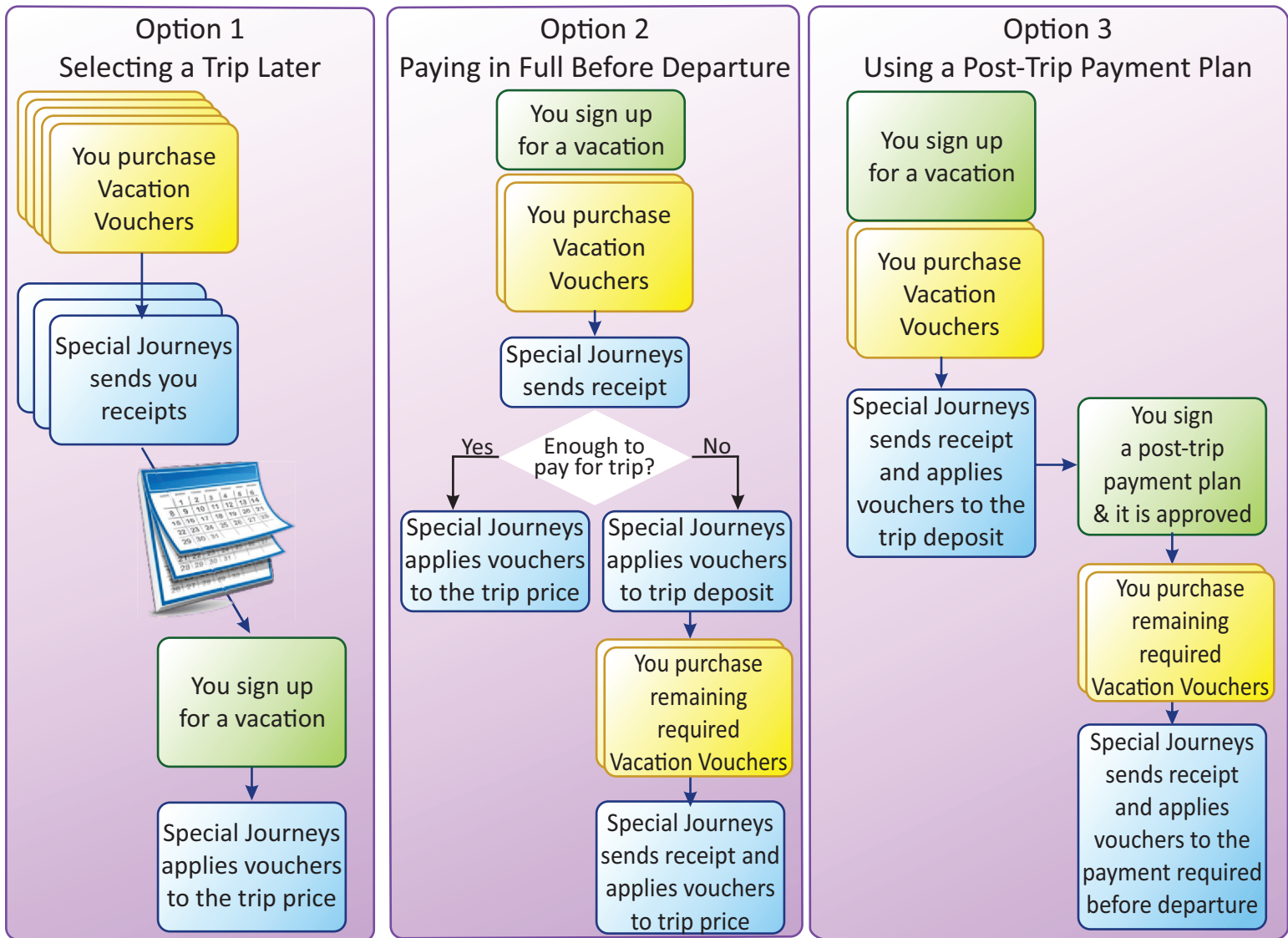


How to Pay for a Trip



You can buy Vacation Vouchers at any time, even before you decide which trip or trips you want to select. If you have enough Vacation Vouchers to apply to a trip, all you need to do is sign up for the trip you want, and it's paid for.

Within 14 days of signing up you need to make a partial payment of at least the deposit amount.

The deposit for a trip depends on the type of trip:

\$100 for a bus trip (1 Vacation Voucher)

\$200 for a flight trip (2 Vacation Vouchers)

\$500 for a cruise trip or international trip (5 Vacation Vouchers)

Then continue paying for your trip. You can send a check each month or make whatever combination of single or multiple payments you desire. You control the timing and frequency of payments. Just keep an eye on the payment deadline date.

If you cannot pay for the trip in full before departure, you can apply for a payment plan. It must be applied for and approved by Special Journeys before the payment deadline. With an approved payment plan, the required partial payment is also due by the payment deadline date:

60% of the trip cost if your money is managed by an agency or payee company

70% of the trip cost if you or your guardian manage your money

You pay the balance covered in the payment plan in monthly payments after you return from your trip. It must be paid in full within a year of the trip's return.