

**S Joye & Associates LLC – Ghana 2023 Optional Payment Plan – [www.simonejoye.com](http://www.simonejoye.com)  
November 12, 2023 – November 21, 2023**

1. Please note this is an **optional payment plan** to allow travelers to pay in monthly installments.
2. You should feel free to make payments according to your own budget and timeframe.
3. The minimum deposit for all packages is \$150. Final payments are due September 23, 2023.
4. You must have the minimum “total” paid amount by May 31st, regardless of when you registered for the trip.
5. **Land Only:** \$150 deposit and balance of \$650 is due in full by September 23, 2023.

**NO FLIGHT | HOTEL + LAND ACTIVITIES**

Trip Cost	Deposit	Bal	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Final Payment Due Sept 23rd
\$1,500*	150	\$1,350	112	112	112	112	112	112	112	112	112	112	112	118
\$2,400**	150	\$2,250	187	187	187	187	187	187	187	187	187	187	187	193

\*\$700 must be paid by May 31<sup>st</sup>

\*\* \$1,100 must be paid by May 31<sup>st</sup>

**FLIGHT + HOTEL + LAND ACTIVITIES**

Trip Cost	Deposit	Bal	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Final Payment Due Sept 23rd
\$2,900*	150	\$2,750	229	229	229	229	229	229	229	229	229	229	229	231
\$3,700**	150	\$3,550	295	295	295	295	295	295	295	295	295	295	295	305

\*\$1,500 must be paid by May 31<sup>st</sup>

\*\*\$1,900 must be paid by May 31<sup>st</sup>

**Please ensure your payment matches what is due by May 31<sup>st</sup>, or you risk paying a higher cost, trip cancellation and/or not traveling on the same flight as the group.**