



6-MONTH PROGRAM REFUND POLICY

EM invests real time and resources into your trip in the months leading up to the start date. In the event you need to cancel your participation in the trip, the following amounts are considered non-refundable on the timeline below.

TIMELINE	NON-REFUNDABLE AMOUNT
30 days after joining the program	Trip Deposit* Your spot in the program is contingent upon paying your trip deposit within 30 days of being accepted.
130 days before start date	25% of Your Total Contribution**
90 days before start date	50% of Your Total Contribution
45 days before start date	100% of Your Total Contribution

Amount required for the trip deposit is determined by the date you join the trip. All trip deposits are **non-transferable 60 days after accepting your spot and **non-refundable**, even in the event you withdraw or the trip is canceled by EM.*

***All donations made on your behalf are considered donations to a 501(c)3 non-profit and are therefore non-refundable. Your personal contributions are refundable according to the amounts and dates listed above.*

FREQUENTLY ASKED QUESTIONS ABOUT IMMERSION FINANCES

Does Experience Mission provide any fundraising resources?

We try to make the process as easy as possible but we also know it will require a lot of hard work and creativity to meet your goals. Our biggest piece of advice—don't procrastinate! Start early and make a detailed plan that utilizes a variety of ways to get the word out. You'll most likely need to do a combination of sending support letters, selling t-shirts, hosting a special event, picking up a side-job and sharing your story on social media.

If you haven't already, check out the Fundraising Guide (in your mission center) with fresh ideas to help you get started. After paying the deposit, every team member is also given an EM Fundraising Profile, which is similar to a GoFundMe page and allows you to easily share your story, collect online donations and track your progress. There are two big advantages to using the EM Fundraising Profile:

- 1) All donations made toward your trip through the EM website (or by mailing a check) are considered tax-deductible! This is a great perk for you and your donors.
- 2) EM collects minimal transaction fees—only 2.5%. This helps cover the costs incurred by receiving credit card transactions and is less than any third-party fundraising websites we've encountered, which keep anywhere from 3-8% of each donation.

Are donations to Experience Mission tax-deductible?

Yes! Since EM is a 501(c)3 non-profit organization, all donations made through our website or by mailing a check to our office are considered tax-deductible. All donors will receive an online receipt or physical receipt to keep for their records. Keep in mind that if you hold a special event (i.e. bake sale, yard sale, 5k) or collect personal checks from friends & family, these donations are not considered tax-deductible because they were not made directly to Experience Mission.

If someone wants to mail a check, what address should they use?

All finances are handled in our Washington office, which is a different location than where you will do your training or send any pre-trip paperwork. Please give donors the following address for checks:

Experience Mission
P.O Box 719
Port Hadlock, WA 98339

NOTE: Please instruct donors to make checks payable to 'Experience Mission' and write your User ID on the memo line of the check. We receive lots of checks every week, so we want to make sure your donation ends up in the right account! Also, it's worth noting that it can take extra time for check donations to show up in your mission center. Our staff needs time to receive, process, deposit & post each donation manually—which could take up to 2 weeks. Often, online donations are a better option if someone feels comfortable navigating the website!

What is the breakdown of how the trip fee is used?

The cost of the trip includes all of your housing, international flights, bag fees, in-country transportation and food, visa fees, training materials, debrief & training retreat facility, IMMERSION support staff, and team leader costs, as well as donations to local partners and ministries you will be working alongside. These expenses account for roughly 75% of your trip fee and are considered hard costs that we spend on your behalf.

NOTE: You are responsible to arrange your own transportation to the training location at the start of the trip as well as home from the debrief location at the end of the program.

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FREQUENTLY ASKED QUESTIONS ABOUT IMMERSION FINANCES (Page 2 of 3)

What kind of administrative costs does EM need to cover?

