



Boynton Beach Palm Beach Gardens

January 2015

Dear Scholarship Applicant:

Enclosed please find the following:

- Financial Assistance Application for 2015-2016
- Financial Assistance Question and Answer Sheet

In order to process your Scholarship Application we must receive all of your documentation by the March 13, 2015.

In addition, the appropriate deposit for the program that you are registering for must be submitted with your registration form to hold your child(ren)'s place. Your scholarship application will not be processed without the appropriate deposit payment and completed registration.

- Camp Shalom, Camp Shalom Jr., and Special Needs Camp deposit \$250.00 per child (To be applied to camp tuition)
- Preschool registration fee \$175.00 per child for the Edward & Thelma Glantz Early Childhood Learning Center at the Mandel JCC, Boynton Beach
- Preschool registration fee \$250 per child for the Barbara & Jack Kay Early Childhood Learning Center at the Mandel JCC, Palm Beach Gardens (**application must be received no later than March 2nd of PBG only**)
- Scholarship cannot be combined with Early Bird Camp pricing or Prepayment Discounts.

In order to process your Scholarship Application for Preschool in the Boynton Beach location you must have a current membership at the Mandel Jewish Community Center of the Palm Beaches. Scholarship Applications for Membership are accepted on an ongoing basis.

If you have any questions after you review the enclosed information, please Sharon B. at (561)509-0107.



Financial Assistance Application 2015/2016

Camp Shalom * Camp Shalom Jr. * Special Needs Camp * Preschool * After Care Program (BB Only) * Membership (BB only)

Please answer all questions in as much detail as possible. To expedite the processing of your application please write legibly. Answer N/A to questions that do not apply. Please be sure to include income for all individuals contributing to household expenses. Incomplete applications cannot be processed. Please be aware that all information given is kept in strict confidence and it is requested that applicants do not discuss their awards with other families. Please note: Scholarship cannot be combined with Early Bird Pricing or Prepayment Discounts.

Today's date: _____

Applicant: _____

Employer: _____ Employer Phone: _____

Position: _____ Length of Employment: _____

Hours per week: _____ Hourly or Salaried: _____ Amount of Pay: _____

If unemployed please explain why _____

Co-applicant: _____

Employer: _____ Employer Phone: _____

Position: _____ Length of employment: _____

Hours per week: _____ Hourly or Salaried: _____ Amount of Pay: _____

If unemployed please explain why _____

Marital Status: Single ___ Married ___ Divorced ___ Separated ___ Widowed ___

Number of members living in household: Adults _____

Children's Ages: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Home telephone: _____ Cell Phone _____

Current JCC Member: Yes No Expiration Date: _____

Have you previously received aid for any JCC Program? No Yes

Congregation (Optional): _____

FINANCIAL INFORMATION

LAST YEAR'S GROSS INCOME (On Tax Return) **Your** income \$ _____ Spouse Income \$ _____

PRESENT MONTHLY Gross (before taxes) **Your** income \$ _____ Spouse Income \$ _____

1. Monthly Gross (Total) Salary or Wages, Bonuses, Commissions, Etc. \$ _____
2. Monthly Disability Benefits, Workers' Compensation, Unemployment \$ _____
3. Monthly Social Security Benefits \$ _____
4. Monthly Child Support, Alimony \$ _____
5. Any other income, please specify _____ \$ _____

TOTAL MONTHLY INCOME (ADD LINES 1 -5) \$ _____

AVERAGE MONTHLY EXPENSES

HOUSEHOLD: (Annual expenses divide by 12)

1. Monthly mortgage or rent payments \$ _____
2. Monthly payment Vehicle 1 Make _____ Model _____ \$ _____
3. Monthly payment Vehicle 1 Make _____ Model _____ \$ _____
4. Personal Debt Schedule (credit cards, student loans, etc. Not to include utilities) \$ _____

Detail of Expenses for line 4:

Debtor _____ Monthly \$ _____

Debtor _____ Monthly \$ _____

Debtor _____ Monthly \$ _____

Debtor _____ Monthly \$ _____

TOTAL MONTHLY EXPENSES: \$ _____

MONTHLY SURPLUS/ (DEFICIT) \$ _____

ASSETS

(Items you own)

1. Cash on hand or in bank/credit unions \$ _____
2. Investments (Stocks/Bonds/Money Market Funds) \$ _____
3. Real estate (Amount you paid for your home) \$ _____
4. Other assets, please specify _____ \$ _____

TOTAL ASSETS \$ _____

LIABILITIES/DEBTS

(Items you owe)

1. Mortgages on real estate: (Home, amount left on mortgage) \$ _____
2. Mortgages (other) Specify _____ \$ _____
3. Charge/credit card accounts (Total amount outstanding) \$ _____

TOTAL LIABILITIES \$ _____

Please include COPIES of the following:

- _____ Complete Federal Income Tax return (including all schedules and W2's attached)
- _____ Signed form 4506T-EZ Request for Copy of Tax Return (attached to this application)
- _____ Your two most recent complete bank statements (checking, savings, money market)
- _____ Your two most recent complete credit card statements (all pages of statements)
- _____ Your two most recent paychecks/stubs or social security check (showing all deductions)

Applications without this documentation will not be processed.

