



NB AJAX Soccer Club Scholarship Award Policy

The goal of NB AJAX Soccer Club is to instill in our players a life-long love of the game of soccer. We do this by promoting the highest degree of individual technical expertise for each player and utilizing that talent to make each team successful. To this end, AJAX endeavors to make scholarship funds available to players who otherwise could not afford to pay the fees associated with participating in a select soccer club.

The following are guidelines by which the scholarship award process will be conducted. These guidelines can be modified by a majority vote of the Governing Board at any time.

Prior to June 1st each year, the Governing Board must approve by a majority vote:

1. the total dollar amount of scholarships to be offered during the upcoming fiscal year,
2. the official Scholarship Application to be submitted by all applicants,
3. the timeline to be followed, and
4. the income criteria to be used by the Scholarship Committee in determining which players are most eligible for scholarship funds.

Per the governing documents, the Scholarship Committee will be selected by the President of the Governing Board. The Committee will be comprised of at least five parents who are in good standing and represent a cross section of the Club's membership in addition to AJAX's Business Manager. No one applying for scholarship funds may serve on the Scholarship Committee.

Before scholarship recipients are announced, the President of the Governing Board will review the Scholarship Committee's recommendations regarding the awarding of funds and certify that the Committee followed the proper procedure and criteria for the distribution of the allotted funds.



Determining Household Income

Reportable Income

Income to be reported on the eligible household's application for a scholarship is any money received on a recurring basis including gross earned income. Specifically, gross income means all money earned before such deductions as income taxes, employee's Social Security taxes, insurance premiums and bonds. Income includes:

- Payment of money for services; including wages, salary, tips, commissions, or fees
- Social Security benefits
- Supplemental Security Income (551)
- Public assistance/welfare payments (TANF, etc.), but not SNAP benefits
- Alimony or child support payments
- Unemployment compensation
- Government civilian employee or military retirement or pension
- Veteran's payments
- Private pension, annuities, or retirement income
- Regular contributions from persons not living in the household
- Strike benefits
- Workers' compensation or disability benefits
- Net income for self-employed farmers and businesspersons, net rental income and royalties
- Dividends or interest on savings or bonds
- Income from estates or trusts
- Other cash income, including cash amounts received or withdrawn from savings, investments
- Trust accounts and other resources that would be available to pay the price of a child's meal
- Military benefits received in cash, such as housing allowances for military households living off base and food allowances
- Adoption assistance payments under Title XIX-E of Social Security (medical assistance).

Current Income

Households **must** report **current income** the application. Current income means income is based on the most recent information available. This may be for the current month; the amount projected for the first month the application is made for or for the month prior to the application. If this income is higher or lower than usual and does not fairly or accurately represent the household's actual circumstances, the household may project its annual rate of income based on the following guidelines:

- **Seasonal Workers and Others**

Seasonal workers and others whose income fluctuates usually earn more money in some months than in other months. Consequently, the previous month's income will commonly distort the household's actual circumstances. In these situations, the household may project its annual rate of income and report this amount as its current income. If the prior year's income provides an accurate reflection of the



household's current annual rate of income, the prior year may be used as a basis for the projected annual rate of income

- **Garnished Wages and Bankruptcy**

Income is the gross income received by a household before deductions. In the case of garnished wages and income ordered to be used in a specified manner, the total gross income must be considered regardless of whatever portions are garnisheed or used to pay creditors. A common example of garnisheed wages includes alimony and child support payments

- **Self-Employment Income**

Self-employed persons may use last year's income as a base to project their current year's net income unless their current monthly income provides a more accurate measure. Self-employed persons are credited with net income rather than gross income as described here. Net income for self-employment is figured by subtracting business expenses from gross receipts. o Gross receipts include the total value of goods sold or services rendered by the business. o Deductible business expenses include cost of goods purchased, rent, heat, utilities, depreciation charges, wages and salaries paid and business taxes (not personal federal, state, or local income taxes). For a household with income from wages and self-employment, each amount must be listed separately. When there is a business loss, income from wages may not be reduced by the amount of the business loss. If income from self-employment is negative, it should be listed as zero income.

- **Farm Income**

Net income for self-employed farmers is figured by subtracting the farmer's operating expenses from the gross receipts. o Gross receipts include the value of all products sold; money received from the rental of farmland, buildings, or equipment to others; and incidental receipts from the sale of items such as wood, sand, and gravel. A farmer's operating expenses include cost of feed, fertilizers, seed, and other farming supplies; cash wages paid to farmhands; depreciation charges; cash rent; interest on farm mortgages; farm building repairs; and farm taxes (but not state and federal income taxes).

- **Military Income/Benefits**

Military benefits received in cash, such as housing allowances for military households living off base and food allowances, must be considered as income. However, the value of in-kind benefits other than cash, such as on-base housing, is not considered as income. The housing allowance for military personnel living in privatized housing will not be counted as income. Only the portion of the deployed service member's income made available by the service member, or on their behalf, to the household where the children are staying should be counted as income. Deployment Extension Incentive Pay (DEIP) is given to active-duty service members who agree to extend their military service by completing deployment with their units without re-enlisting. This extension applies only until the service members return to their home station. Any additional DEIP payments provided to service members serving at their home station is considered income as they are no longer considered deployed. Do not count any amounts listed as Combat Pay as household income. Combat pay is also referred to by the U.S. Department of Defense as "Hostile Fire Pay/Imminent Danger Pay" (HFP/IDP).



