MERRIMACK VALLEY YMCA FINANCIAL ASSISTANCE PROGRAM

Everyone belongs at the Y!

Our Financial Assistance program enables all individuals and families to become active members and participants at a rate that fits their budgets. This program is possible thanks to the many generous donors who support the YMCA's Annual Campaign. 100% of donations made to the Y help support kids, adults and families in need.

Submit your application and documentation of house income–change to household income.

Start a membership or enjoy a free pass while your application is reviewed. Application must be 100% completed with required documentation.

Receive confirmation of your financial assistance award, and start enjoying Y programs at a reduced rate!

Do I qualify?

Our mission is to ensure that Y programs and services are accessible to everyone in our community. We award financial assistance based on household income and family size. Please submit an application to receive a specific award amount.

Why do you need my financial documents?

In order to ensure fair distribution of financial assistance dollars, we have an obligation to our donors and community to confidentially verify financial need for each applicant.

How long is the approval process?

Once we've received your completed application and all required documentation, we will process your application within 14 days.

How long will my assistance last?

Typically, scholarships are valid from the date of approval for 1 year, at which time, recipients are asked to resubmit financial information to verify that they still qualify, and to adjust their approval rates if needed.

mvymca.org

FINANCIAL DOCUMENTATION GUIDE

In order to ensure fair distribution of our financial assistance dollars, we have an obligation to our donors and community to confidentially verify financial need for each applicant, we do this by confirming the "total financial picture" for each adult applying, including income from salary or wages as well as many other resources such as Social Security, child support, and retirement income, among others.

This is the fairest and most consistent way to determine the amount of assistance each application will receive. We do not typically consider expenses, but if there is an extenuating circumstance — e.g. extraordinary medical expenses—please feel free to make a note. Income changes must be reported or applicant may jeopardize future financial assistance awards. Additional Paperwork may be required.

IF YOU HAVE THIS TYPE OF INCOME		WE REQUIRE THESE DOCUMENTS
Gross Wages, Salary & Tips	⇨	Federal Tax Return (FORM 1040) and Pay Stubs (most recent month's)
Unemployment Compensation	⇨	Unemployment Award Letter
Child Support/Alimony	⇨	Court Award Letter and/or D.O.R Statement
Social Security/Government Assistance	⇨	Agency Award Letter/SNAP or TAFDC Statement
Retirement/Investments	⇨	Pensions/Annuities/Rental Income/ All Other Income Statements
Untaxed Income (housing allowance, family support)	⇨	Pay Stubs/Official Summary Letter

FEDERAL INCOME TAX RETURN (FORM 1040)

Please submit the first two pages of your most recent income tax return. We'll use it to verify your household members, address, and income. We do not need your social security number, so please block it out! If you do not file income tax returns, please see instructions below for downloading an IRS Verification of Non-filling letter.

DOWNLOAD IRS VERIFICATION OF NON-FILING LETTER:

1. Visit www.irs.gov
2. Click "Get Your Tax Record"
3. Click "Get Transcript Online" and login or create an account
4. Select "Verification of Non-filing Letter" and the tax year
5. View and print your IRS Verification of Non-filing letter

* To create an account, you'll need: email, date of birth, Social Security Number (SSN) or Individual Tax Identification Number (ITIN), filing status, current address, mobile phone number, and financial verification (partial credit card number or loan account number-only to verify identity, no charges applied, and no account information is shared).

⇨ If you are unable to download an IRS Verification of Non-filing Letter online, you may also call 1-800-908-9946.

PAY STUBS

In addition to last year's tax returns, we must verify your current income, so please submit copies of your most recent month of pay stubs.

SOCIAL SECURITY

While many older adults or disabled individuals are living solely on SS1 or SSDI, there are others who have additional income from pensions, stocks and other sources. As we have a responsibility to verify financial need, we must ask you to submit your federal tax return (or an IRS Verification of Non-filing letter) in addition to your Social Security benefits. Please speak to our Business Manager for more information if you have any questions- we're happy to help!

UNEMPLOYMENT

If you are applying due to financial strain from job loss, please submit verification of unemployment compensation (or verification that you've filed a claim), or other written confirmation that you are no longer employed, such as a letter of separation. In many cases, we may be able to award short-term assistance while you look for work.

UNTAXED INCOME

If you receive untaxed income such as a housing allowance, require financial or in-kind support from a family member, or a military benefit, please include a summary document verifying that amount. If you are unsure about how to document it, please feel free to contact our Award Approvals Team and we'll help determine an appropriate way to confirm the income.