

Munster Band Backers F.R.I.P.
Fee Reduction Incentive Program

WHAT We are pleased to introduce you to the Munster Band Backers Fee Reduction Incentive Program. This program, also known as FRIP, allows families to purchase grocery, retail, gas, etc. certificates through the Band Backers. The vendors/stores sell the certificates to the Band Backers at a discount. The Backers then sells the certificates at face value to participating families and uses the discount earned to credit the Student's Account.

HOW Participants can obtain an order form from the band room, Charms, or the Band Backer website, which must be completed and returned to the band room before 8 am every other Friday. A check payable to Munster Band Backers for the full amount of your purchase must be included. No Post-Dated Checks will be accepted. During the school year, orders will be available for pick-up on the following Friday from 7:20-8:00 am in the band room or from 5-8 pm at the Jercha residence. The schedule may change for holidays or school closures, but you will be notified by automated phone message and email of changes and updates. For this first year, during the summer months of June, July, and August, all orders will be dropped off and picked up at the Jercha residence.

WHO Enrollment in this program is open to families who have Band Backer Membership. Relatives and friends may also enroll and give the credits for the student's band account. FRIP enrollment forms are available on the Backers bulletin board in the band room, on Charms, and on the Backers website. Enrollment forms must be completed and turned in with your first order each Backer calendar year (begins July 1) in order to establish or continue an account number. Band family alumni will be able to use FRIP as a means of continued support of the Munster High School band program without the need to have current Backer Membership.

WHEN Munster Band Backers accepts orders every other week until Friday at 8 am. Orders may be picked up the following Thursday night from 6-8 pm at the Jercha residence, or Friday from 7:20 – 8 am in the band room. You can enroll at anytime during the year; however, keep in mind that you potentially will be paying band fees in May. Credits will be disbursed to Munster Band Backers in May for your proposed family's annual band fee.

Munster Band Backers
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Registration Form School Year 2011-2012
Band Backer Calendar Year July 1, 2011 – June 30, 2012

1. **This form MUST be signed and returned with your first order of the Backer calendar year.**

Account Number _____ (if you are re-registering).

Your Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

2. **FRIP earnings intentions: Please check one:**

____ I am a member of Munster Band Backers. Please credit my FRIP earnings to my student's account. I understand that earnings potentially will be applied to my May family band fee.

____ I am accumulating my earnings for FUTURE use. I understand that the FRIP Program will hold my earnings until the coordinator is informed that the earnings are to be credited to my student's account when my child joins the Munster High School band program.

____ I wish to donate my earnings to a Munster Band Backer family's Student account. Their Family/Student Name and/or Account Number is _____.

____ I wish to donate my earnings to the Munster Band Backer general account.

3. **Order Pickup: Please check one:**

____ Hold for band room pickup ____ Student pickup ____ Pick up at coordinator's home

***NOTE:** If you would like your band student to bring home your order, the disclaimer **MUST** be filled out and signed or your order will be held in the band room for pickup.

**** STUDENT PICKUP DISCLAIMER ****

By signing this disclaimer, I permit the student named below to bring my certificates home. I understand that my student will only receive the certificates ordered under my family account number. I authorize Munster Band Backers to release my FRIP certificates to the student named below and I will not hold Munster Band Backers responsible for any lost or misplaced certificates.

Student(s) Name _____

Signature _____ Date _____

***** FRIP PROGRAM AGREEMENT *****

By signing below, I acknowledge that I have read, understand, and will abide by the policies of the Munster Band Backers FRIP program.

Signature _____ Date _____

Munster Band Backers
FRIP FAQs (Frequently Asked Questions)

FRIP can seem confusing when you first look at the program, but it really is easy once you start using it. It will allow you to add funds to your student's band account. Below is a list of some of the most asked questions. If there are still questions after reading, please do not hesitate to contact the FRIP Coordinator, Laura Jercha at 219-838-1315.

1. Do all of the percentages of the gift cards/certificates I purchase go directly to my student's band account?

The families of Munster Band Backers will receive 75% of the credit, while the remaining 25% will be retained to cover the cost of the program. As an example:

You have an average of \$82.56 in monthly gift card/certificates purchases

Monthly addition to FRIP account $\$ 82.56 \times .75 = \$ 61.92$

Annual savings $\$ 61.92 \times 12 = \$ 743.04$

- 2. What do I have to do to participate?**(1) Become a member of Munster Band Backers.
(2) Complete an enrollment form.
(3) Complete an order form and return with check to buy certificates to stores you would spend money at anyway. The list contains grocery stores, clothes stores, gas stations, casual and fast food restaurants, etc.

3. How does this save me money?The Band Backers buys these certificates and cards at a discount, and saves the discounted amount and gives it back to your student band account.

4. Does Munster High School administrate this program?No, it is run by the Munster Band Backers.

5. When do I order?There is a list of order dates and pick up dates available. You can order as often as you like, but keep in mind that potentially you will need to hit the target amount of \$400 by May of each year.

6. When do I pay?When the order is placed.

7. What if I can't make it to the Pickup time? Can someone else pick them up for me?Yes, on your Enrollment form you can designate up to two other people besides yourself and your spouse who can pick up the orders. These people must be at least 18 years of age.