Please read the following carefully and sign where indicated:

I/we declare that the information contained in this application is correct and complete. Upon acceptance of the adjusted fee I/we agree to fulfill the arrangement for payment of the balance of the program. I/we understand that any assistance granted will be revoked in the event of misrepresentation or by failing to follow all the terms as agreed to in our award. I/we understand that we must notify the JCC of any material change in my/our financial circumstances within 30 days (e.g. new job, raise, any other additional income, expenses, assets or liabilities). I/we further understand that, if the assistance is revoked the full amount of fees will be my/our responsibility. The JCC reserves the right to verify financial information. This application and all other information obtained is strictly confidential. **I/we agree to maintain this confidentiality agreement with the JCC by not discussing this arrangement with any outside parties.**

Applicant

Date

Co-applicant

Date

FINANCIAL ASSISTANCE QUESTIONS AND ANSWERS 2015-2016

PHILOSOPHY:

To provide Jewish education and enrichment to families who, due to an unforeseen circumstance, are unable to afford the full cost of the Preschool, Camp Shalom, Camp Shalom Jr., Special Needs Camp, After School (Boynton Beach only) and Membership (Boynton Beach only).

We offer long-term and short-term programs. The short-term program is designed to assist families who have suddenly been met with a financial crisis such as the loss of a job, death, divorce, medical problems, etc. This program has a maximum duration of one year and is designed to allow families time to recover financially. The long-term program is designed to assist families whose financial circumstance will not likely improve in less than one year.

WHAT CAN I RECEIVE ASSISTANCE FOR?

We offer scholarships for: Preschool, Camp Shalom Jr., Camp Shalom, Special Needs Camp, Membership (Boynton Beach only) and After School Program (Boynton Beach only).

****Assistance is only available for general camps, not specialty camps, such as Circus, etc.***

*Scholarship cannot be combined with Early Bird Camp pricing or Prepayment Discounts

HOW ARE THE APPLICATIONS PROCESSED?

We realize that providing all the requested information can be an overwhelming task. Please be assured each question we ask is necessary and will be kept strictly confidential. While details of your information are shared with our Assistance Committee, great pains are taken to shield your identity. The application may seem very detailed, but because we are actually sharing community money with you, we must be thorough in our evaluation process.

While we know every family wants the best program for their children, scholarships are granted based on family need, space availability in the requested program and the availability of finances. Our funds are limited and unfortunately, we cannot always offer help.

After completion of the application, please submit it to the Financial Aid Coordinator. All applications will be reviewed by the Scholarship Committee in April and the determination letters will be sent to the home address provided soon thereafter.

WHEN DO I NEED TO APPLY?

One application will be required each calendar year. The current or prior year's tax return must accompany the application. Upon submitting the application, if the current year's tax return is not complete, the award will be contingent on receipt of the current year's W2's and a prior year income tax return. The application will be processed based on the current year's tax return, and the current information you provide on your application. If any information is inaccurate, your application may be rejected and any award rescinded.

In order to process your request for financial assistance, please fill out the appropriate registration form and provide any necessary fees due. Registration periods for Camp Shalom and Preschool will be open approximately three to six months prior to the start of the program. Applications accepted during the designated time frame will be considered equally. If your application is received after the deadline, assistance may not be available. Applications received after the designated date will be considered after the initial scholarship committee meeting, on a first-come, first-served basis. These awards are contingent on the availability of any remaining scholarship funds.

FINANCIAL ASSISTANCE QUESTIONS AND ANSWERS 2015-2016

DO I HAVE TO BE A MEMBER OF THE JCC TO APPLY IN BOYNTON BEACH?

Yes, Preschool requires a membership to be enrolled in the program. Your membership must be kept current. If your membership expires, we will renew the membership for you and place the charge on your account. It must then be paid within 10 days or your child will be removed from our program and your scholarship rescinded. Financial aid is available for membership.

WHAT HAPPENS TO MY DEPOSIT IF I DO NOT RECEIVE A SCHOLARSHIP?

If you do not receive a scholarship or if the amount is unacceptable to you, you are entitled to a complete refund of any fees paid. However, if you accept the grant and later withdraw (whether you have attended or not), then neither the fee nor membership will be refundable.

WILL I CONTINUE TO RECEIVE ASSISTANCE FROM THE JCC?

It is important to remember that assistance cannot be guaranteed from branch to branch, program to program, or session to session. Once awarded, financial assistance will not continue to other JCC locations nor automatically be extended to other programs within a JCC location. Each program has its own budget and continuations cannot always be granted. ***You must re-apply for assistance each year.***

HOW DO I PAY MY PORTION OF THE FEES?

You will be required to make a deposit for any program with your registration form and application for financial assistance. Each program has published deadlines for payment. You must meet those deadlines. **If you are past due, your scholarship may be rescinded** and you will be responsible for any charges at the full rate. Please make sure you understand the payment deadlines of any program you apply for so that you can plan your budget accordingly. ***If your account is currently past due and you are applying for a scholarship, your application cannot be considered until your account is made current.***

CAN MY SCHOLARSHIP BE RESCINDED?

Yes. If you do not follow the guidelines of the program your scholarship can be cancelled immediately. Your scholarship can be cancelled for the following reasons: refusing to hold a current membership, not keeping your account balance current, incomplete documentation, not being truthful on your application, not informing The JCC of a change in your financial situation.

HOW WILL I KNOW IF I HAVE RECEIVED A SCHOLARSHIP?

You will receive a determination letter regarding your application during the month of May. These letters will be sent to the home address provided on your application. Please refrain from calling the Financial Aid Coordinator for award information. Due to the large volume of applications and processing required for each applicant, we cannot update each person individually. Determination letters will be sent in a timely manner.

WHAT DO I DO AFTER I HAVE RECEIVED NOTIFICATION?

If you have been awarded a scholarship, two copies of the Scholarship Contract will be sent by mail. One copy is for your records and the other is to be signed and returned to the JCC. ***Please take note of the expiration date of the award and return the Contract to the Financial Aid Coordinator by the due date. Contracts not returned by the due date will expire and the Scholarship Contract will be void.***

FOR ANY QUESTIONS PLEASE CALL: Sharon B at (561)509-0107.