



# Global Builders payment and refund policy

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## Introduction

When we created our registration and payment system, our goal was to make it simple, straight-forward, and easy. And for the most part that's exactly what it is: You sign up, put down a \$400 deposit, and then fill out your waiver and make final payment at least 45 days before your trip. Very simple!

But life has a way of complicating things. Churches and schools sometimes pay as a group rather than individually. Some people cancel; others over-pay. Others fundraise for their trip. Some ignore deadlines and make their payments late. In fact, that last one happened so much that it was causing great stress on our country hosts and preventing them from being able to prepare, damaging the experience for all. So we added late fees and created policies that will help make the trip the best for everyone.

The result of these complications is the policies spelled out in detail here -- written down so that they can be fairly applied to all. But in reality, for most people it remains a very simple and straightforward system: Register and make a \$400 deposit, then pay the rest by 45 days before the trip. We even include a 2-week grace period to help you out.

### I. Registration.

- a. Individuals. To participate in a trip, everyone (including the Team Leader) must register and submit waiver forms at least 45 days prior to the trip. You must also send your flight information to your team leader by 45 days prior to the trip. A parental consent waiver is required for all minors (less than 18 years old).
  - i. Those with unremitted waivers or flight information within 30 days of the trip will be subject to a \$25 penalty. The \$25 penalty must be paid at least 15 days before the trip or it doubles to \$50.
- b. Groups. For groups who are paying their fees together (Ex: A church or school sends one check for the entire group.)
  - i. The group must pay an additional \$100 per person for anyone not registered within 30 days of the trip.
  - ii. If a group needs to swap participant(s) for any reason within 30 days of the trip, the first will be free, but after that a fee of \$100/person will be charged.

<b>Payment Schedule Timeline</b>					
<b>Once registration submitted &amp; approved</b>	<b>45 days prior to trip</b>	<b>44 - 30 days prior to trip</b>	<b>29 - 15 days prior to trip</b>	<b>&lt; 15 days prior to trip</b>	<b>&lt;5 days prior to trip</b>
Deposit due (within 2 weeks)	Full payment due	Grace period	\$100 late fee	If accepted, \$200 late fee	Unpaid late fees = off trip

## II. Payments.

- a. **Deposits.** Once registered and approved for a team...
  - i. Individuals. Participants are required to submit a non-refundable \$400 deposit to secure their spot. It should be made within 2 weeks of signing up for the trip.
  - ii. Groups. For groups sending in their payments together, individuals are not required to make an individual deposit. First-time groups submitting payments together will instead be required to make a single non-refundable \$400 deposit.
  - iii. All deposits are non-refundable, but can sometimes be held up to 1 year for another trip or transferred to another participant. See Section II on cancellation policy for details.
- b. **Completing payments.**
  - i. Payments can be made with our payment portal ([fullercenter.org/register](http://fullercenter.org/register)) or via check. If paying by check, please write your trip number on the memo line and send a check payable to:
 

The Fuller Center for Housing  
PO Box 523  
Americus, GA 31709
  - ii. Final payments (the remaining amounts) are due 45 days prior to the trip.
  - iii. We offer a 15 day (≈2 week) grace period for us to receive final payments. No late fee will be imposed on payments received in this period, which runs through 30 days before the trip. Because of the grace period and online payment options, “the check is in the mail” will not be a valid excuse for the payment arriving later.
  - iv. Trip fees unpaid within 30 days of the trip are subject to a \$100 per person late fee.
  - v. Trip fees unpaid within 2 weeks of the trip are subject to a \$200 per person late fee and may not be accepted if unfeasible – at The Fuller Center’s discretion. If not accepted, the deposit will be held for a future trip within 1 year and any additional funds will be used as a donation.
  - vi. Unpaid late fees within 5 days of the trip will be considered the equivalent of paying less than the full cost of the trip, and the participant will be unable to join the team. The deposit will be held for a future trip within 1 year and any additional funds will be used as a donation.
  - vii. Matching funds from your employer must be received by the same deadlines as all payments; for this reason, you should apply for it immediately and it is often

better to view the match as an extra donation for the work than as a part of paying your trip fee.

- viii. Accidental overpayments by default are considered donations towards the work, but if requested at least 30 days before the trip, accidental overpayments of \$20 or more are eligible for refund and will be charged a 3% fee. Alternatively, the extra may be assigned to help cover the costs of another participant on the same trip.
- ix. Donations to The Fuller Center are tax deductible; Fuller Center Global Builders *payments may* be. Please see the section V below on tax deductions for more information.

