

**Rules and Regulations of the
Shaare Torah Finance Committee**

Approved by the Finance Committee

on November 14, 2010

Preamble:

- Support of the Jewish community, including synagogues, is a mitzvah of the highest order, and an important form of tzeddakah. Judaism is a religion that virtually requires community, and we are grateful that our families want to engage together in Jewish life through their involvement in Shaare Torah.

- Shaare Torah is committed to providing outstanding staff, programs, and services at an affordable cost.

- Our goal is to maintain relationships “in good standing.” We have a responsibility to provide accurate and timely billing, and to listen to the individual situations of our families.

- The congregation counts on the commitments of the families in our community when making its own commitments to pay our staff and vendors. When our members and clients are unable to fulfill their commitments, it endangers our ability to execute our duties as a congregation.

- Our goal is to be inclusive and to ensure that any individual and family in our community can afford to participate in synagogue life. At the same time we require families to pay a “fair share” of what it takes to keep our synagogue vibrant and financially sound.

Summary of highlights:

- Require members to pay dues in full 30 days before Erev Rosh Hashanah or set up an agreeable payment plan, with choice of
 - automatic credit/debit/ACH payment with choice of either (1) 2 periodic payments August 1 and December 31 or (2) up to 12 monthly payments
 - With excellent payment history and the explicit permission of the Treasurer, scheduled payments from checking accounts or credit cards
- Require members to pay building fund assessment either
 - In full
 - In 3 annual payments
 - Monthly via ACH
- All STNS/STRS families will have to pay tuition in full or set up automatic credit/debit payment for 2 periodic payments for STNS or setup 10 automatic credit/debit payments for STRS
- All STNS/STRS applications must include ACH application or credit card information and deposit to be considered for acceptance
- All STNS/STRS applicants must be in good standing in order to be considered for acceptance
- Bar/Bat Mitzvah fees and Kiddush sponsorships must be paid in full prior to event or risk cancellation
 - Bar/Bat Mitzvah dates will only be given to members who are in good standing
 - Bar/Bat Mitzvah fee will be billed and invoice sent when the date is set
 - Bar/Bat Mitzvah fee can be paid over 12 or 24 months
- Building rentals may only be entered into with individuals and entities in good standing

- Life cycle events will only be scheduled for individuals in good standing (with the exception of funerals)
- HH Tickets will only be released to members and non-members with payment history who are in good standing as well as to first time non-member attendees
- Establishes a process for the collections sub-committee to follow to collect arrears:
 - 3 attempts in writing sent by regular mail, final attempt in certified mail
 - may take to legal action after failure to respond after the 4 letters, or failure to reach a payment plan or variance agreement
 - may present to the board to withdraw membership rights, access to programs and educational offerings, and building rentals after failure to respond after the 4 letters, or failure to reach a payment plan or variance agreement
- Creates a new processes that will require other committees (i.e., Membership, Bar/Bat Mitzvah, Ritual, Building, Nursery School and Religious School) to update their policies and forms for conformance

1. **Membership Dues**

- a. In accordance with the Bylaws, membership dues are assessed on an annual basis, commencing July 1
- b. Annual membership dues are payable either:
 - i. In full, by August 1st, or
 - ii. Monthly through direct withdrawal from personal bank account (e.g., Checks, ACH), or
 - iii. Credit Card
 - iv. Stock
 - v. By two periodic payments, 50% of which is due August 1st, with the remainder due December 31st
- c. The first year of annual membership dues for newly elected members are payable

- i. on the same schedule as existing members (see section (1)(b), above) if applicable, New members who join from July thru November will be responsible for dues per stated in membership application and any HH ticket costs paid will be applied to their membership obligation
- ii. New members who join after December 1 pay prorated dues for the remainder of that year, but HH ticket costs are not applied towards their membership obligation. Any membership discount offered in current fiscal year will be applied to following year dues

2. **Payment of Building Fund Assessment**

- a. As a condition of membership, all members are subject to a required assessment to help finance the cost of the first phase and future phases of the permanent building.
 - i. Exceptions are made for individual or family memberships over age 65 or related family units
- b. All new members must pay the building fund assessment within 60 months unless:
 - i. They affirmatively elect to pay the building fund over 36 months, or
 - ii. They affirmatively elect to pay the building fund over 3 annual payments, or
 - iii. They request an extended payment period for members under age 30, whereby initial payments may be 50% of the regular assessment, until reaching age 30 at which time payment will be adjusted to the regular rate until the full assessment amount is paid, or
 - iv. They request a one year deferral of the building fund assessment.
- c. Building fund assessments are payable either:
 - i. Monthly through direct withdrawal from personal bank account (e.g., Checking, ACH),
 - ii. 3 annual payments, with the first payment delivered no later than 31 days after election to membership,
 - iii. Or in full by cash, check, ACH, stock, or credit card.

