



**FOR YOUTH DEVELOPMENT
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

EVERYONE IS WELCOME

Financial Assistance Program

Benton Harbor-St. Joseph YMCA
3665 Hollywood Road
St. Joseph, MI 49085

269.428.9622
www.bhsjymca.org



Frequently Asked Questions

Q. Is it possible to join the YMCA for free?
A. The YMCA believes a strong sense of ownership and pride is developed when the financial assistance recipient contributes to the cost of their involvement. Therefore, all applicants will be asked to pay their fair share portion.

Q. If I receive YMCA financial assistance, what is expected of me?
A. Upon approval of a scholarship, a YMCA staff member will review the conditions of the agreement with you. Those conditions may include length of the scholarship, the expectation that you take full advantage of the assistance by using the membership or service regularly, as well as a commitment to make payments on time.

Q. How quickly can I expect to be approved?
A. Once your application and required documents have been submitted to the YMCA, we will contact you by mail within 15 business days. Applications will not be considered for scholarship if it is incomplete or missing appropriate paperwork and documentation.

Q. How long will my scholarship last?
A. Need of assistance is assessed at time of request and reviewed on an annual basis.

Q. How often can I apply for a Scholarship?
A. If you are terminated for non-payment of a membership you can reapply in six months. You may also reapply for financial assistance at your one-year renewal date.

Q. Will I always pay the same amount for a program or membership?
A. No. Each application is looked at on an individual basis. Our fee scale assists us in determining your award amount. However, assistance is given based on need and funds available.

YMCA MISSION

To put Christian principles into practice through programs that build a healthy spirit, mind and body for all.

Welcome to the YMCA Scholarship Program!

The Benton Harbor-St. Joseph YMCA Family Center is available for the benefit and enjoyment of all who live and work in our community. For the past 80 years, people have trusted the YMCA to provide quality programs and activities in the communities we live in.

The Financial Assistance Program provides families and individuals in need of financial support to participate in membership and program activities.

The YMCA knows that people prefer to accept responsibility and pay full registration fees when they are able to afford them. But when financial difficulties stretch individual and family budgets to thin, the need for YMCA programs remain, and in some instances may be even more crucially needed.

Y Financial Assistance... A Community Partnership

As a non-profit organization, YMCA programs are subsidized by contributions given by individuals, companies, foundations, and our annual strong kids campaign. These generous contributions make possible the Financial Assistance Program. Whereby those who are unable to afford fees may, upon their request be awarded scholarship.

How Do I Apply?

Complete the application in this brochure, attach the required documentation and return it to the Welcome Center.

Applications will not be considered for assistance if it is incomplete or missing appropriate paperwork and documentation.

Determination and Notification

Your YMCA Financial Assistance Coordinator will review your financial information and, based on a sliding fee scale, determine the amount of assistance that will be offered to you. Processing can take up to 15 days. We will notify you by mail via a notification letter of your rate. Once you receive your notification, you must bring your letter to the membership service desk to sign up for membership or program within 30 days. You must reapply if you do not activate your membership before 30 days.

Forms of Payment

It is our policy that financial assistance payments are done by bank draft. To start your bank draft, bring a canceled or voided check or deposit slip with your notification letter to the member service desk.

If you do not have a bank account, you can still make your cash payment at the Welcome Center. However, a \$5.00 processing fee [per payment] will apply.



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YMCA: A Brief History

The Y is the unparalleled cause for strengthening community because we are the community. Together with you, your family and your neighbors, our movement strengthens America's towns and cities through promoting three things: youth development, healthy living and social responsibility. We've done it for nearly 160 years already, and we're determined to keep doing it.

With the presence in neighborhoods across the nation, the Y helps people of all ages and from all walks of life to learn, grow and thrive. We became America's leading non-profit by helping people everywhere develop skills and relationships they need to be healthy, confident and connected to others.

Deeply rooted in your community for over 80 years, the Benton Harbor - St. Joseph YMCA Family Center has been serving people of all ages, faiths and abilities, all working side-by-side to ensure that everyone, regardless of gender, income or background, has the opportunity to live life to its fullest. We value caring, honesty, respect and responsibility and everything we do stems from this.



