



Pact Family Camp Scholarship Guidelines

In order to meet the needs of as many adopted children of color as possible, we strive to make Pact Family Camp accessible to adoptive and first/birth families of all income levels. A pool of scholarship funds is available that allows families with lower incomes to pay subsidized fees.

How is the size of a family's scholarship award determined?

Scholarship awards are determined by reviewing each family's size, total resources, and local cost-of-living norms, measured against the amount of scholarship funds available.

- For families with income between \$100,000 and \$149,000, the available scholarship is a 20% subsidy of the camp fee for a same-size family.
- For families with income under \$100,000, the amount of the fee subsidy will be determined based on assessed need and available funds.

Does every eligible family get a scholarship?

Camp scholarships are funded by generous individual donors, foundations and corporate grants. Sadly, funds are not unlimited and typically run out in the first round of applications. **All scholarship applications are carefully vetted to ensure that families with the fewest resources are given the highest priority.**

How is eligibility determined?

Pact's funders require that we verify applicants' eligibility for scholarships by reviewing tax documents and a completed scholarship application. Information that you submit will be treated as sensitive and confidential.

How does Pact determine family income? Which assets are counted?

Determining family income

- Household income is determined based on gross income (rather than adjusted income) from your tax forms.
- If you have your own business or income generated from owned property, cash or stocks/bonds, we may need to gather additional information to determine the value considered to be your total income.
- In the event of a job loss in the current year, we generally assume 75% of the previous year's income.

- Some non-taxable forms of income are included in the total income calculation, including Adoption Assistance Payments (AAP), child support, veterans, unemployment and/or Social Security benefits.
- We will ask for additional information if you have adult members of your household other than the parent(s) contributing toward expenses, and/or a parenting partner who does not reside in your household but contributes to the support of your child(ren).
- For divorced families where parents live separately but both contribute to the child's care, the camp program cost for the child(ren) is calculated at the median income between the scholarship applicant and the other higher-income parent.

Assets that contribute to family income

- For families that have liquid and/or investment assets valued up to \$50,000, 5% of those assets' value will be added to the family income. Families with more than \$50,000 in liquid assets do not qualify for scholarships.
- For purposes of calculating income from assets, we do not include the value of one personal family residence, nor the value of retirement accounts. Other properties, including rental properties, will be considered an asset and will be assessed as contributing to a family's income.

Cost-of-living considerations

- We recognize that some regions of the country are more expensive than others. We use local cost-of-living averages in considering scholarships. Families whose income is less than the average cost-of-living in the area where they live will receive priority.

What happens after I apply for a scholarship?

- Once your application has been reviewed, you will be notified if your family is eligible for a scholarship.
- If your family is *not* eligible, you may choose to enter the camp enrollment lottery. If selected, you will pay the published fee for your family income/size.
- If your family *is* eligible for a scholarship, you will be automatically entered into the camp enrollment lottery. If your family is selected in the lottery, you will be informed of your admittance and the amount of your scholarship.
- Once you are notified, you will have one week to decide if you want to accept your scholarship award. If you do not accept your award within one week, the funds will become available to Pact to offer to another qualified family.

Questions? Feel free to contact us at pactfamilycamp@pactadopt.org.