### III. Cancellation policy

**Note:** Refunds are made via the same method as the original payment. (If you paid with a credit card, you'll most likely receive your refund onto that card; if you paid with check, you'll receive a check). Credit card refunds will be charged a 3% fee to cover the costs charged by the processing companies; so if you paid \$100 with a credit card, your refund will be \$97.

#### a. Group or participant cancellation:

- i. If cancelling more than 30 days prior to the trip, any funds that you paid above the \$400 deposit can be refunded, but the deposit and contributions from others donating on your behalf cannot be refunded. The participant has three options with the deposit and contributions from others:
  - 1. Can be held for up to 1 year from the time of the trip for use by that same person towards the costs of another Fuller Center Global Builders trip.
    - a. You may only choose this option up to 2 times.
    - b. The entire transfer must go to a single trip rather than split between multiple trips.
    - c. You're responsible for any difference in cost; any excess funds will be used as a donation towards the work.
  - 2. Can be transferred to another participant on that same trip for use towards that person's deposit or payment.
  - 3. Can be given as a donation for the host country to be used to hire local labor and buy materials.
- ii. If within 30 days of the trip, we will credit you with up to your deposit (\$400) that can be used as your deposit on another trip to that same country for up to one year. Any payments above the deposit have already been committed and will be considered donations.
- iii. Special circumstances. We apply special rules when the following extreme circumstances occur:
  - 1. Death or sudden onset of serious illness in the immediate family
  - 2. Onset of a medical condition that prevents a person from being physically able to participate

3. Sudden major destruction of your own or an immediate family member's primary place of residence, such as through fire, flooding, or wind.
4. Sudden change in the security situation of a country, such as widespread rioting or a forecasted deadly storm. This includes if the U.S. State Department issues a level 3 or 4 travel advisory for the country of destination that did not exist when the participant registered.

When these special circumstances occur, the Fuller Center will seek to provide as close to a full refund as possible if it becomes known to us 30 or more days before the trip.

If within 30 days, expenses have already been incurred and arrangements made, so offering a partial credit/refund is the best we can provide. Specifically, the Fuller Center will hold for a future trip or refund to you the entire **donation portion** of the trip fee. For example, if the trip fee is \$1,900 and the total donation portion is \$700, up to \$700 can be held up to a year or refunded. (Note that funds raised from others such as through our fundraising pages can only be held, not refunded.)

- b. **Cancellation insurance:** The insurance program for Global Builders offers very limited trip cancellation coverage – its strengths are the vital Assistance Services and emergency coverages such as medical evacuation and out of country medical expense. We recommend participants purchase refundable tickets or flight cancellation insurance on their own.
- c. **Fuller Center cancellation**
  - i. In the rare instance that the Fuller Center would need to cancel a trip, all funds paid (including the deposit) can be refunded, held for a year, transferred to a future trip, or used as a donation -- at the participant's choosing.
    1. Donations made on behalf of a participant by another person cannot be refunded, but the other options (held for a year, transferred to a future trip, or used as a donation) still apply.
  - ii. The Fuller Center cannot reimburse for lost airfare or flight change fees. For this reason we recommend purchasing refundable flight tickets or flight cancellation insurance on your own.

## IV. Fundraising for your trip

- a. **Overview.** We allow participants to collect checks or set up fundraising pages on our website to help them cover the expenses of a trip. The donations come from solicitations made by the participant, not general donations for the Fuller Center's ministry. This is simply an option we make available – most participants opt to pay the expenses themselves. Those raising funds to cover their fee this way may only use our pages, not 3rd party sites like Indiegogo, Firstgiving, or Gofundme.
- b. **Deadlines.** For those choosing to fundraise their trip fee, all donations must be received by the same deadlines as regular payments. Otherwise, the same late fees apply.
  - i. Raising funds takes time, so we highly recommend starting as soon as you register!

