

Pact Family Camp Financial Assistance 2014



Thank you for your interest in Pact Camp! Pact's financial assistance program strives to provide camp fee assistance to as many families as possible. Our funding for this program is provided through the generosity of individual donors, foundations and corporate grants. Applications and awards are made annually and are determined by reviewing each family's total resources, coupled with the amount of funds available.

All families who qualify for financial assistance are required to pay something to attend Pact Family Camp. We offer partial scholarships, asking each family to pay as much as they can afford and use a standardized scale based on family size and income/assets to determine that amount. If you apply for financial assistance prior to **February 15th, 2014, you will be in the first wave of scholarships awarded. We will notify you regarding funds available to subsidize your camp participation no later than March 1st and you will be given first priority consideration over families who turn in their applications after the February 15th deadline.** Because we have of the substantial needs of families who would like subsidies in order to attend Pact Family Camps, applications submitted after the February 15th deadline are at risk for lack of scholarship fund availability.

To complete your application please provide us the following:

1. Completed Pact Camp Financial Information Form (attached).
2. A copy of your 2013 federal tax income statement (Schedule 1040 or 1040EZ plus Schedule A and/or Schedule C, E and F, if applicable) for your most recently filed return.
3. An optional letter outlining your financial situation and any extenuating circumstances that you feel could impact Pact's decision to offer assistance including your proposal of how much you feel you can afford to pay towards the camp fee.

We hope that your family can attend Pact Camp, but please remember that our funds are limited and awarded on a first come first serve basis, with priority consideration to families who apply before February 15th.. For further assistance please contact Deanna Matthews, Camp Director at Deanna@pactadopt.org or 510-243-9460.

Completed Scholarship Applications Can Be:

Mailed: Pact Camp Attn. Deanna Matthews 5515 Doyle Street #1 Emeryville, CA 94608

Emailed: Deanna@pactadopt.org

Faxed: 510-243-9970 Attn. Deanna Matthews



Pact Camp 2014

Guidelines for Case-by-Case Consideration of Pact Family Camp Scholarship Applications

Pact camp Scholarship Awards are determined by reviewing each family's total resources coupled with the amount of funds available. Pact Camp fees are generally set between 1% and 5% of family income, very low income families will sometimes qualify to pay less. In 2013, 20% of attending families utilized subsidies from our scholarship fund, so please apply early to ensure subsidy availability.

Pact's financial assistance program strives to provide camp fee assistance to as many families as possible. Our funding for this program is provided through the generosity of individual donors, foundations and corporate grants.

Assets: Liquid assets (held by either parent or children attending camp) up to \$100,000 are assumed to earn interest at the rate of 5% per year, which is added to the family income. Five percent of liquid assets in excess of \$100,000 (held by either parent or children attending camp) are assumed to be available for Camp fees, up to the maximum fees set, generally making these families ineligible for Pact Camp Scholarship Funds. For purposes of calculating income from assets; we do not include the value of one personal family residence, nor the value of retirement accounts.

Adoption Assistance Payments (AAP) and Child Support: AAP (which is non-taxable) counts as family income since Pact Camp qualifies as an expense that supports the adopted child. Child support is included as family income. In some cases we will have to ask for additional information depending on the circumstances of the divorce and the involvement of both parents in the child's life. An exception is made for new placements where AAP has not been received in the previous calendar year.

Recent Income Change: For families whose income has changed significantly or suddenly within a year of approaching Pact to attend Pact Camp, Pact usually averages the current family income with the last two years.

Non-Working Parent: We presume an income minimum of \$20K, which is the rough equivalent of minimum wage, per parent.

Travel: 33% of economy airfare is subtracted from the cost of camp for qualifying families who make less than \$100,000. Families who live within 750 miles of the site do not qualify for this adjustment.

Family Size: 10% income reduction adjustment for each additional child beyond 1 for single parents, 5% income reduction adjustment for each additional child beyond 1 for two parent families is applied.

Family Income: 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" fund to the scholarship fund for other applicants.

Qualifications: Must have an adjusted income of lower than \$100,000 to qualify for scholarships.



Pact Family Camp Income Under 100K Application

To complete this application you will need to include detailed copies of all pages and schedules A, C, E & F (if applicable) of your 2013 Federal Income Tax Return form 1040, 1040A, or 1040EZ (as filed with the IRS) for individuals listed in the Parent/Guardian/Other Adult Information section.

If you have not filed your 2013 IRS form 1040 you must submit photocopies of all 2013 W-2 forms, 2013 1099/1099R or 1098 forms and a copy of your most recent Federal Tax form 1040, 1040A or 1040EZ. If this application is filed after April 15th you must provide a copy of the 2013 extension for filing request as approved by the IRS.