3. Payment of Shaare Torah Nursery School (STNS) and Shaare Torah Religious School (STRS) Tuition and Fees

- a. Only applicants to STNS and STRS who submit (1) a completed STNS or STRS application, (2) an application for credit card payment or direct withdrawal from personal bank account (e.g., ACH), or upfront payment of all tuition and fees for the period of the academic year, and (3) the non-refundable application fee will be considered for admission to the school.
- b. Applicants to STNS/STRS must be in good standing to be considered for admission to the school
- c. The STNS/STRS director will submit to the Treasurer or his/her designee a list of all applicants for admission.
 - i. The Treasurer or his/her designee will
 1. contact any applicants not in good standing
 2. provide the STNS/STRS director with a list of applicants who meet the financial requirements of good standing for admission
 - ii. The STNS/STRS director only will admit applicants in good standing and will refer others to the Treasurer or his/her designee
- d. Applicants to STNS accepted before July 1 must submit a non-refundable deposit of \$500 no later than 30 days after acceptance to STNS. Failure to submit said deposit on time will void acceptance to STNS.
- e. Applicants to STRS accepted before July 1 must submit a non-refundable deposit of \$100 no later than 30 days after acceptance to STRS. Failure to submit said deposit on time will void acceptance to STRS.
- f. Applicants to STNS/STRS who are accepted on or after July 1 must submit a non-refundable deposit equal to the first full month's tuition and fees, due within 48 hours of acceptance, before entering the classroom.
- g. STNS/STRS tuition and fees will be paid via direct withdrawal from personal bank account (e.g., ACH) either by:
 - i. Two yearly installments of
 1. 50% by July 31 prior to commencement of the academic year
 2. 50% by December 31 in the midst of the academic year

- ii. Ten monthly installments beginning on July 31
 - iii. The treasurer may waive this schedule of payments only for those members in good standing who pay 100% tuition in full by July 31 prior to commencement of the academic year
- h. STNS/STRS deposit and fees are non-refundable. Tuition is refundable on a monthly, prorated basis for services rendered when deemed appropriate by the Program Director and Treasurer.
- i. One month prior to a Bar/Bat Mitzvah date, STRS families agree to authorize credit card or ACH payment for Bar/Bat Mitzvah fees, Kiddush, and related rentals that occur leading up to the event.
- j. Payment in full is a pre-requisite for participation in STNS Early Drop-Off, Enrichment, or other special programs with fees (including field trips)
- k. Prior to the commencement of each semester, the Treasurer or designee will provide the STNS/STRS Directors or his/her designee a list of families who have met their financial obligations and are approved for entry to the school for the semester.
 - i. All children who are not on the approved list will not be admitted to the classroom until payment arrangements are made with the Treasurer or his/her designee.

4. **Life Cycle Events**

- a. All members and non-members who hold their Bar/Bat Mitzvah, baby naming, auf ruf, conversion, or other life cycle events (with the exception of funerals) at Shaare Torah must be in good standing
- b. The building manager and Rabbi will submit to the Treasurer or his/her designee a list of all individuals seeking to hold life cycle events at Shaare Torah for approval prior to assigning dates and signing contracts.
 - i. The Treasurer or his/her designee will
 - 1. contact any applicants not in good standing
 - 2. provide the building manager and Rabbi with a list of individuals who meet the financial requirements of good standing for holding the event at Shaare Torah
 - ii. The building manager and Rabbi only will execute agreements to hold life cycle events (with the exception of

funerals) to those in good standing and will refer others to the Treasurer

- c. Bar/Bat Mitzvah fees and related building rental fees must be paid in full 30 days prior to holding a Bar/Bat Mitzvah at Shaare Torah
 - i. The Bar/Bat Mitzvah fee is due one month prior to event either through automatic debit or personal check
 - ii. The Bar/Bat Mitzvah Kiddush fee is due one week prior to the event, either through automatic debit or personal check or credit card on file
 - iii. A committee of the Treasurer and the Vice President for Religious Life, or their designees, shall agree to cancel the Bar/Bat Mitzvah 30 days before the event of a family who has not paid the fees in full or is not in good standing, provided that the Treasurer or his designee
 - 1. Send written notice of their standing no less than 90 days prior to their event, and
 - 2. Send a second written notice at least 30 days after the initial notice and no later than 60 days prior to their event.
- d. Other life cycle event fees (Kiddush sponsorship, funeral rental) will be billed and are payable in full 30 days after invoice.