- c. **Excess funds.** No refunds will be offered anyone whose fundraising surpasses their trip cost, and we will not use it to reimburse for airfare. Funds raised above the requirement will be used as a donation, (preferred) or can be used to help cover the costs of another person going on the same trip.
  - i. Rare exception: If a participant has already registered to return to the same country for multiple trips, excess funds can be rolled ahead to the next trip.
- d. **Airfare.** The Fuller Center's Global Builders program will not be able to reimburse airfare for trip participants. Those hoping to raise funds for their airfare should collect the contributions directly themselves or use non-Fuller Center fundraising sites like Gofundme.
- e. **Tax deductions.** For tax deduction information for your supporters, please see section V part f below.

## V. Tax Deductions

- a. **Tax status.** The Fuller Center for Housing is a 501(c)(3) non-profit organization registered in the state of Georgia in the United States. Donations made are tax deductible to the fullest extent allowable by law, but payments of trip fees are more complex as described below. We are not registered in Canada.
- b. **Overview.** The Fuller Center does not give tax advice. Information provided here is intended only to highlight certain key provisions of the Internal Revenue Service regulations and should not be relied upon for your actual tax filing. Please check with a local tax attorney.
- c. **Finding answers.** *Internal Revenue Service Publication 526: Charitable Contributions* is a helpful guide with relevant examples for determining whether yours or a friend's payments or expenses can be deducted when filing federal income tax returns. The updated publication is located here: <http://www.irs.gov/pub/irs-pdf/p526.pdf>
- d. **Don't blame us.** Please note that the IRS regulations are entirely outside of The Fuller Center's control and apply equally to all non-profit organizations offering similar programs.

**(Continued on next page.)**

- e. **Paying for your own trip.** Here is some of what the 2022 IRS Publication 526 has to say about paying for your own expenses on pages 5 - 6. Note that these are excerpts only and you should consult the most up-to-date IRS publication(s) directly and your tax advisor for full details:

### **Out-of-Pocket Expenses in Giving Services**

Although you can't deduct the value of your services given to a qualified organization, you may be able to deduct some amounts you pay in giving services to a qualified organization. The amounts must be:

- Unreimbursed;
- Directly connected with the services;
- Expenses you had only because of the services you gave; and
- Not personal, living, or family expenses.

**Travel.** Generally, you can claim a charitable contribution deduction for travel expenses necessarily incurred while you are away from home performing services for a qualified organization only if there is no significant element of personal pleasure, recreation, or vacation in the travel. This applies whether you pay the expenses directly or indirectly. You are paying the expenses indirectly if you make a payment to the qualified organization and the organization pays for your travel expenses.

The deduction for travel expenses won't be denied simply because you enjoy providing services to the qualified organization. Even if you enjoy the trip, you can take a charitable contribution deduction for your travel expenses if you are on duty in a genuine and substantial sense throughout the trip. However, if you have only nominal duties, or if for significant parts of the trip you don't have any duties, you can't deduct your travel expenses.

***Deductible travel expenses.*** These include:

- Air, rail, and bus transportation;
- Out-of-pocket expenses for your car;
- Taxi fares or other costs of transportation between the airport or station and your hotel;
- Lodging costs; and
- The cost of meals.

- f. **For others helping to pay your trip fee** – such as through a personal fundraising page on our site –the same IRS Publication 526 says this on page 6 about contributions from others (excerpt only, see IRS Publication 526 for more details):

## Contributions You Can't Deduct

There are some contributions you can't deduct and others you can deduct only in part.

You can't deduct as a charitable contribution:

1. A contribution to a specific individual,

## Contributions to Individuals

You can't deduct contributions to specific individuals, including the following.

- Contributions to fraternal societies made for the purpose of paying medical or burial expenses of members.
- Contributions to individuals who are needy or worthy. You can't deduct these contributions even if you make them to a qualified organization for the benefit of a specific person. But you can deduct a contribution to a qualified organization that helps needy or worthy individuals if you don't indicate that your contribution is for a specific person.

**Example.** You can deduct contributions to a qualified organization for flood relief, hurricane relief, or other disaster relief. However, you can't deduct contributions earmarked for relief of a particular individual or family.

- Payments to a member of the clergy that can be spent as he or she wishes, such as for personal expenses.

- Expenses you paid for another person who provided services to a qualified organization.

**Example.** Your son does missionary work. You pay his expenses. You can't claim a deduction for the expenses you paid related to his contribution of services.

*The Fuller Center does not give tax advice. IRS Publication 526 contains additional information and examples. Please consult [www.irs.gov](http://www.irs.gov) and a tax attorney for your actual tax filing.*

