We asked DK Support how we could enter a reservation but not take payment until the visitor shows up at the event. Here is their response:

It is possible to create a reservation and has not been paid and allow payment at check in. You would want to change the Payment Options on the event to 'Pay by Mail'. This allows the registration to take place and for the person to have their spot but allows for the payment to come in later. They wouldn't receive tickets at the time since the tickets aren't paid for, but they would get a receipt showing their balance.

We don't have the ability to have a template per say for Programs (or events and facilities), but it is possible to copy an existing one. So you could create an event and keep it set as 'Not Available' and when you need to setup a program/event copy it and use the copied version.

As for making it so the events don't show online, you could set them to their own Event Category and make that category only Admin accessible. This would make it so no one but a staff member with Admin access could see or book the event.