5. **Building rentals**

- a. Members and non-members must be in good standing to rent the building
- b. The Building Manager will query the Treasurer or his/her designee to ascertain the status of applicants to rent the building prior to entering into a building rental agreement
 - i. The Treasurer or his/her designee will
 - 1. contact any applicants not in good standing
 - 2. provide the building manager with approval of individuals/businesses who meet the financial requirements of good standing for renting the building
 - 3. The building manager will only execute building rental agreements with those in good standing and will refer others to the Treasurer or his/her designee

6. Good Standing

- a. In accordance with the Bylaws, members who fail to submit timely annual membership dues payment, assessments, and applicable tuition, which includes payment amounts reduced by a current fee reduction agreement approved by the Variance Committee, are no longer in good standing.
- b. In accordance with the Bylaws, the treasurer determines the standing of members.
- c. The Treasurer also determines the standing of non-member individuals and entities with a prior payment history
- d. The Treasurer may determine that individuals who fail to pay their Building, Capital Campaign and Annual Appeal pledges, and other fundraising obligations are no longer in good standing
- e. According to the Bylaws, the treasurer may reinstate the good standing of members previously in arrears who
 1. Either
 - a. Agrees to pay outstanding balance in a timely manner or
 - b. Agrees to a reduced payment plan approved by the Variance Committee
 2. And
 - a. Remits outstanding balance in full, or
 - b. Remits outstanding balance according to a mutually agreed upon payment schedule for direct withdrawal from personal bank account (e.g., ACH) or credit card.
- f. The Treasurer or his/her designee, in agreement with the Vice President for Religious Life has the authority to cancel previously scheduled Bar/Bat Mitzvahs and life cycle events.
- g. The Treasurer or his/her designee has the authority to cancel building rentals to individuals or businesses who are not in good standing.
- h. The Treasurer or his/her designee, in agreement with the Director of Early Childhood Education, the Director of Elementary Education, or the Director of Secondary and Young Adult Education and Engagement, respectively, has the authority to deny entry to STNS and STRS to individuals who are not in good standing.

- i. The Treasurer or his/her designee will only release tickets to High Holidays to members in good standing and to non-members who either have no payment history or a positive payment history
- j. The Treasurer or his/her designee will review membership applications to identify applicants not in good standing prior to presentation to the Board for acceptance
- k. Families currently enrolled in STNS/STRS with an outstanding balance will be added to either credit card or ACH immediately for payment of tuition, fees, and applicable membership dues, building fund, or other outstanding obligations.
- l. Payment of full, outstanding debts may be made at any time, in lieu of required CC or ACH payments, thereby returning a member to good standing.

7. Collections of Arrears

- a. The Treasurer and Financial Secretary will establish a sub-committee to handle the collection of arrears
- b. The sub-committee will determine which individuals in arrears have current payment plan arrangements, not limited to variance agreements (otherwise known as individuals not in good standing)
- c. The sub-committee will make contact with each individual or business not in good standing in writing by first class mail seeking a response, up to three times
- d. If after the third contact has been made with no response, then the sub-committee will send a letter to the individual or business by registered mail, return receipt requested asking the individual or business to reply within 30 days
- e. If the individual or business fails to accept delivery of the letter or fails to reply in a timely manner, then the Treasurer may bring the name of the individual or business to the executive board and petition that the individual no longer be granted the benefit of membership or access to Shaare Torah programs, classes, or building rentals

- f. The sub-committee may require any individual or business in arrears to agree to either credit card or ACH payments to repay their obligations
- g. The sub-committee may recommend that the Treasurer pursue legal action to collect arrears
- h. The Treasurer or his/her designee may exercise the discretion to pursue legal action to collect arrears
- i. For any individual or entity who fails to pay their outstanding debt in full or enter into a payment plan or variance agreement for their outstanding debt, the sub-committee has the authority to recommend that the Treasurer bring the name of the individual or business to the membership and petition that the individual no longer be granted the benefit of membership or access to Shaare Torah programs, classes, or building rentals

8. **Other Considerations**

- a. The Finance Committee will develop a process to ensure the confidentiality and security of data to automate payment
- b. The Finance Committee will suggest that the Ritual Committee clarify what the Bar/Bat Mitzvah fee covers and incorporate new financial policy changes in its written materials
- c. The Finance Committee will ask the Variance Committee to change the variance policy to allow for ACH payment
- d. The Finance Committee will ask the Membership, Nursery School, Religious School, Ritual, Variance, and Operations Committees to update their forms, handbooks, and applications to reflect this new policy