



Seminar 2027 Financial Policies

As of August 13, 2026

Payment Schedule

A \$500 deposit is due upon registration

January 20, 2027 – Additional \$2,500 payment due (total of \$3,000 must be paid by this date)

February 15, March 15 and April 15, 2027 – Three equal installments due on these dates

April 15, 2027 – Full tuition due

(payment plans available upon request)

Payment Requirements

All families, even those receiving generous scholarship support, are required to pay a minimum out-of-pocket amount of:

- \$500 Deposit
- \$2,050 to cover the cost of the group flight ticket (if applicable)

In the event that a family receives generous non-Ramah scholarships that cover all or part of the \$2,550 outlined above, refunds will be made after the teen arrives in Israel.

Cancellation Deadlines

January 20, 2027 – **\$500 deposit is non-refundable**

March 1, 2027 – \$500 deposit plus cost of group flight tickets (\$2,050) are non refundable - **Total of \$2,550 non-refundable***

May 1, 2027 – \$1,500 plus cost of group flight tickets (\$2,050) are non-refundable - **Total of \$3,550 non-refundable***

June 1, 2027 - After this date, **no refunds will be issued**, except as outlined in the Cancellation Policy for Unforeseen Circumstances (see below)

* The \$2,050 group flight ticket only applies to families utilizing the group flight.

Additional Important Dates

December 1, 2026 – Scholarship application is due

January 15, 2027 – Families receive Ramah Israel scholarship offers

February 1, 2027 – All flight-related forms due

March 1, 2027 – Group flight finalized

March 15, 2027 – All forms must be submitted at this time (some forms are due earlier)

Additional Cancellation Policies

Upon cancellation, all applicants will be subject to a \$50 application processing fee, regardless of the date of withdrawal.

Ramah Seminar Cancellation Policy for Unforeseen Circumstances (i.e. Security)

If in its sole discretion Ramah Israel is required to cancel Seminar due to security or other concerns, the following cancellation policy will apply.

On or before May 31, 2027: Families will receive a full refund, less \$2,550 for each participant, which includes \$2,050 to cover the cost of the group flights and a \$500 nonrefundable fee. The amount of any refund will be credited to the family's account.

On or after June 1, 2027: Families will receive a full refund, less \$3,550 for each participant, which includes \$2,050 to cover the cost of the group flights and a \$1,500 nonrefundable fee. Poland Families incur an additional \$500 cancellation fee.

If instead of issuing a monetary refund an airline provides a voucher for future travel, the voucher will be forwarded to the participant's family.

The only time we were unable to operate a Seminar program was in 2020, when we could not bring teens to Israel due to COVID-19. Our foremost priority remains the safety of our participants together with the critical mission of bringing our teens to Israel.

Active Payment Method Required

Families are required to maintain an active payment method (credit card or e-check) on file throughout the duration of the program. This payment method may be used to process additional fees, issue refunds that arise during the program period, and to charge families in accordance with the established payment deadlines. *Families will be notified via email in advance of any charges to their account and will have the option to submit an appeal within 24 hours of receiving such notification prior to processing.*

Damage: We reserve the right to charge participant families for damage done to rooms and other facilities. Families will be notified in advance of these charges.

Ramah Scholarship Fund

Ramah Israel and the Ramah Camps are strongly committed to making Seminar accessible to all participants, no matter the financial barrier. To this end, we have developed the Seminar Scholarship Fund, which will enable deserving participants, who would otherwise be unable, to come to Israel.

Scholarship applications will be reviewed only upon receiving an initial \$500 deposit.

Families are required to pay a minimum of \$2,550 (\$500 deposit + \$2,050 group flight) by January 20 to be eligible for a Ramah Israel Scholarship. If a family receives generous external scholarships that exceed their total Seminar payments, we will follow this process:

1. Ramah Israel will first refund families an amount that reduces their total payments to \$2,550.
2. The Ramah Israel Scholarship will be adjusted by the remaining difference (down to zero).
3. If the Ramah Israel Scholarship is fully covered by external funds, we will refund any additional amount to the family.