A Parent/Guardian/Other Adult Planning to Attend Pact Family Camp					
Last Name	First Name	M.I.			
Street Address	City, State		Zip Code		
Home Phone	Cell Phone		Work Phone		
Email Address					
Check One:	Mother	Father	Foster Mother	Foster Father	Other Adult
Check One:	Custodial Parent/Guardian		Other Parent/Guardian Not Living At Residence		
	Non-Custodial Parent		Other Adult Living In Home		

B Parent/Guardian/Other Adult Residing with Parent A					
Last Name	First Name	M.I.			
Street Address	City, State		Zip Code		
Home Phone	Cell Phone		Work Phone		
Email Address					
Check One:	Mother	Father	Foster Mother	Foster Father	Other Adult
Check One:	Custodial Parent/Guardian		Other Parent/Guardian Not Living At Residence		
	Non-Custodial Parent		Other Adult Living In Home		



Pact Family Camp Income Under 100K Application

C List all dependents supported by household income (include college students if applicable)

Name (First and Last)

D Marital Status/Housing Arrangement of Parent/Guardian A

Check One:	Single, never married*	Divorced*
	Married	Widowed
	Remarried*	Separated*
	Parenting with unmarried partner, with whom you reside	Parenting with unmarried partner, do not reside together*
	Residing with significant other who is not your parenting partner	

* If **single, divorced, remarried, separated**, or parenting with unmarried partner that you do not reside with, please complete Section E



Pact Family Camp Income Under 100K Application

E Single, Divorced, Remarried, Separated or Parents who do not reside together (to be completed by the Parent/Guardian listed in Section A)					
Last Name	First Name	M.I.			
Street Address	City, State			Zip Code	
Home Phone	Cell Phone		Work Phone		
Email Address					
Check One:	Mother	Father	Step Mother	Step Father	Other Adult
Check One:	Custodial Parent/Guardian			Other Parent/Guardian Not Living At Residence	
	Non-Custodial Parent			Other Adult Living In Home	
Who claimed children as tax dependents in 2013 (please specify) ?					
Do you receive or pay child support?	Receive	\$		Per Year	
	Pay	\$		Per Year	
	Neither				

G Taxable Income	Amount Claimed In 2013
Parent/Guardian A total taxable income from W-2 wages (Line 7 from 1040 or 1040A or Line 1 from 1040EZ)	\$
Parent/Guardian/Other Adult B total taxable income from W-2 wages (Line 7 from 1040 or 1040A or Line 1 from 1040EZ)	\$
Net Business Income* from self-employment, rentals & other businesses (* go to section I & attach schedules C, E & F from your 1040)	\$
Other non-work taxable income (interest, dividends, alimony, unemployment and non-business income)	\$
Allowable "Adjustments to Income" as reported on your 1040, 1040A or 1040EZ	\$
Total "Adjusted Gross Income" as reported on your 1040, 1040A or 1040EZ	\$
Total Tax Paid as reported on your 1040, 1040A or 1040EZ	\$
Medical/Dental expenses as reported on Schedule A, line 1 of your 1040	\$
Charitable Contributions as reported on schedule A, line 19 of your 1040	\$



Pact Family Camp Income Under 100K Application

F Non-Taxable Income (yearly amounts)	
Child Support	\$
Social Security Income	\$
Adoption and/or Foster Subsidy (AAP)	\$
Military/VA Benefits & or compensation	\$

G Assets & Investments (current values)	
Total amount cash, checking & savings accounts	\$
Total value of money market funds, mutual funds, stocks, bonds, CDs, or other securities, excluding IRA, 401K or SEP retirement accounts	\$
If you own your current residence what is the market value?	\$
If you own real estate, other than your primary residence: What is the market value?	\$
How much do you owe?	\$
Do you own a business? If Yes, please go to Section K	Yes No
What is the fair market value of your business?	\$
How much do you owe?	\$

H Unusual Circumstances -Check all that apply to your situation within the past 12 months			
Loss of job	Bankruptcy	Death in the Family	Medical/Dental Expenses
Recent Separation/Divorce	College Expenses	Shared Custody	Illness or Injury
Change in living status	Income Reduction	High Debt	Child Support Reduction



Pact Family Camp Income Under 100K Application

I Business Owners or Self Employed Individuals (2013 Estimates)

If you have not filed your 2013 tax return and are self employed, own a business or a rental property

DO NOT LEAVE THIS SECTION BLANK

	<u>Schedule C</u>	<u>Schedule E</u>	<u>Schedule F</u>
What is your total estimated gross business income?	\$	\$	\$
If your business pays your home mortgage or rent what is the annual total?	\$		
If your business pays your automobile what is the annual total?	\$		
If your business pays any portion of your personal expenses, list the total amount & explain in Section L.	\$		
If you own rental property: what was the total amount of rental income received?	\$		

J Explanations (use this space to explain any answers that may need clarification)

We attest that all information provided below is true and accurate to our best knowledge.

Signature of Applicant 1

Signature of Applicant 2



Pact Family Camp Income Under 100K Application

Please fill out for everyone in your family.

1. Name:

Date of Birth :

Triad Status:

Race(do not list other):

Attending Pact Family Camp?

2. Name :

Date of Birth :

Triad Status:

Race(do not list other):

Attending Pact Family Camp?

3. Name :

Date of Birth :

Triad Status:

Race(do not list other):

Attending Pact Family Camp?

4. Name :

Date of Birth :

Triad Status:

Race(do not list other):

Attending Pact Family Camp?

5. Name :

Date of Birth :

Triad Status:

Race(do not list other):

Attending Pact Family Camp?

Add more pages as needed.