



## **Financial Agreement**

This is a financial agreement between you and the Mandel JCC of the Palm Beaches, Inc. (JCC) and is binding for the entirety of the program:

**Infant/Toddler and 2- and 3-year-old 12-month program:** August 12, 2024 through August 1, 2025

**VPK, and non-VPK 10-month program:** August 12, 2024 through May 23, 2025

This agreement's term is for the entire year; this is not a month-to-month agreement. While families are permitted to pay in installments, this binding agreement spans the entire period of the aforementioned dates.

## **Registration and Fees**

Families are responsible for paying an annual non-refundable registration fee of \$200, in addition to annual tuition. The registration fee is due at the time of registration.

A non-refundable deposit of \$600 must be paid upon registration. The deposit will go towards your annual tuition. If registering after the program begins, the \$600 deposit remains in prorated tuition to be paid in installments, with the first installment due at the time of registration.

## **Payment Information and Schedule**

Although you are allowed to pay your annual tuition in monthly installments, your signature on this agreement commits you to the full amount of annual tuition regardless of your child's attendance or school closure.

For students registering after the start of school, annual tuition is prorated and split equally over the remaining monthly installments. Registration fee and first installment are due upon registration if registering after school begins.

Tuition for VPK with voucher will be in 6 equal monthly installments, which are billed monthly with the first payment due July 10, 2024 and continuing through December 10, 2024.

Families will pay equal monthly payments with the first due on July 10, 2024.

The annual tuition must be paid in full by June 10, 2025 for the 12-month programs, by April 10, 2025 for the 10-month programs, and VPK with Voucher (9 am – 3 pm only) by December 10, 2024.

An administration fee of \$100 applies for any changes made after the time of registration.



Annual tuition for each child is based on the program chosen. When more than one sibling is enrolled in the same year, a 4% discount will be applied to the lower tuition fee. Sibling discount will be applied for the time of the new sibling's enrollment.

A 5% discount applies to tuition paid in full by June 28, 2024. Payment in full must be done by check or ACH; credit cards are not accepted. Pay-in-full discount will be forfeited if your child does not complete the 2024-25 school year.

Installments are payable by either ACH or credit/debit card only. MasterCard, Visa, Discover, or American Express are accepted; however, a 3% convenience fee will apply to all credit card payments. Installments are processed automatically on or around the 10<sup>th</sup> of each month beginning July 10, 2024. You are responsible for notifying the Early Childhood Department of any changes to your payment information (lost or stolen card, expiration date changes, etc). If your ACH payment does not go through, we will charge the credit card on file. Payments that are declined by your bank will incur a \$100 service charge. Credit card declines will incur a \$72 service charge beyond the first occurrence.

Registration fees and deposits can only be made by credit card without incurring the 3% convenience fee. Monthly payments will be made by automatic ACH draft or credit card. A 3% convenience fee will be applied to all credit card transactions on reoccurring payments. If paying installments by ACH bank transfer, a valid credit card must be on file, and you authorize use of this credit card for any arrears on your account due to ACH failure or dispute.

In the event your JCC account is in arrears, your child will not be allowed to attend school until such time as payment is made current.

Fees paid to the JCC—whether for tuition, membership dues, or other related fees—are non-refundable. Furthermore, fees are not transferable to other JCC activities or for payment of fees for other family members. Early withdrawal of your child from the JCC Early Childhood Learning Center does not excuse your obligation to remaining tuition payments; additionally, early withdrawal will result in forfeit of your deposit and any monies paid.

### **Mandel JCC Policy and Liability**

I hereby enroll my child in the Early Childhood Learning Center at the Mandel Jewish Community Center of the Palm Beaches, Inc. (JCC). I understand and agree to the terms as stated on this form, and I hereby agree to pay in full the amount due per those enrollment terms.

In the event of an emergency, if I am unable to be contacted, I hereby grant permission to the JCC to authorize any emergency action necessary to ensure the safety of my child.

Permission is hereby granted for use of family members' names and likenesses for promotional and/or archival purposes at the JCC's discretion without compensation.



I give permission for JCC staff to walk my child to and from JCC enrichment classes, Shabbat, physical education, gymnastics, aquatics center, special events, and /or other authorized activities.

Participation in any JCC activities and use of any recreational facilities involves a risk of accidental injury, despite all safety precautions. Having been informed of the activities conducted at the JCC, I, as an individual, or as parent or guardian of the participant named herein, assume all risks and hazards incidental to the activities and release from responsibility and agree to indemnify and hold harmless the JCC, its officers, directors, independent contractors, volunteers, and all employees for any illness or injury to me, my children, or my family members occurring during his/her participation in any activities or use of any recreational facilities at or conducted by the JCC.

### **Closure Policy**

This policy addresses the financial implications of closure of our early childhood programs. A short-term closure is defined as four to ten consecutive days of closure; a prolonged closure is defined as more than ten consecutive days of closure.

1. If your child is impacted by a single group or entire program short-term closure, a credit will be placed on your JCC account for the fourth through tenth days of closure.

If your classroom or the entire program requires a prolonged closure, any monies paid as of the 4<sup>th</sup> day of prolonged closure will be available as a credit on your account, excluding the \$200 registration fee.

2. If the early childhood programs are forced to close prior to the start of school, all monies paid but the \$200 registration fee will be available as a credit or a refund to your original form of payment within 12 weeks.

### **Cancellation Policy**

#### 60 Day Notice

The Mandel JCC requires a minimum of 60 days written notice to cancel any preschool or afterschool program agreement. Release of financial responsibility for accounts in good standing will take effect on the 1st day of the month occurring after 60 days. (Example: If you want to cancel and not pay for December, you must inform the Mandel JCC no later than September 30th in order to not get charged for December. If you give notice after October 1st, your cancellation would be effective January 1st.