

Congregation B'nai Shalom

בני שלום



Dear Congregant,

Congregation B'nai Shalom welcomes all members of the Jewish community who wish to be affiliated with us regardless of their 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. Only the President, Treasurer, and bookkeeper will know your name. Other information may be shared with an Adjustment Committee in an anonymous fashion. In the interest of privacy, the names of the committee members are not publicized. Information received by the committee is not shared with the Board of Directors or other congregants. The President, Treasurer, and members of an Adjustment Committee, with clerical help from the bookkeeper, will handle decisions regarding the adjustment process.

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 initiate and 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. **In order to be eligible for the 12-payment option, you must submit your request and all necessary membership renewal forms to the President by May 31, 2009.** This will allow the time to process your application before the start of our fiscal year. 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 treasurer (Neil Feldman), our bookkeeper (Janet Williams), or me. You may also email the President and Treasurer at adjustments@cnaishalom.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,

Jonas Goldenberg, President

Telephone: (508) 393-7784

Email: jonasbg@cnaishalom.org

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.

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 31, 2009 (in order to be able to select the 12 month payment plan).
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. Remit 1st Payment based on your request (or Payment Authorization Form if applicable) by May 31, 2009 (in order to be able to select the 12 month payment plan).

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

Persons

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 expected:		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 Total Annual Income.