



FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

## **Financial Assistance Membership Pricing Overview**

### **Q: What is financial Assistance membership pricing?**

**A:** Financial Assistance Membership Pricing is the Y's rate structure designed to help fulfill our mission of ensuring everyone has the opportunity to join the Y.

### **Q: Who is eligible for Financial Assistance Pricing?**

**A:** If membership rates are unaffordable for your household, you may apply to receive a reduced rate for membership fees. The ability to award subsidy for membership fees is based on the National Poverty Guidelines and household size. Please provide the required documents for us to review to determine if we can provide assistance for membership fees.

### **Q: What documents are necessary to complete my Financial Assistance registration?**

**A:** To receive a rate adjustment, you must present a current tax return for each adult member contributing income to the household. Income verification is required at the time you join and annually thereafter. Accepted documents for income verification include IRS Federal form 1040, 1040A, or 1040EZ. A YMCA staff member will view line 37 of your 1040, line 21 of your 1040A, or line 4 of your 1040EZ. If you are not required to file taxes, please present a statement of non-filing, which can be obtained for free by calling 1-800-829-1040 or visiting <http://www.irs.gov> and clicking on "Order a Tax Return or Account Transcript".

### **Q: How will you ensure my privacy when reviewing income information?**

**A:** When you present your tax return, a YMCA staff member will view the form right in front of you. They will look at the total income line (line 37 of your 1040, line 21 of your 1040A, or line 4 of your 1040 EZ). They will transfer the dollar amount of your AGI onto a worksheet and return your documents to you. We will not retain any of your personal financial documents.

### **Q: What happens if I don't want to provide my tax return?**

**A:** Regular rates will apply, no adjustments will be made to your membership pricing without tax documentation.

### **Q: What if my circumstances have changed since I filed my tax return?**

**A:** We understand that a tax return may not reflect current circumstances. Divorce, job loss, medical expenses or other situations may not be reflected in your tax document. In such cases, a Director will work one-on-one with you for possible re-evaluation.

### **Q: How often can I apply?**

**A:** Once per year.



The Kishwaukee Family YMCA offers quality programs and services designed to benefit people of all incomes, ages, gender and backgrounds. It is a part of our mission, within the available resources of our YMCA, to provide services to individuals regardless of their ability to pay. Applications are kept confidential. A sliding scale is used to determine how much assistance is awarded.

**HOW TO APPLY: To accurately assess whether or not we will be able to provide assistance for membership fees we ask that you provide us with household income verification.**

**Federal Tax Documents:** 1040, 1040A, or 1040EZ

**OR**

**If you are not required to file taxes you must present a Statement of Non-filing.**

**AND** (all of the following that apply)

- **If you are working:** Employment Paystubs (30 most recent days of income verification)
- **If you are receiving unemployment:** Statement from unemployment verifying benefit amount.
- **If you are receiving food stamps:** Award letter stating amount for SNAP and/or cash benefit.
- **If you receive SSD/SSI:** Statement outlining monthly benefit.
- **If you receive subsidized housing:** Copy of lease verifying assistance.

Please schedule meeting time with Membership Director or Membership Coordinator prior to returning to the Y with required documents.

If financial assistance membership is granted, you will be expected to pay the membership prorated for the month you sign up for the membership. The remainder of the membership will be paid monthly as an electronic funds transfer (EFT) from either a credit card or a checking account.

\* Any outstanding balances on an account must be paid in full before financial assistance will be granted.

\* Financial Assistance is awarded on an annual basis.

For any additional questions or special circumstances please contact Rachel Beach at (815)756-9577 ext. 14 or email [rbeach@kishymca.org](mailto:rbeach@kishymca.org).