



We have the following suggestions to make for paying the Programme Fees. Please check through the options and then pay online, or send a cheque (payable to Spiritual Growth Ministries Trust), or arrange automatic payment through your bank.

For New Zealand resident participants who cannot pay the full fee, a subsidy of \$500 is available from Spiritual Growth Ministries through the support of the Christian community in Aotearoa. To apply for a subsidised fee please request the 'Application for Fee Subsidy' form from the [Administrator](#). You will be asked to write a letter to SGM outlining your situation and stating the level of fees you can manage.

Joanne Garton
SGM Administrator
36 Buller Crescent, Manurewa,
Auckland 2102

Email: admin@sgm.org.nz
Ph: 0064 09 267 5957

Second Year Fees Payment - \$2,975

Note: this does not include the cost of end of the Year Two Creativity and Spirituality Training Weekend estimated at \$275.00 and will be charged separately.

Payment options are outlined below.

Option 1:	Or Option 2:	Or Option 3:
Pay the full second year fee of \$2,975 before: 31 January 2020	Pay \$2,975 in three instalments of \$992 before: January 31 st 2020 March 29 th 2020 May 31 st 2020	Pay \$2,975 by 12 monthly automatic payments of \$248 starting in January 2020. Final (12 th) payment would be made in Dec 2020.
... or pro rata subsidised amounts where these have been approved ...		
Account Name: Spiritual Growth Ministries Trust		Account Number: 03 0166 0198782 00

Policies re Refunds and Additional Payments

Please note these policies. While they may seem irrelevant now, they are important.

Refunds

If notice of withdrawal is received **in writing** by the [Formation Programme Coordinator](#) **before** March 1st, the fees paid for that year will be refunded less \$100 costs.

If notice of withdrawal is received **in writing** by the [Formation Programme Coordinator](#) between March 1st and June 1st, the fees paid for that year will be refunded less \$500 costs.

Fees will not be refunded for withdrawals after June 1st. **Where fees are being paid by automatic payments continuing payments for the outstanding portion of fees is required.**

Extension – Year 3 and beyond

A fee of up to 15% of the full fee is payable if a participant needs to extend his or her written or practical work beyond 31 March of their third year. The exact amount is set by the Coordinator and Assistant Coordinator, and is due on April 1st of the third year. This fee will also apply in subsequent years in which a participant chooses actively to continue in the Formation Programme.