Benton Harbor-St. Joseph YMCA Family Center Financial Assistance Application



OFFICE USE ONLY: Date Received: _____ Renewal: _____ Verification Collected: _____
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◀Applicant Information

Female ____ Male ____

Last Name _____ MI _____ First Name _____
 Home Address _____ Apt # _____
 City _____ State/Zip _____ Date of Birth ____ / ____ / ____
 Home Phone _____ Cell Phone _____
 Member ID _____ Driver's License # _____

Are you a current YMCA Member? Yes No If so, which YMCA? _____

Desired Membership Type: Adult Family Youth Teen

Ethnic Origin: White Black Asian or Pacific Islander American Indian or Alaska Native Unknown/Other _____

Members in family-LISTED AS DEPENDENTS ON TAX RETURN: (Please list additional members on back).

First Name _____	MI _____	Last _____	DOB ____ / ____ / ____	Relationship _____
First Name _____	MI _____	Last _____	DOB ____ / ____ / ____	Relationship _____
First Name _____	MI _____	Last _____	DOB ____ / ____ / ____	Relationship _____
First Name _____	MI _____	Last _____	DOB ____ / ____ / ____	Relationship _____
First Name _____	MI _____	Last _____	DOB ____ / ____ / ____	Relationship _____

◀Please provide all of the following proof of income:

Copy of previous year's Tax Return (Example: 1040, 1040A, 1040EZ)

If not available, a letter stating why.

- a) **Two recent pay stubs**
- b) **Unemployment or Social Security Benefits statements**
- c) **Child Support**
- d) **Verification of any other assistance received**
(Example: housing assistance, food stamps)

Applications will NOT be processed without tax information..

All information is maintained confidentially.

OFFICE USE ONLY: Processed by: _____ Date Processed: _____ Membership Type: _____ Monthly Rate: _____ Joiner's Fee: _____ Total Amount Due: _____ Executive Director: _____

PLEASE SEE REVERSE SIDE FOR STEPS 1, 2 AND 3.

1. ANNUAL GROSS HOUSEHOLD INCOME \$ _____	2. FAMILY SIZE (Number) _____	3. Discount % _____
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Additional information you would like to be considered:

I affirm that the information I have provided is accurate. I understand that if my application is approved, my assistance will be reviewed on at least an annual basis and adjusted based on my circumstances at that time.

Signature Date We reserve the right to perform a criminal background check.

This application will be reviewed within 15 business days.

BENTON HARBOR - ST. JOSEPH YMCA FAMILY CENTER

Financial Assistance Sliding Scale

Sliding Scale: (Indicates the percent the applicant may be expected to pay)

Family Size (dependents in household)

Annual Income	1	2	3	4	5	6
Less than \$9,749	30%	25%	20%	20%	20%	20%
\$9,750 to \$12,249	35%	30%	25%	20%	20%	20%
\$12,250 to \$14,749	40%	35%	30%	25%	20%	20%
\$14,750 to \$17,149	45%	40%	35%	30%	25%	20%
\$17,250 to \$19,749	50%	45%	40%	35%	30%	25%
\$19,750 to \$22,249	60%	55%	50%	45%	40%	35%
\$22,250 to \$24,749	70%	60%	55%	50%	45%	40%
\$24,750 to \$27,249	80%	70%	60%	55%	50%	45%
\$27,250 to \$29,749	90%	80%	70%	60%	55%	50%
\$29,750 to \$31,249	100%	90%	80%	70%	60%	55%
\$31,250 to \$34,549	100%	100%	90%	80%	70%	60%
\$34,750 to \$37,049	100%	100%	100%	90%	80%	70%
\$37,250 to \$39,749	100%	100%	100%	95%	90%	80%
\$39,750 to \$42,249	100%	100%	100%	100%	95%	90%

Example for a FAMILY OF THREE earning less than \$9,749:

	Full Fee	% To Pay	\$ You Pay
Joiners Fee (One-time with continuous membership)	\$100.00	20%	\$20.00
Monthly Fee	\$76.00	20%	\$15.20
Total Initial Payment	\$176.00	20%	\$35.20



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