



## Kayitz 2020 Tuition Cancellation Details

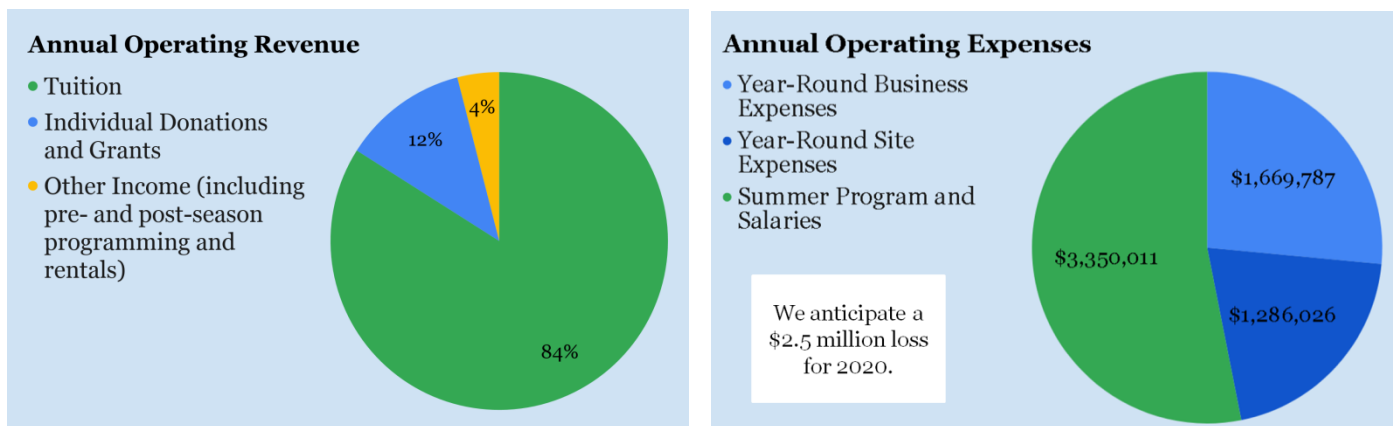
In March, our Board of Trustees decided that, in the event that Camp was unable to open this summer, we would offer our camp families a full refund of both tuition and fees. We made this offer knowing that it will be extremely difficult for our institution from a financial perspective, but also knowing that it is the right thing for us to do.

Cancelling Camp, on top of the cancellation of all our pre-season retreats and rentals this spring, is going to have a very serious and lasting impact on our organization. As an independent nonprofit organization, 85% of our annual revenue comes from these programs. A year without this income will create a significant operating loss, and the ramifications of this loss will be felt for years to come.

Every year, our off-season (September-June) preparations for the summer involve many expenses. We rely on camp tuition to fund our year-long planning, programming, training, camper and staff recruitment, summer purchasing, facilities maintenance and upgrades, and year-round staff.

We were conducting business as usual until early-March. Since March we have been implementing many cost-saving measures, including reducing staff, delaying non-essential maintenance, and recouping program fees. Even so, we have already incurred (or we will incur) approximately \$3 million of fixed expenses – roughly 45% of our total budget.

Now that the decision to cancel camp for 2020 has been made, we have made additional budget cuts, including the elimination of several year-round positions as well as an across-the-board salary reduction for all remaining year-round staff members.



Even with these significant budget cuts, our commitment to refunding tuition will leave Ramah Berkshires in a precarious position. We have applied for several loans and are seeking the support of large Jewish philanthropies. But to get to the first day of camp in 2021, we will need the generosity of our entire community – camp families, alumni, parents and grandparents of alumni, and friends -- to raise close to \$2.5 million to help get Ramah Berkshires through this challenging time.

The strength and commitment of our *kehilah kedosha*, our holy community, has been the lifeblood of Ramah Berkshires for 56 years. It is what drives and defines Camp's culture, soul, and mission. We are hopeful that you, the dedicated members of this holy community, will express the impact that Camp has had on you and your family through your generosity in our time of need. Together we can redirect our focus from the trying narrative of 2020, to the future of our Camp, for 2021, for the next 56 years, and beyond.