8. Can family and friends order also?

Yes, they can enroll themselves, designating your student as the recipient of the credits. Or, you can ask them to purchase certificates and include them on your own order. Asking friends and family to help is a great way to increase your student's band account. Before Christmas is an excellent time to have people order from you.

9. Where are the order forms?Order forms are available from www.charmsoffice.com MunsterHSBand, or off of the Band Backers website. www.munsterbandbackers.org

10. Can I email you my order?No, all orders must be accompanied by payment.

11. Can I use the gift certificates to pay on my charge accounts, like Kohl's and Sears?Each vendor is different in what they allow. Some do and some don't. Please contact the vendor themselves to determine if they can be used for credit card payments.

12. Do I have to order every time?No, order as often as you would like, but enough to reach your potential \$300 band fee.

13. What is the FRIP year?July 1 through June 30.

14. Does FRIP continue throughout the summer? Yes, but orders are dropped off and picked up from a residence.

15 .Does FRIP stop over Christmas Break or Spring Break?Watch for more information on this question.

16. Who is the distributor?Great Lakes Scrip Company in Michigan. They work with over 10,000 non-profit organizations.

17. Can I order direct from Great Lakes?No. GLSC will sell only to non-profit organizations.

18. Who sets the percentage of discount?Each vendor chooses their own discount amount. They can (and do!) vary this amount for special sales different times of the year.

19. What happens if my order is incorrect?We ask that you check your order carefully before you leave the FRIP pick up or immediately when you get them after school. If something is in error, please contact the Coordinator for resolution.

20. What is a back order? What causes a back order?A back order from a Great Lakes vendor usually means that they are temporarily out. They are never out for long. We usually get these to you in a couple of weeks. Since this can happen, please plan accordingly if you are ordering gift cards to use for holidays or other types of gifts.

21. Why do the order forms have to constantly be revised?Vendors change their percentages and denominations of gift cards/certificates all the time. New Vendors are added on and others drop off the program. The Coordinator will revise the order form once every two weeks. The revision date is marked clearly at the top of the order form. If it has been awhile since you have ordered, it is a good idea to print off a revised order form before placing your order.

22. May I use FRIP certificates if I am the chair of an event or fundraiser?

No. The Band Backers will have a FRIP account and you may request the certificates you will need for your event or fundraiser and Band Backers will give them to you. The Band will directly benefit from this account.

Munster Band Backers FRIP Policies and Procedures

Anyone establishing a FRIP account MUST be familiar with the policies and submit a registration form. The FRIP program will run bi-weekly during the entire year, except for normally scheduled breaks.

The account number on your order will continue throughout your family's participation in Band Backers.

Families of Wilbur Wright Middle School band members, St. Thomas More band members, and St. Paul band members looking to the future and planning on MHS band participation may also participate. These families may join Band Backers and FRIP, receive an account number, and all monies earned will be held by Band Backers and will be credited to the student's band account. Should that student decide not to join the high school band, any monies credited to that account will be transferred to the Munster Band Backer general account.

Band Backers FRIP will have an annual May payout towards your proposed band fees.

In band trip years, an additional payout in January will be made to your student's trip account in an amount not to leave a balance of less than \$300 in the FRIP account. This allows you to still earn \$100 in FRIP monies in time to meet the proposed May band fee amount.

During the summer months, FRIP orders will be accepted and picked up from the coordinators' home. All questions should be directed to the coordinator.

Orders must be received by 8 am on Friday in the FRIP envelope on the band director's bulletin board to be available the following Friday.

All certificate orders must be accompanied by a check made payable to Munster Band Backers (FRIP in the memo section). These checks are non-tax deductible because participants receive a dollar for dollar value.

After the first 6 months of Munster Band Backers FRIP program, on-line orders may become available. The order and payment would be online, but the certificates will still be available at regularly scheduled pick up times, not delivered to you by the company.

The percentage earned by participating families will be posted to accounts.

Upon the graduation of a student or should a student drop Band and a balance remains in your FRIP account; one of two actions will be taken. 1. If you have other children in the band program, the remaining balance will be transferred to the next oldest student's band account, since your FRIP account is a family account. 2. If there are no other children in your family coming through the band program, any remaining balance will be transferred to the general band account.

Band alumni families are welcomed and encouraged to participate in FRIP as a means of continued support of the future band program of Munster High School. All monies earned in this manner are paid out to the Band Backer general fund each May.

IMPORTANT NOTE: Family earnings will never be distributed as cash.

The FRIP gift cards are just like cash. Once your order is picked up, neither Munster Band Backers nor the FRIP coordinator or committee is responsible for lost, stolen, or misplaced cards.

Anyone who processes an order with non-sufficient funds will be responsible for reimbursing the Munster Band Backers any NSF fees incurred. The Band Backer Treasurer will handle all correspondence related to NSF. After two NSF checks are tendered on your FRIP account, your FRIP ordering privileges will be suspended for the remainder of the school year.

The FRIP offered by Munster Band Backers uses the services of an organization called the Great Lakes Scrip Center in Kentwood, Michigan.

In no way does Munster Band Backers or the FRIP program endorse the list of stores listed in the order forms. Some merchants allow certificates to be used to pay store accounts, others do not. You must make your own decision whether to purchase from certain stores. Each store has their own policy on change back from certificates. Find out before paying for your purchase and be courteous to store clerks.