

# Congregation B'nai Shalom

בני שלום



Dear Congregant,

Congregation B'nai Shalom welcomes members of the Jewish community at all income levels and financial circumstances. Thanks to the generosity of our temple community, we are able to offer a deferral or extension of Building Assessment and a reduction in annual membership contribution and religious school tuition to those members who are experiencing financial hardship.

We understand the sensitive nature of any financial discussion and want to reassure you that all requests and submitted information are kept strictly confidential. The President, VP of Finance, and Treasurer, with clerical help from the bookkeeper, will handle decisions regarding the adjustment process.

We urge you to contact the President, VP of Finance, or Treasurer and have an informal conversation about becoming a member. An Annual Membership Commitment Adjustment Application form is enclosed with this letter along with information to explain the principles underlying our program and the steps you must take to complete the process. *Please read this information carefully.*

Your request will be reviewed and you will be notified of the decision. You may also be contacted if further information or clarification is needed. Since circumstances may change, adjustment is granted for only one year at a time, but may be extended each year without requiring you to fill out the Adjustment Application again.

We are always trying to improve our process. We welcome any feedback you may have regarding the adjustment process. If you have any questions about the form or the process, please do not hesitate to contact our bookkeeper, Janet Williams at [bookkeeper@cbnaishalom.org](mailto:bookkeeper@cbnaishalom.org) or 508-366-7191, or me. You may also email the President and Treasurer at [adjustments@cbnaishalom.org](mailto:adjustments@cbnaishalom.org).

Our community values your membership at Congregation B'nai Shalom. We understand that dealing with financial issues often makes people uneasy. It is our intention to treat you with dignity and respect, while making the process as fair and confidential as possible.

Thank you,

Neil Feldman, VP Finance

Email: [VPFinance@cbnaishalom.org](mailto:VPFinance@cbnaishalom.org)

## **Annual Membership Commitment Adjustment Program**

Our adjustment process is guided by the following principles:

1. Consistent with Jewish principles regarding tzedakah, every congregant is expected to support our community both financially and spiritually.
2. We strive to treat every member with respect.
3. We seek to minimize any personal discomfort while ensuring an equitable distribution of responsibility for the finances of Congregation B'nai Shalom.
4. We recognize that granting adjustment to one member means that we increase the burden on fellow members to cover the difference.
5. We understand that there are significant costs associated with living in our community. While many members of the congregation are contributing in excess of 2.5% of total household income to support Congregation B'nai Shalom, we also understand that families with lower incomes or with extraordinary medical or college expenses may not be able to afford this level of support.
6. We are committed to prudent fiscal management of our congregation's finances.
7. Building Assessment is deferred before determining any adjustment. We do not offer adjustment on Building Assessment (\$3000 paid over 6 years starting in year two of membership); however, we will offer alternative payment options including deferment and extending payment over more than 6 years.
8. We do not offer adjustment on fees.

To help us balance these competing principles, we have developed income-based guidelines to help facilitate our discussions with congregants with financial hardship.

We do recognize that household income may not tell the whole story. Some families are faced with other circumstances (such as unemployment, caring for a sick parent, college tuition expenses, etc.) that cause them to request adjustment.

### **Important Note Regarding Expectations And Consequences:**

Our goal is to avoid any difficult or embarrassing situations for you or your family. In this spirit, we want you to be aware of the following:

Only members-in-good-standing have the following privileges in our congregation:

- To enroll your child(ren) in religious school or have them assigned to a class
- The ability to use our clergy and/or our facilities for life-cycle events
- To receive High Holiday seating cards for your immediate family at no extra cost
- To participate in congregational programming at member rates

## Adjustment Application Directions

To process your adjustment request and for you to be a member-in-good-standing you must:

1. Complete your annual membership commitment statement, choosing an approved payment plan.
2. Submit statement, supporting documentation and Adjustment Application form by May 15, 2010.
3. Reach an agreement with the Adjustment Committee regarding your obligation for the coming fiscal year.
  - a. If the amount you request to pay meets or exceeds our guidelines, your application will be approved immediately.
  - b. If the amount you request to pay is lower than our guidelines suggest, you will be contacted for further information and/or discussion.
4. Based on your request, remit 1<sup>st</sup> Payment or Payment Authorization Form by May 15, 2010.

### Chart Of Expected Contribution (Dues, Tuition, Building) As Percent Of Total Annual Income

Persons	Gross Annual Income			
1	\$10,830	\$28,158	\$42,237	\$56,316
2	\$14,570	\$37,882	\$56,823	\$75,764
3	\$18,310	\$47,606	\$71,409	\$95,212
4	\$22,050	\$57,330	\$85,995	\$114,660
5	\$25,790	\$67,054	\$100,581	\$134,108
6	\$29,530	\$76,778	\$115,167	\$153,556
7	\$33,270	\$86,502	\$129,753	\$173,004
8	\$37,010	\$96,226	\$144,339	\$192,452

#### Percent of Gross Annual Income expected:

**< 1%**
**1%**
**1.50%**
**2%**

The table can be used as a guideline for expected contribution. This table does not take into account total loss of income or extraordinary expenses, such as medical or college or care-giving expenses. You may take into consideration extraordinary expenses by adjusting your Gross Annual Income.

Example: For a family of 4 with a gross annual income of \$86,000, the total expected contribution (dues and tuition) would be  $\$86,000 \times 1.50\% = \$1290$ .

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## Congregation B'nai Shalom Adjustment Application Form

Applicant's name: \_\_\_\_\_ Spouse's name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone number: \_\_\_\_\_ Email address: \_\_\_\_\_

# of Dependent Children: \_\_\_\_\_ # of children in Religious School: \_\_\_\_\_

Employment:

Member's employer: \_\_\_\_\_ Full time ( ) Part time ( )

Spouse's employer: \_\_\_\_\_ Full time ( ) Part time ( )

I am /We are applying for an adjustment on my/our Annual Membership Commitment and confirming to the congregation that I/we cannot afford to pay the full expected Annual Membership Commitment because of the following:

1. \_\_\_\_\_ Unemployment/Less than full employment: \_\_Self \_\_Spouse \_\_Both
2. \_\_\_\_\_ Unusual expenses (for example: medical, caring for parents, college, etc.)
3. \_\_\_\_\_ Insufficient income

I/We am/are requesting that my/our Annual Membership Contribution (including Religious School tuition) for this fiscal year be:

\$ \_\_\_\_\_.

\_\_\_ This number meets the guidelines for adjusted total income.

\_\_\_ This number is below the guidelines for adjusted total income. A detailed explanation appears in the following section.

I understand that I will be contacted if my/our proposed annual membership contribution is below guidelines set forth by the Adjustment Committee or if additional information is needed to help process my application.

So affirmed, signed: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_

Please provide any additional explanation on a separate piece of paper.