



## **FINANCIAL POLICY**

### **Group Registration:**

Registration is considered "complete" when YMCo has received the group registration form AND the payment of the full per person deposit.

### **Payments:**

All payments for Mission Immersion experience programs (including week-long and weekend experiences) at any YMCo location are non-refundable. Deposits are due within 2 weeks of submitting the group registration form. Groups will be invoiced for the original number of participants that is stated on their registration form. (If a range of participants is given, YMCo will invoice the group for the maximum of the range.) Once a group submits a registration form for a Mission Immersion program, they are committing their group/church/organization to pay the full per person deposit (50% of the total program fee based on the number registered).

By 30 days prior to the group's arrival, the group must submit the final number of participants to the YMCo registrar. Once the final number is given, the group/church/organization is committed to pay the per person balance due for that number. Once a balance due payment is submitted, it is non-refundable. If we do not receive an updated number of participants from you by the 30-day point, your balance due will be based on the most updated number of participants you have reported for your group.

For week-long programs, there is an additional parking fee of \$20/vehicle/week. This fee is passed directly to our hosting church.

### **Cancellations:**

If a group needs to cancel before the per-person deposit has been paid, the deposit (for the original number stated in the submitted registration) is still due. If a group needs to cancel after the deposit is paid but before 30 days prior to arrival, the deposit is non-refundable. If a group needs to cancel after 30 days prior to their arrival, the balance due, based on the 30-day number of participants submitted to the YMCo registrar, is still due. If no 30-day number is given to YMCo, the balance due will be calculated based on the latest number of participants we have for that group.

### **Registration Transfers/Date Changes:**

A group's registration is not transferable to a different date. The deposit paid on a cancelled registration (individual or group) is not transferrable to the balance due for a smaller number of participants. If a group needs to change their program dates, a new registration and deposit is required. If weather prohibits a group's arrival and/or participation for a given date, there will be no refunds, but arrangements can be made to reschedule to a different date.

YMCo is not responsible for items lost or damaged during programs. Each participant will be required to sign covenant, medical information, and release forms for all programs at any of our YMCo locations.