One of the basic tenets of Congregation Kol Ami of Frederick is that no person will be denied membership for financial reasons. Ensuring the equitable and compassionate allocation of limited financial support is among our highest priorities.

In the simplest of financial terms, the cost of financial assistance to one member of CKAF must be shifted to the other members of our congregation. While we are focused on ensuring that financial challenges do not stand in the way of membership, we are equally committed to the long-term financial stability of our congregation. We do this by ensuring that all of our members, including those receiving financial consideration, share the cost of CKAF’s operations.

Dues Relief Guidelines

1. Members and prospective members seeking payment adjustments or abatements are expected to demonstrate need on an annual basis. A prior history of need is an important consideration, but not a guarantee of future financial assistance. To ensure consistency in the application of these guidelines, on an annual basis, Members in need of support (or continued support) must complete an Application for Financial Assistance. Relief will not be considered without written application. Simply failing to pay dues or fees without formally applying for assistance will result in a status of Member Not in Good Standing.

2. A Member Not in Good Standing is no longer entitled to the benefits of membership, which include:
   • Renewal of membership for the following year
   • High Holiday tickets
   • Religious school enrollment, including B'nai Mitzvah training
   • Retention of B'nai Mitzvah date on the CKAF calendar
   • Participation in CKAF auxiliaries
   • Leadership roles and volunteer opportunities
   • Other benefits afforded Members in Good Standing

3. The level of financial assistance is determined solely by the Financial Secretary and can range from deferred payment terms to complete waiver of fees. However, circumstances where members receive full dues and/or fee waivers are extremely rare.

4. Although we operate on the basis of confidentiality, transparency, honor, candor and mutual respect, CKAF reserves the right to seek supporting financial records – generally in the form of tax returns and asset verification – to validate repeated requests for annual financial assistance.

5. In the event the Member wishes to appeal the financial assistance decision made by the Financial Secretary, the Member must contact the CKAF Treasurer for review and reconsideration within 14 days of the decision.

6. The Financial Secretary has principal responsibility for implementation of this program. Variations from the Guidelines require the prior approval of the President and Treasurer of Congregation Kol Ami.
Congregation Kol Ami of Frederick
Application for Financial Assistance

Name(s) __________________________________________  Date __________________
Address __________________________________________
Phone __________________ Email Address __________________

1. I/We request financial assistance for July 1, _____ through June 30, _____ as set forth below: (Provide a brief description of the assistance being requested – e.g., deferment/abatement of membership dues, religious school tuition, B’nai Mitzvah fees, etc.)

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

2. Briefly describe the financial circumstances giving rise to your request for assistance.

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

3. I/We are able to pay the following towards our obligation:

____________________________________________________________________________

I/We acknowledge and confirm the following:

1. Financial support must be requested and approved on an annual basis. Any relief provided applies for this year only.
2. Congregation Kol Ami’s Financial Secretary will establish the level of payment relief, if any, provided to applicants. I/we acknowledge that financial assistance is a limited resource and agree to pay CKAF dues, tuition, and fees owed, minus any relief provided within the current membership year.
3. I/we will communicate any changes in my/our financial situation that affect an agreed upon payment relief schedule to the Financial Secretary. Repeated failure to respond to the Financial Secretary’s attempts to contact me/us about this application and/or account will result in my/our becoming a Member Not in Good Standing.

Signature(s) __________________________________________________________________

Return this form to: Financial Secretary
Congregation Kol Ami
4880 Elmer Derr Road
Frederick, MD 21703

Financial Secretary Decision
Currently Assessed _________
- Dues: _________
- Tuition: _________
- Fees: _________
Support Decision: _______________

Contact Ralene Damanti, Financial Secretary, with any questions at financialsecretary@kolamifrederick.org

This form must be submitted annually by August 15th.