



a different kind of adoption organization
serving adopted children of color and their families

Scholarship Guidelines & Application

Center for Race and Adoption Focused Therapy Scholarships are determined by reviewing each family's total resources coupled with the amount of funds available for scholarships. **Families must have a "gross" income of \$150,000 or less to qualify. All scholarship recipients will be expected to pay at least \$25/session, and most scholarships will only receive a partial scholarship.** Please read below to see how income is determined and which assets are used as part of the qualifying process.

Funding for this program is provided through the generosity of individual donors, foundations, and corporate grants. **Please understand that Pact's funders require that we receive verification of certain information in the form of tax documents.** If a family says they can pay more than we calculate they need to, we gladly accept the amount they can pay and return the "saved" award to the scholarship fund for other applicants. Once applicants are notified of their award, they will have one week to decide if they want to accept the award, after which the funds will become available to Pact to offer to another qualified family.

Scholarships will be awarded for a minimum of 6 months initially to ensure continuous weekly therapy services. After which point each family's financial situation will be reevaluated by Pact, along with progress toward therapy goals, to determine if additional scholarships can be offered and for what length of time.

Income

- We utilize gross income (rather than adjusted income) from tax forms. For those who have their own business or income generated from owned property or stocks and bonds, we will sometimes need to gather additional information to determine the value considered as "income."
- We also include some non-taxable income in this calculation including Adoption Assistance Payments (AAP), child support, veterans benefits, unemployment and/or Social Security benefits.
- We will ask for additional information if you have other adult members of your household contributing towards expenses and/or a parenting partner who does not reside in your household but contributes to the support of your child(ren).

Assets That Contribute to Family Income

- 5% of the value of liquid and/or investment assets are 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 may also be assessed as contributing to a family's income.

Other Considerations

- Single parents qualify for a 10% income reduction for each minor child they support.
- Parenting couples qualify for a 5% income reduction for each minor child they support beyond two children.
- Liquid assets (held by either parent or children), 5% is assumed to be available for therapy fees, up to the maximum fees set, sometimes making these families ineligible for scholarship funds.

[For More Information – Click Here](#)