Roughly 25% of your trip fee helps Experience Mission with administrative costs. This means IMMERSION-related costs like processing background checks, keeping our credit-card payment system smooth and secure on the website, staffing the 24-hour emergency line, and paying our support staff who are available to help on a regular basis. Our staff spends significant time with each team member during the interview process and for pre-trip preparation (conference calls, Facebook groups, and 1-on-1 communication).

There are additional costs for EM to be a legitimate, well-established, non-profit organization! We use funds from programs like IMMERSION or short-term trips to support the work of our full-time staff, design marketing materials and the website, and establish a presence on Christian campuses and at conferences. There are also on-going costs to investing in international staff, exploring new communities for future Immersion programs, and developing our Education & Micro-Loan Programs.

Although you may be able to find “cheaper” opportunities or try to plan a trip on your own for nothing more than the hard costs—we feel our experience and knowledge in international missions provides an incredible value to you as you begin this journey. As an organization, we’ve been there before and we care about your experience—that it is safe, includes healthy local partnerships, and has a lasting impact on you and the people you meet

Do I need to plan for any additional expenses?

In addition to travel to/from our training & debriefing location, you’ll also want to consider budgeting for updated immunizations, meals while traveling, traveler’s insurance (optional) and items on the packing list that you may not already own or be able to borrow. Regarding gear, you want good quality items but don’t necessarily need high-grade camping gear or name brand apparel. Keep it simple and shop for discounts. EM also requires all team members to travel with a Personal Emergency Fund (credit card with \$1000-\$1500 & \$300 cash) to be used if you need to receive medical care, return to the U.S. early, or replace personal items. The hope is that you will not need to touch these funds during the trip, but it is important to be prepared!

We recommend bringing extra money for souvenirs, restocking on toiletries, or splurging on snacks—but this amount is up to you and should be above and beyond what you are bringing for the Personal Emergency Fund.

What happens if Experience Mission cancels a trip?

In the event an IMMERSION trip is cancelled (at EM’s choice) due to the minimum team size requirement not being met, terrorism, civil unrest, natural disaster or man-made disasters, wide-spread illness, pandemic or other extraordinary events—you will be given the option to transfer to another IMMERSION program during the same timeframe as your original trip. If you are unwilling to change locations, you will be offered a **partial credit** (to be determined at a later date) to be used toward a future IMMERSION term within 24-months of the original trip start date. **EM is not able to offer refunds.**

Can you explain the purpose of the non-refundable amounts?

Experience Mission invests real time and financial resources into making every trip one of excellence, both for the receiving community and the participating teams. Non-refundable fees help cover our costs in servicing your team and the up-front field expenses we have already committed into the community or to our partners prior to your arrival. As a general rule, we do not do refunds—but in special circumstances (such as cancellation by EM or a medical issue) we may be able to do a full or partial transfer of funds toward another trip. If you voluntarily back-out of a trip, this is a real loss to us. Not only were we counting on you to be a part of the team, but we may have turned away other applicants who were interested in joining, too.

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FREQUENTLY ASKED QUESTIONS ABOUT IMMERSION FINANCES (Page 3 of 3)

The non-refundable amounts and timeline are listed in the chart above. If you contact us about a change of plans (switching trips) or to back-out completely, we need to receive this in writing. The date of your message will be the date we use as a reference point to determine what money is non-refundable or what portion may be eligible to transfer to a different trip.

NOTE: It is your responsibility to inform donors if you choose to back out of a trip. Experience Mission is not responsible to notify or refund donors for anything they have committed on your behalf. We will, however, cancel any pledges and de-activate your Fundraising Profile so as not to collect any extra donations after your decision is made.

What happens to the money in my account if I choose not to go on a trip?

Any funds in your account (from you or donors) will be held and used in one of three ways—all of which are still eligible for a tax-deduction:

- 1) Small scholarship for IMMERSION team members who are struggling to raise money.
- 2) Donations towards EM Education Initiative to support international students who want to finish school.
- 3) General donations toward Experience Mission to help us continue to develop the IMMERSION program.