Habitat

Global Village Payment policies and procedures

Thank you again for committing to Habitat for Humanity. Global Village's payment policies and procedures guide applies to everybody who commits to a Global Village trip, so please read this carefully. We hope this guide also proves helpful for those of you who are raising the financial support necessary to make your trip a reality. Be sure to review the information here before beginning your fundraising efforts. These guidelines are in place to ensure you have the opportunity to join others in Habitat's mission of helping families in need of a decent place to live.

Deposit and balance

Once you are invited to join a Global Village team, you must confirm your place on the team by submitting a nonrefundable and nontransferable deposit to Habitat for Humanity International in the amount of \$350. The balance of the trip payment (program cost minus the \$350 deposit) is due no later than 45 days before departure, and is also nonrefundable.

Note: If you are part of a closed group (church, school, civic club or other group that is not recruiting team members outside your organization), please confirm the deposit amount with your team leader, and understand that it is nonrefundable.

Submitting payments

All payments toward your trip must be made in U.S. dollars to Habitat for Humanity International, and designated to the Global Village program (see the details under "coding payments and donations"). Payments can be submitted by personal check, money order, Mastercard, Visa, American Express or Discover. Your program cost typically covers your lodging, food, ground transportation, traveler's medical insurance, orientation materials, some activities and a donation to Habitat.

You or your donors can submit funds by credit card via the link "Donate in Support of a Global Village Trip" (**habitat.org/gv**), or by telephone by calling (800) HABITAT. Please have your credit card, eightdigit participant ID number and GV event code available. Participants and donors who submit funds by credit card will receive an automatic email acknowledgment that the payment was received.

Checks and money orders must be made payable to Habitat for Humanity International and mailed to:

Habitat for Humanity International Global Village Program 121 Habitat St. Americus, GA 31709

Note: It might take a week or more for donations to post to the team's account.

Your deposit and any payments you submit toward the program cost will automatically be credited toward satisfying your financial obligation only when coded as per the instructions in the green box below.

Funding your trip

- Join the GV Challenge The GV Challenge is our response to the growing need for decent, safe and affordable shelter. More than 1.6 billion of the world's citizens do not have an adequate place to live. Habitat is challenging GV volunteers to make an even greater impact on the global issue of inadequate housing by raising additional funds above the cost of the program to support Habitat's worldwide building projects. Take up the challenge! Join us in building hope and affecting the world.
- Fundraising website Go to habitat.org/cd/gv/participant/ tripshare.aspx, and in just a few minutes you can create a personalized fundraising web page for your trip. You can then direct potential donors to your site where they can learn more about the Global Village program, Habitat and your trip. Contact the Global Village office for more details.

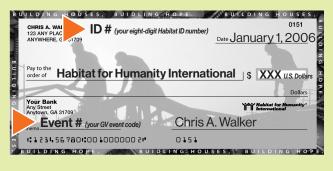
Coding Payments and Donations

For you to receive proper credit, your personal **eight-digit Habitat ID number** and **GV event code** must be included on all payments and donations submitted to the Global Village program on your behalf.

Online credit card payments or donations: Include your eight-digit Habitat ID number and GV event code in the fields provided.

On personal checks or money orders: Write the eight-digit Habitat ID number above the name and address in the upper left corner of the check; write the GV event code on the memo line located in the lower left corner.

If you are uncertain of your eight-digit Habitat ID number or the GV event code, please contact your team leader or Global Village.



- Employer matching gifts More than 1,400 companies match employee gifts to Habitat, and these funds could be designated to your trip. Visit habitat.org/match to find your company's matching gift guidelines and program contact. Inquire with your program contact or human resources department before completing a matching gift form, because not all companies' matching gift policies allow for matching of Global Village program costs. If eligible, please request that your employer clearly indicate the designated *GV event code and trip destination* with the matching gift payment. If applying for matching gifts, notify your team leader and the Global Village office. *Note: Matching gift funds may be used to offset the final balance owed only if they are received at least 45 days before the trip departs. Be advised of your company's matching gift payout dates.*
- Tax deductibility Funding raised toward the cost of a trip also includes the cost of food, lodging and transportation during the trip. A portion of the required program cost supports the charitable efforts of the Habitat program. Depending on the participant's country of origin, this trip's cost may or may not be tax-deductible. Please consult a tax adviser concerning your specific situation.
- Acknowledging donations All donors who contribute via check or money order payable to Habitat for Humanity International, or make a credit card donation designated to a Global Village team, are sent acknowledgment letters. Those who donate online (via a personalized web page or via the link "Donate in Support of a Global Village Trip") receive a prompt email confirmation that the donation was received, and will also be mailed an acknowledgment letter. Discourage your supporters from donating cash, as Habitat cannot acknowledge cash donations. We also discourage supporters from giving checks made payable directly to you.
- Funds raised in addition to the published program cost One of the stated purposes of the Global Village program is to raise funds for Habitat's mission. We encourage everyone to raise funds above the program cost in order to address critical shelter needs around the world. To remain consistent with our mission, Habitat is not able to roll additional funds over to a future trip or reimburse trip costs paid by participants when maximum obligations are exceeded. Habitat will direct any additional funding you raise beyond the published program cost to support our programs throughout the world.

Fundraising for airfare — Funds raised in excess of the program cost may no longer be used to cover all or part of a Global Village participant's airfare. However, we recognize that some people may want to raise money for their airfare. Please do this on your own. Participants may still be able to claim their airfare as a taxdeductible expense even if the funds are paid directly from the participant to a vendor, as long as the trip is in pursuit of a charitable purpose. Team members will need to contact a tax adviser concerning their specific situation.

Cancellation policy

We encourage all participants to purchase trip cancellation and interruption insurance. **No refunds are offered if you must cancel.**

- Cancellation more than 45 days prior to departure All payments excluding the \$350 deposit may be transferred for use on a future GV trip within one year of your original trip date. All cancellation notices must first be given to your team leader before notifying Habitat. All transfer requests must be sent in writing to the Global Village office. Ask your team leader for more information.
- Cancellation within 45 days of departure One hundred
 percent of your payments and donations will be retained by Habitat
 to meet current obligations.
- If Habitat must cancel We will make every effort to conduct the trip as scheduled; however, if Habitat must cancel, we will attempt to place you on another team. If that is not possible, you may receive a full refund. We cannot compensate participants for the cost of unusable airfare or any other expenses resulting from the cancellation. Your team leader will contact you to explain how to claim your refund if Habitat must cancel your team's trip.
- Delays en route If delays occur en route, or missed or cancelled flights cause you to miss your rendezvous with the team, the Global Village staff will do everything possible to assist you in connecting with the team. However, we cannot be responsible for any expenses incurred because of flight problems.

Thank you

Once again, we appreciate your dedication to Habitat's mission, and your willingness to participate in a Global Village trip. Thank you for complying with these payment policies and procedures guidelines, and please let us know if we can be of any additional help.



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