



Global Builders payment and refund policy

Effective August 1, 2014 for all subsequent trips

Table of Contents

Introduction.....	1
I. Registration, Deposits, and Payments.....	2
II. Cancellation Policy.....	2
III. Fundraising for your trip.....	3
IV. Tax Deductions.....	3

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 a few years back 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 (and don't forget your waiver!) by 45 days before the trip. We even add-in a 2-week grace period to help you out.

I. Registration, Deposits, and Payments

a. Registration.

- i. Everyone (including the Team Leader) must register and submit waiver forms at least 45 days prior to the trip.
 1. Those with unremitted waivers within 30 days of the trip will be subject to a \$25 penalty.
- ii. Groups paying together with unregistered participants (or that swap participants) within 30 days will be charged a fee of \$100 per late registered participant. This fee will not be added onto the late payment fee if the group is also charged for late payment.

b. Deposits. Once registered and approved for a team...

- i. Participants are required to submit a non-refundable \$400 deposit to secure their spot. It should be made within 2 weeks.
- ii. Special case: For groups sending in their payments together, individuals are not required to make an individual deposit. First-time groups submitting payments together will be instead required to make a single non-refundable \$400 deposit.

- iii. All deposits are non-refundable. See Section II on cancellation policy for details.

Payment Schedule Timeline					
Once registration submitted & approved	45 days prior to trip	44 - 30 days prior to trip	29 - 15 days prior to trip	< 15 days prior to trip	<3 days prior to trip
Deposit due (within 2 weeks)	Full payment due	Grace period	\$100 late fee	\$200 late fee, payment may not be accepted	Unpaid late fees = off trip

c. Payments.

- i. Final payments (the remaining amounts) are due 45 days prior to the trip.
- ii. 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 ends 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.
- iii. Trip fees unpaid within 30 days of the trip are subject to a \$100 per person late fee.
- iv. 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, any previous payments will be treated as if you had cancelled within 2 weeks of the trip.
- v. Unpaid late fees within 3 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.
- vi. No refunds will be offered to anyone who pays more than the trip price that The Fuller Center communicated. The portion in excess of the communicated price will be used as a donation to support the work of the Global Builders program.
- vii. Donations to The Fuller Center are tax deductible; Fuller Center Global Builders *payments may* be. Please see the section IV below on tax deductions for more information.

II. Cancellation policy

- a. Policy for when a group or individual cancels for any reason:
 - i. **If more than 30 days prior to the trip**, the deposit will be held for up to 1 year from the time of the trip for use on another Fuller Center Global Builders trip, and any remaining funds already paid will be reimbursed if requested. Funds contributed from others on your behalf will be considered donations designated for the host country and will not be reimbursed or held along with the deposit.
 - ii. **If within 30 days of the trip**, we will credit you with a deposit (\$400) that can be used as your deposit on another trip for up to one year. Any payments above the deposit have already been committed and will be considered designated donations for the host country. No refunds will be offered.

- b. Our Global Builders program does not offer trip cancellation insurance – only emergency medical and evacuation insurance. Team members may want to buy trip cancellation insurance on their own.
- c. In the rare event of our Global Builders program or host country canceling a trip, participants will be eligible for a full refund of payments made to The Fuller Center, including the deposit. If you purchase trip cancellation insurance, that may be able to help with airfare expenses, but The Fuller Center cannot reimburse for lost airfare or flight change fees.

III. Fundraising for your trip

- a. 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 an option we make available – most participants simply 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. For those choosing to fundraise for trip expenses, all donations must be received by the same deadlines as regular payments.
- c. No refunds will be offered anyone whose fundraising surpasses their trip cost. Extra funds can be rolled over to the participant's already-scheduled future trip to the same country, but cannot be used for a trip to a different country. In all other cases, all funds raised after their total payments reach the trip cost will be used as a donation to support the work of the Global Builders program.
- d. With the exception of special arrangements sometimes made with team leaders, the Fuller Center’s Global Builders program will not be able to reimburse airfare for any participants. Those hoping to raise funds for their airfare should collect the contributions themselves or use non-Fuller Center fundraising sites like Gofundme.
- e. For tax deduction information for your supporters, please see section IV part e below.

IV. Tax Deductions

- a. The Fuller Center Global Builders program 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.
- b. *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>
- c. Please note that the IRS regulations are entirely outside of The Fuller Center’s control and apply equally to all organizations likely to offer similar programs.

- d. Here is some of what the 2013 IRS Publication 526 has to say about **your own travel expenses** on pages 6 and 7:

Travel. Generally, you can claim a charitable contribution deduction for travel expenses necessarily incurred while you are away from home performing services for a charitable 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 charitable organization and the organization pays for your travel expenses.

The deduction for travel expenses will not be denied simply because you enjoy providing services to the charitable 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 do not have any duties, you cannot 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.

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- e. **For anyone contributing to your trip** – such as through a personal fundraising page on our site –the same publication says this on page 6 about contributions from others:

Contributions to Individuals

You cannot 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 cannot 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 do not 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 cannot 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 cannot claim a deduction for your son's unreimbursed expenses 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 and a tax attorney for your actual tax filing.

