## **Greensburg Y Payment Policies**

The Greensburg YMCA provides two types of payment methods to serve our members and program participants. Members may pay their membership dues in one lump sum or be charged monthly for their membership dues. Program participants may be drafted weekly or monthly for recurring programs including Early Childhood Learning Center (ECLC), School Age Child Care (SACC), Camp, and both swim and gymnastic teams. Individual programs including but not limited to lessons, youth sports, and personal training are expected to pay for the services prior to the start of the program.

**Prorating** – Membership rates will be prorated depending on when signups occur. However, program fees will not be prorated.

**Credits** – Credits will be issued if a member or program participant wishes to withdraw from a program. Credits are available for programs only; they may <u>not</u> be used for membership dues. Participants are eligible for a 100% credit if they request a credit prior to the start of the program. A 75% credit will be available if the request is done after the first day of camp or first week of a program. No credits will be offered after the second day or second week. Credits must be used within 365 days from date of issue.

**Refunds** – All refunds will be charged a \$15 processing fee\*. Participants are eligible for a 100% refund (minus the processing fee\*) if they request a refund prior to the start of the program. A 75% refund \* will be available if the request is done after the first day of camp or first week of a program. No refunds will be offered after the second day or second week.

Switching - There will be a \$15 charge for campers that chose to switch between Adventure and Sports Camps

Insufficient funds – The Y will charge a \$35 service charge for all insufficient funds

**Sibling Discounts** – The Y will offer sibling discounts for families with multiple children that chose to register for programs within the same department at the within the same session. Please refer to the restrictions below.

- 1.) Details on sibling discounts are as follows
  - a. The first child pays 100%
  - b. The second child receives a 10% discount
  - c. The third and each additional child receives a 25% discount
- 2.) The most expensive rate is charged the 100% followed by the next highest price getting 10%, etc.
- 3.) The discounts are only available for individuals within the same household
- 4.) The discounts are only available if signups occur during the same session, season (a), and school year (b)
  - a. Swim team and Gymnastics team
  - b. School year includes Early Childhood Learning Center (ECLC) and School Age Child Care (SACC)
- 5.) The discounts are only available within the same department
- 6.) No other discounts are available including coupons, financial assistance, etc.
- 7.) No discounts are available for Drop N Go Child Watch