amount due by each of these dates is as follows:

<u>Due By</u>	<u>Full Season Campers</u>	<u>One Session Campers</u>
December 1st	\$2,500 including deposit	\$1,500 including deposit
February 1st	Additional \$2,000	Additional \$1,500
April 1st	Balance	Balance

For each of the due dates, a late fee of \$30 per camper will be added to accounts that are overdue.

Please call the camp Business Manager as early as possible if you require special consideration in scheduling payments.

Method of Payment. Payment may be made by money order, check or wire transfer from a US bank and payable to Camp Ramah in the Berkshires. A \$30 fee will be assessed for each check returned to us unpaid by your bank. Credit cards are not accepted beyond the early enrollment period. Bounced checks must be repaid within one week and a second bounced check will require a wire, bank draft or cash deposit. Bounced checks, late payments and deviations from this agreement may void any and all discounts offered. Payment discounts will be prorated at the same rate as tuition.

Cancellations. For enrollment cancellations before a camper’s arrival at camp, a cancellation fee will be charged as follows:

Before January	\$150
January or February	\$500
March or April	\$1,000
After April	½ tuition

Camper Withdrawals. No tuition refunds will be made for withdrawals after the start of camp that are initiated by parents without the concurrence of camp or if a camper is sent home due to behavioral misconduct. For other withdrawals, a prorated portion of the tuition will be refunded after deducting a withdrawal fee of half the tuition.

SUMMER 2010 DATES

Opening Day	Monday, June 28, 2010
Visiting Day	Sunday, July 25, 2010
End of First Session	Sunday, July 25, 2010
Start of Second Session	Monday, July 26, 2010
Closing Day	Tuesday, August 17, 2010

