



## **Abatement Application Form**

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### **Why are you applying for abatement? (check all that apply)**

Low / Fixed Income:  Unusual Expenses:

Job Loss:  Other (*explain below*):

### **Detailed Explanation of Financial Issues:**

(Provide specifics of financial burdens necessitating this application.) \_\_\_\_\_

### **Total Financial Obligation to TBC:**

(take from your registration form)

\$

### **Amount you feel you can afford:**

(URJ guideline is at least 2% of annual gross income)

Total amount: \$

All information regarding abatements is kept strictly confidential. Abatement is a gift from the Congregation, neither an entitled right nor a loan. You will never be asked to pay back a granted abatement. Awards are based on level of need - 100% abatement awards are generally not granted because our community strength comes from our shared commitment to our Temple. Applications are reviewed and awarded on a first-come, first-served basis. The Abatement Committee reserves the right to ask for additional information. This application for abatement only applies to the current fiscal year.

By signing this application or submitting it electronically, you affirm that all information presented is true, accurate, and complete. Applications due to unusual financial circumstances may be reviewed again mid-year.

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Date*

### **Abatement Policy**

No one shall ever be turned away from membership at B'nai Chaim because of financial need. The costs we incur to make this possible represent the second largest category of expenses, after salaries, that we face each year at B'nai Chaim. We believe that as members of our synagogue, we are all in a sacred partnership with each other.

*Please send this completed form to [treasurer@templebnaichaim.org](mailto:treasurer@templebnaichaim.org)  
or mail to Treasurer, Temple B'nai Chaim, PO Box 305, Georgetown, CT 06829-0305 marked "Confidential"*

Our mutual commitment to not turn anyone away for financial reasons is one of the elements of this partnership. At the same time, this partnership also means that we all share in our obligation to support B'nai Chaim to the best of our ability.

If your financial situation prevents you from meeting your entire membership dues, school tuition, or fee obligations, fill out the registration packet as normal and email this Abatement Application Form. The application will be reviewed by our abatement committee (our President, Treasurer, and Immediate Past President). This one-page application is intended to explain the details of your particular financial circumstances, as well as indicate the amount and timing of the dues, tuition, and fees that you are able to pay this year. It is our intent to honor all reasonable abatement requests. When determining the amount of abatement being requested, please consider that the Union of Reform Judaism considers 2% of gross annual income to be a reasonable minimum level for the dues and fees to be paid. Of course, we recognize that unusual circumstances may necessitate a deviation from this guideline, and that in particular instances a lower amount may be appropriate. In your application, please **provide sufficient detail as to the nature of your financial hardship and the level of ability to pay that your circumstances will support**, so that there are no delays in processing your abatement request. TBC reserves the right to request further information, though in most instances this will not be required. All information provided to the abatement committee regarding the justification for the abatement request will be kept strictly confidential.<sup>1</sup>

We understand and respect that the act of applying for abatement is an emotionally difficult task. Nevertheless, if you are applying for abatement, we urge you to **submit your request as early as possible**, as requests are processed in the order received. You should email your Abatement Application Form to the Treasurer at [treasurer@templebnaichaim.org](mailto:treasurer@templebnaichaim.org).

Please note that an approved abatement is not a loan. You will never be asked to “re-pay” later. Any abatement will be in effect for this membership year only. If you require abatement again next year, you will need to enclose a new request at that time. Like all members, members on abatement who do not pay their abated level of dues, tuition, and fees up front are still required to enroll in TBC’s automated withdrawal system.

Similarly, abatement is not an entitlement. Abatement is intended for those members of our community going through an acute financial crisis, and generally only need to ask for abatement for one or two years. We do acknowledge that there are a few members with more chronic financial situations for which continuous renewal of abatement is appropriate. Nevertheless, abatement is strictly intended for those members of our community in dire financial need. Abatement is inappropriate for members who can afford dues but do not utilize the Temple very frequently and therefore feel that the dues rates are too high based on their level of active participation. This is a “fee-for-service” mentality that goes against the core values of our synagogue, and such requests have been and will continue to be denied.

If your financial situation worsens during the year, please contact TBC as soon as possible and request abatement on any outstanding payments. In this way, we can revise your financial commitments to Temple B'nai Chaim and assure that you remain a member in good standing. Similarly, if you are on abatement and your financial situation improves such that you can increase your financial commitment, please notify us about that as well. In that way, we will be better able to extend financial assistance to other Temple B'nai Chaim members who are in need.

---

<sup>1</sup> As part of their normal responsibilities, our office staff may become aware of granted abatement amounts. However, they neither have access to the nature of the abatement requests nor the deliberations of the Abatement Committee. No other members of the staff (e.g. clergy, education staff, etc.) or the Board of Trustees have knowledge of or access to any abatement information.

***Please send this completed form to [treasurer@templebnaichaim.org](mailto:treasurer@templebnaichaim.org)  
or mail to Treasurer, Temple B'nai Chaim, PO Box 305, Georgetown, CT 06829-0305 marked “Confidential”***