

2019-2020 Payment Policies of the JCC Early Learning Centers

Thank you for sharing your children with us.



ENROLLMENT TYPES

When you enroll, you select an enrollment type, which determines your **base rate** for your tuition. We offer these basic enrollment types:

12 months: Rates are based on 12 months of continuous enrollment (September 2019–August 2020) with a consistent schedule. School vacations and most holidays are included in tuition. 12 month schedules are usually until 4pm or 6pm.

10 months: Rates are based on enrollment from September to June, not including vacations weeks and holidays. 10-month schedules are usually part day, with extended day options available at additional cost.

Pre-K: (Brookline, Gilson and Godine ELC only) – Rates are based on 10 months of continuous enrollment (beginning September 2019) with a consistent schedule.

- Schedules until 4pm or 6pm- includes school vacations and most holidays.
- Schedules until 2pm or 2:30pm, does not include school vacations and most holidays.

If you elect to enroll for fewer months, we will pro-rate your remaining months at the higher rate for enrollment. For the summer months, Pre-K families have the option to consider a variety of JCC camp choices or enroll in ELC for the summer.

If you change your enrollment type, your base rate will change and you will receive a new contract showing the total tuition and the new monthly payment.

Summer:

Enrollment for part or all of the summer months is available.

If you are enrolled for a continuous 12 months, you do not need to enroll for summer; it's automatically included in the rates.

Deposits and Applications. A non-refundable deposit of \$400 is due at the time of application. Of this, \$50 is a registration fee and the balance (\$350) is applied to tuition. In order to be considered complete, all applications must be accompanied by deposit. If you are a continuing family you may elect to add your deposit to your next scheduled EFT.

Tuitions for the following year are not usually published until mid-winter, and in a typical year ELC tuition typically increases 4% to 6%. In the rare event that tuition rises more than 6% you have 30 days to withdraw your application and receive back the deposit minus the registration fee. This does not apply to families enrolling after new tuitions are published.

CONTRACTS

You will receive a contract in the spring showing the enrollment option (10 months, Pre-K or 12 months), exact schedule and tuition.

The contract will reflect the deposit amount paid and will show the payment terms. Your signed contract, with first payment, is due back to the JCC no later than July 1, 2019. Payment can be made by check and returning families can continue to use their EFT.

Please notify your director right away if you need to make changes in your contract. Failure to return a signed contract puts your child's reserved space at risk.

Credits or refunds are not given for sick days, vacations, extended leave, unforeseen emergencies, weather closures, or holidays and staff days shown on the calendar. Please consult the school calendar carefully.

In addition there is no substitution of days if your child is absent for any reason on a scheduled day in the week.

Full payment is expected whether or not your child attends the program.

Arriving Mid-Year

Most applications are received before the start of our contract year in September, but we welcome your enrollment any time if space is available. A signed contract, with first payment must be received before your child begins school.

PAYMENT

Payment Plans

You have two options for payment of tuition:

Monthly payment via Electronic Funds Transfer (EFT). Your first payment will be due by check, cash or EFT with your signed contract no later than July 1, 2019.

New families must attach a voided check to the returned contract.

Returning families may opt to use the current account on file, or attach a voided check to provide new account information.

The tuition balance will then be transferred from your checking account in equal monthly installments during the first week of each of the subsequent months.

- **If you are enrolled for 10 months: There will be 9 payments:** First payment by check or EFT with contract in July plus 8 EFTs **August through March.**
- **If you are enrolled for 12 months: There will be 12 payments:** First payment by check or EFT with contract in July plus 11 EFTs, **August through June.**

Payment in full. First month's payment with signed contract by July 1, 2019. The remaining balance indicated on your contract will be due no later than August 1, 2019.

Declined EFT/Insufficient Funds – \$25 fee – the JCC will resubmit the declined payment or check within five business days after notification of decline. The fee will be added to the next monthly EFT payment, or separately invoiced for returned checks. If the check or EFT is declined a second time, you will have seven days to mail or bring a money order or cash payment to your school's office or to the Accounts Receivable Department, JCCs of Greater Boston, 333 Nahant Street, Newton, MA 02459. Please include your child's name and school name with your payment.

Late Payment or Non-Payment

If for any reason, you anticipate that you may fall behind on your payments, please speak to the Accounts Receivable Manager at 617-558-6509.

Accounts more than one month past due are referred to the Director, ELC Operations for immediate collection. If you are not able to make adequate arrangements to pay your tuition, cannot stay in communication with us and/or cannot stay on the agreed upon schedule, the JCC reserves the right to suspend services. Children are never made aware of payment status or reason for suspension. A transition experience is created that is respectful of your child's needs.

Sharing Payment Obligations

We will send one contract per child to the parent you identify as financially responsible. Please contact the Accounts Receivable Manager at 617-558-6509 to establish alternate contract terms.

Multiple Payors

Sometimes, more than one person (such as a grandparent or non-custodial spouse) would like to make payments towards a child's account. We can accommodate this arrangement within the following guidelines.

