

CAMP ECHO PAYMENT & ENROLLMENT POLICIES

Please contact the Program Support Office at 847.475.7400 x236 with any questions about policies.

Payment Options

When you register for camp, you will pay a deposit, which is applied to the camp fee; deposits are non-refundable unless the McGaw YMCA cancels your program or if the camper is on a wait list. At the time of registration, you may select **Single Payment of Balance Due** or the **Monthly Draft Plan**; however, if you register for a program on or after the payment due date, the full payment is due at the time of registration.

Single Payment of Balance Due

If you select this option, you will receive a statement in the mail, which includes your balance and due date. Due to the high number of children who want to attend camp, **PAYMENT MUST BE RECEIVED** by the due date. If we do not receive your payment, we will attempt to contact you by phone as a courtesy, but if we are unable to reach you, your registration will be cancelled, your deposit forfeited, and your place given to a camper on the wait list. The due dates are as follows:

February 22	\$500 transportation deposit due for: California Bike, Rockies, and Pacific Northwest
March 22	Memorial Day Family Camp
April 12	Sessions 1, 2, and 3
May 10	Sessions 4 and 5
July 12	Adult and Family Camps in August/September

Monthly Draft Plan

With this plan, the balance due will be automatically drafted from your checking account or credit card (whichever method you use for your deposit) in equal payments, starting on the first business day of the month after your deposit is processed, and ending on May 1st. No monthly statements will be sent. With this plan, there is no separate transportation deposit due for California Bike, Rockies, or Pacific Northwest - the monthly drafts will be in equal payments as with all other programs.

Wait Lists

Wait lists require a \$50 deposit. If your child is on a wait list and you want to qualify for a refund of your deposit, **you must notify the registrar when you are no longer interested in having your child attend that session.** If we contact you about an opening and you decline it, you forfeit your \$50 deposit. If we do not offer you an opening and you remain on the wait list until the camp session begins, your deposit is refunded by check within three weeks of the start of that camp session.

Transfer Policy

You may transfer a program registration to a different session and/or program at no charge until February 12, 2010. After this date, each transfer requires a \$25 fee. The fee is charged even if the change is within the same session, or the same program but to a different session. If the program or session you transfer into has a higher or lower fee, your balance due will be adjusted accordingly. Transfers must not reduce the number of registered sessions; if you drop a session, it is treated as a cancellation and the refund policy applies. The cut-off date for all transfers is three weeks before your session begins. Transfers will be processed on a first-come, first-served basis and are subject to availability in the desired program.

Billing & Informational Mailings

Invoices, parent information packets, and other informational mailings will be sent to the camper's address provided on the registration form. (They will also be available on the Echo website.) Unfortunately, we are unable to accommodate requests to send mailings to multiple addresses. Split families should plan accordingly.

Refund Policies

All deposits are non-refundable, unless the McGaw YMCA cancels a program or if the camper is on a wait list. To cancel from a wait list, call the Program Support Office as soon as possible. If we offer you a spot in camp, and you decline the offer, you forfeit your \$50 wait list deposit.

For the Adventure Trips requiring commercial transportation, **no refunds** of the \$500 transportation deposit will be made after it has come due. Note that the \$500 transportation deposit is separate from the \$100 camp deposit.

For all other Camp Echo programs, after the payment due date has passed, the refund of the fee you have paid (less the deposit) will be prorated based on the date you notify us that you want to cancel. For example, if you tell us 7 weeks before the 1st day of a session that you want to cancel, we issue a 70% refund (less the deposit). The only exception to this prorated policy occurs if we are able to fill your spot with someone from the current wait list. In this case, we issue a full refund (less deposit).

To qualify for the maximum refund you must notify the Program Support Office as soon as possible.

No refunds of camp fees will be given to campers who are sent home for behavior problems, or who leave camp voluntarily due to homesickness, family emergency, or a medical condition that arises once the camp session has begun, regardless of the length of the camper's stay at camp.

Refunds due to last minute illness, injury, family tragedy, or other hardship situations that make it impossible for the camper to attend camp may be granted at the discretion of the Camp Director, pending appropriate documentation. To apply for such a refund, mail or fax a letter to the Program Support Office. Explain the situation and attach appropriate documentation (such as a doctor's note).

Note: summer school does not qualify as a hardship situation.

Required Forms & Signatures

Attendance at Camp Echo is contingent upon your submission of all completed camp forms, **with required signatures**, at least **four** weeks prior to the start of your child's session at camp. Forms will be mailed in March or April (and will also be available at www.ymcacampecho.org), and include the following:

Health Form: Every camper is required to submit a health history form with a photocopy of the health insurance card, and to have a physical exam by a licensed health care provider within 24 months (2 years) of the start of the session they are attending. This form requires the signature of the licensed health care provider. This form also includes statements of permission to participate in Camp Echo, permission to treat in the event of a medical emergency (or a signed waiver), acceptance of financial responsibility for medical bills.

Waiver of Liability Form: This form requires a signed assumption of risk, general release, waiver of claims, permission to search belongings if deemed necessary, and a waiver regarding camper-camper and camper-staff communications after camp.

Other Forms: Personal history with letters from parent and camper to the counselor, trading post form for the camp store, cabin request (for bunking with friends), and drop off / pick up / layover form with release-specific instructions. Campers with required medications and campers participating in adventure trips may require additional signed forms.