The entry on the military Leave and Earnings Statements (LES) is "HFP/IDP" and may not say "combat pay", however they should be treated equally.

- **Income for Foster Children**

In determining income for the foster child, only the following should be considered: o Welfare funds that are identified by category for shelter and care and those identified as special needs funds, such as those for medical and therapeutic needs, are not considered as income. Where welfare funds cannot be identified by category, no portions of the provided funds are considered as income. Other funds received by the child. This includes, but is not limited to, monies provided by the child's family for personal use and earnings from employment other than occasional or part-time jobs.

- **Alimony and Child Support**

Any monies received by a household in the form of alimony or child support are counted as income. Any monies paid out for alimony or child support may not be deducted from a household's reported gross income.

- **Lump Sum Payments**

Lump sum payments or large cash settlements are not counted as income since they are not received on a regular basis. These funds may be provided as compensation for a loss that must be replaced, such as payment from an insurance company for fire damage to a house. When lump sum payments are put into a savings account and the household regularly draws from that account for living expenses, the amount withdrawn is counted as income.

Income Exclusions

Income not to be reported or counted as income in the determination of a household's eligibility for free and reduced-price benefits includes:

- Any cash income or value of benefits a household receives from any federal program that excludes such income by legislative prohibition, such as the value of benefits provided under the SNAP.
- Student financial assistance provided for the costs of attendance at an educational institution, such as grants and scholarships, awarded to meet educational expenses and not available to pay for meals.
- Loans, such as bank loans since these funds are only temporarily available and must be re-paid.
- The value of in-kind compensation, such as military on-base housing or any other non-cash benefit.
- Occasional earnings received on an irregular basis, e.g., not recurring, such as payment for occasional babysitting or mowing lawns.
- Any subsidy a household receives through the prescription drug card program.
- Military benefits received in cash: as part of the Family Subsistence Supplemental Allowance (FSSA).
- Payments made under the National Flood Insurance Program for flood mitigation activities to the owner of the property.
- Rebates provided to families through the Economic Stimulus Act of 2008 are considered one-time lump sum payments.



- **Combat Pay** - Combat pay is an additional payment that is received by military service members who are deployed, transferred, or ordered to serve in a combat zone. Combat pay is received:
 - In addition to the service member's basic pay;
 - As a result of the service member's deployment, transfer to, or service in an area that has been designated as a combat zone*; and
 - Only while they are deployed to, transferred to, or serving in a designated combat zone.

To Compute Annual Income:

Every Week	Multiply the total gross income by 52
Every Two Weeks	Multiply the total gross income by 26
Twice a Month	Multiply the total gross income by 24
Monthly	Multiply the total gross income by 12



SCHOLARSHIP APPLICATION

Part 1: Players enrolled in NB AJAX Soccer Club seeking a scholarship:

Names: (First, Last) & Team	SNAP, TANF, CHIPS/MEDICAID case # for children only. Skip to Part 3 if you list a case #

Part 2: Total Household Gross Income – You must list how much and how often

Name (please include all members living in the household, including children or relatives)	Gross Income & how often it is received.	Check if NO income
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	Earnings from work before deductions	Welfare, child support, alimony	Social security, pensions, retirement	All other income	

Part 3: Signature & Social Security Number (Adult must sign)

I certify that all information on this form is true, and that all income is reported. I understand that NB AJAX Scholarship Committee Members may verify the information. I understand that if I purposely give false information, the player may lose their scholarship.

Sign Here: _____ Print Name: _____

Date: _____

Income Eligibility Guidelines for Determining Free and Reduced-Price Benefits

Effective from July 1, 2021 to June 30, 2022

Family Size	Annually		Monthly		Twice per Month		Every Two Weeks		Weekly	
	Free	Reduced	Free	Reduced	Free	Reduced	Free	Reduced	Free	Reduced
1	\$16,744	\$23,828	\$1,396	\$1,986	\$698	\$993	\$644	\$917	\$322	\$459
2	\$22,646	\$32,227	\$1,888	\$2,686	\$944	\$1,343	\$871	\$1,240	\$436	\$620
3	\$28,548	\$40,626	\$2,379	\$3,386	\$1,190	\$1,693	\$1,098	\$1,563	\$549	\$782
4	\$34,450	\$49,025	\$2,871	\$4,086	\$1,436	\$2,043	\$1,325	\$1,886	\$663	\$943
5	\$40,352	\$57,424	\$3,363	\$4,786	\$1,682	\$2,393	\$1,552	\$2,209	\$776	\$1,105
6	\$46,254	\$65,823	\$3,855	\$5,486	\$1,928	\$2,743	\$1,779	\$2,532	\$890	\$1,266
7	\$52,156	\$74,222	\$4,347	\$6,186	\$2,174	\$3,093	\$2,006	\$2,855	\$1,003	\$1,428
8	\$58,058	\$82,621	\$4,839	\$6,886	\$2,420	\$3,443	\$2,233	\$3,178	\$1,117	\$1,589
For each additional family member add:										
	+\$5,902	+\$8,399	+\$492	+\$700	+\$246	+\$350	+\$227	+\$324	+\$114	+\$162