- 1) One parent must sign the tuition contract and that parent is ultimately responsible for payment even if multiple payors are involved.
- 2) Payments must be made by EFT, and each payor will be asked to sign an EFT agreement.
- 3) Checks and credit cards are accepted only for tuition paid in full (or for the portion due by that payor in full)
- 4) All payments must be made on time, or the account will be subject to collections activity and termination of care for the child, described in the Late Payment/Non-Payment section.

In the Case of Divorce or Separation

The one person signing the tuition contract is responsible for payment to the JCC. Any legal agreement that someone other than you is responsible for all (or part) of child care costs should be dealt with outside of our office. Please do not ask us to become involved in payment or legal disputes. Payment is expected on time and following the policies outlined in this document.

Statements

Regular statements are not sent. If you need a monthly summary of charges for dependent care tax or other purposes, check the request box on your contract to receive a monthly receipt.

Credit Cards

Credit cards are accepted in two circumstances:

- 1) If you are arriving from overseas and don't yet have an American bank account for EFT. In this case you may use the credit card for deposit and first payment until you have established a bank account (no later than the first month of school); or
- 2) If you would like to pay in full, in which case published tuition plus 3% will be charged. Contact Accounts Receivable Manager at 617-558-6509.

CHANGES

Your financial obligation is for the full annual tuition as stated in the contract. Our expenses are incurred on an annual basis and we cannot fully refund the tuition or cancel unpaid obligations if you withdraw or reduce hours without notice. Please see the specific policy below:

TYPE OF CHANGE	REQUIRED NOTICE
<p>Reducing Your Schedule</p> <p>Reducing hours within your current contract</p>	<p>30 days written notice required – reduction of hours must be made for 30 days or more.</p> <p>You will receive a new contract.</p> <p>If you reduce your schedule after April 15, 2020 for the 10 months program or after June 15, 2020 for the 12 months program, you will be obligated for the tuition stated on your original contract.</p>
<p>Changing Program Options</p> <p>Changing from 12 months enrollment to fewer than 12 months</p>	<p>30 days written notice required.</p> <p>Your 12-month enrollment was priced at the lowest base rate. If you elect to enroll for fewer months, we will pro-rate your remaining months at the higher rate for enrollment. The deadline for switching programs is April 15, 2020. You will receive a new contract.</p>
<p>Withdrawing</p> <p>Withdrawing from school – Before your child starts</p> <hr/> <p>Withdrawing from school – After your child starts</p> <div data-bbox="204 936 623 1052" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>You agree to pay the original tuition for the 30 days (for reducing hours) or 60 days (for withdrawal) following your notice, regardless of your child's actual attendance.</p> </div>	<p>Withdrawing before July 1, 2019 will result in forfeit of your deposit. Withdrawing on or after July 1, 2019, and before the start of school, will result in forfeit of your first month's payment and deposit.</p> <hr/> <p>60 days written notice is required for withdrawal.</p> <p>12 months program tuition will be recalculated for the months actually attended at the higher rate enrollment.</p> <p>The last day to request withdrawal for the 10 months program is April 15, 2020 and for the 12 months is June 15, 2020. After that date, you will be responsible for the full amount of tuition indicated on your contract, regardless of your child's last day in school.</p>
<p>Transfers for ELC Families to JCC Camps</p>	<p>Transfers after June 15 may be subject to a transfer fee.</p> <p>We know that families sometimes change their mind once camp begins. Although we cannot guarantee a spot will be available, we will make every effort to find a space for your child in mid-summer even if you were not previously enrolled.</p>

Working With the JCC

To discuss your child's schedule or any aspect of your child's experience, please contact your school director. If you have questions about your payment schedule, please call the Accounts Receivable Manager at 617-558-6509. For questions regarding your JCC membership, please call 617-558-6419.

JCC Membership

On your child's first day of school in a JCC Early Learning Center, you automatically become JCC Full Family Members with all associated benefits. See bostonjcc.org for details. We encourage you to attend JCC programs and use the Leventhal-Sidman JCC Children's Gym and the JCC Indoor Pool. You will also be eligible for class, program, and JCC Outdoor Pool discounts for the entire family. Please contact the Member Relations Director at 617-558-6411 to arrange a tour or ask questions about how you can begin to enjoy your membership.

Termination of Services

The JCC reserves the right to cancel the enrollment of a child or the membership privileges of a family for reasons not limited to the following: failure to observe the policies and rules of the JCC as outlined in the Parent Handbook and enrollment contract; special needs of a child that cannot be adequately met with current staffing; physical and/or verbal abuse of staff or children by adult or child; failure of a parent to adhere to the rules and regulations of the JCC Early Learning Centers or JCC membership; non-payment of fees. In such circumstances, any unused portion of program fees paid to date will be refunded. In cases of termination, we work with the classroom teacher and family to arrange a sensitive transition for the child.

Notice of Non-Discrimination/ Open to the Entire Community

In matters of enrollment and staff hiring the JCC Early Learning Centers does not discriminate on the basis of race, gender, sexual preference, religious beliefs or practices, cultural heritage, politics, physical ability or marital status.

Everyone welcome.