## Kayitz 2020 Tuition Cancellation Details

---

### **KAYITZ 2021 RATES**

Families can automatically apply for 2021 with your submission of your 2020 tuition preferences.

Tuition Rates for <i>Kayitz</i> 2021	
Full Season (7.5 weeks)	\$9,995
First Session (4 weeks)	\$6,725
Second Session (3.5 weeks)	\$5,600
Ta'am Ramah	\$1,500

Please note:

- We are eliminating the optional \$500 “Camp Improvement Fee” from our bills starting in *Kayitz* 2021.
  - All families who would like to request financial aid for 2021 must reapply in the fall.
- 

**We are pleased to offer you three options for your 2020 camp tuition.**

On the next page, you will find the specifics and benefits of each option. You are able to “mix and match” (although we hope you will choose to donate, option #1).

**A personalized email with a Family ID code will be sent to every family by June 8th.**

This email will link to a form where you will be able to indicate your plans for your tuition, and automatically apply for next summer. **Your decision is requested by June 19th.**

If you are ready to convert 100% of your tuition into a tax-deductible donation, please click [here](#) to submit a brief form, and a member of our year-round leadership team will follow up with you within 48 hours.

We do hope you will consider donating at least a portion of your tuition to Camp. Your support is critical in assuring that Camp returns stronger than ever in the years to come.



## Kayitz 2020 Tuition Cancellation Details

### **OPTION #1: Convert all or a portion of your 2020 tuition to a tax-deductible donation to Ramah Berkshires.**

DONATIONS WILL BE AUTOMATICALLY DOUBLED thanks to a generous \$1-for-\$1 match from the Harold Grinspoon Foundation.

Additionally, all gifts of \$1800 or more will be recognized as a part of the **Berkshires B'yachad (Together) Campaign**, and will entitle you to the following special benefits:

#### **ברקשירס ביחד "Berkshires B'yachad"**

##### Giving Levels

- Bonei Ramah* : \$1,800 - \$3,599
- Shomrei Ramah* : \$3,600 - \$5,399
- Chevrei Ramah* : \$5,400 - \$9,999
- Dugma Circle* : \$10,000 and above

##### **ATTN: GESHER 2020 PARENTS**

Please note – if you have a Geshher 2020 camper and you choose to convert your 2020 Ramah Berkshires tuition into a donation at one of the above levels, you will lock-in 2020 Ramah Israel Seminar rates, and you will receive the option to apply the additional discount (per the blue box above) to Seminar.



#### **Benefits of Participation**

Lock-in 2020 tuition rates for 2021 AND Option to receive an additional 2021 tuition discount\* of the following amount:

- Bonei Ramah*: \$100 discount
- Shomrei Ramah* : \$250 discount
- Chevrei Ramah*: \$500 discount
- Dugma Circle*: \$1000 (or 10% of total donation) discount

*\* The amount of the contribution that is deductible for federal income tax purposes is limited to the excess of money contributed over the value of the additional 2021 tuition discount.*

### **OPTION #2: Roll forward and apply all or a portion of your paid 2020 tuition to Summer 2021.**

To roll over tuition to Summer 2021 and to lock-in Summer 2020 rates, you must roll over all tuition paid (or due) per camper as of March 31st (\$6,000 for a full season camper and \$4,000 for a one month camper). Additionally, in order to secure an early payment discount, you must pay your tuition bill in full by the relevant September or December deadline.

- Standard cancellation/refund deadlines apply for 2021.
- Geshher campers can roll forward paid 2020 tuition for Seminar 2021.

### **OPTION #3: Request a refund of all or a portion of your paid tuition.**

Refunds will be issued to you in two payments, 50% will be disbursed by June 30th and the remaining 50% by September 30th.