



Financial Aid Overview

If you have questions regarding Financial Aid, please email office@smac.email. Priority will be given to applications in the order they are received and given the limited amount of aid available, you are encouraged to apply by August 31st. Please read the following before applying for financial aid.

Overview

The goal of SMAC's Financial Aid program is to give as many youths as possible the opportunity to swim with us and participate in USA Swimming. To support this goal, SMAC has established a needs-based financial aid fund.

SMAC Financial Aid covers:

- A maximum of 75% of the monthly swimming fees.
- SMAC Registration fees and PNS/USA Swimming Registration Fees.
- Meet entry fees include only PNS Sanctioned Meets (all other meets are subject to board approval).
- Use of coach required equipment e.g. snorkel, fins, paddles.
- SMAC swim cap and t-shirt.

SMAC Financial Aid does not include:

- Expenses associated with travel meets (airfare, lodging, food, etc.).

Each family must meet the following requirements upon accepting financial aid from SMAC:

- Each swimmer participates in the SMAC Swim-a-Thon.
- Each family meets the volunteer hours requirements for their assigned practice group.
- Each swimmer meets the minimum practice and meet attendance requirements for their practice group where applicable.
- Each family has an active email account that they check regularly.
- Each family pays their monthly co-pay on time and in full.

SMAC Financial Aid is awarded based upon the availability of funds, the financial needs of the applicant, and the approval of the Financial Aid Committee. The program is open to all swimmers who meet the financial criteria established by the club, as documented on a complete, accurate application with all necessary supporting documentation provided. The SMAC Financial Aid Application is available on the team website.

In order to be considered for an award of up to 75% of monthly fees, it is required that your application include either a copy of your 2023 Federal Income Tax filing AND proof of participating in or qualifying for the Federal Free hot lunch program.

To be considered for a partial award of less than 75% of monthly fees, it is required that your application include either a copy of your 2023 Federal Income Tax filing AND proof of participating in or qualifying for one of the following:

- the federal reduced hot lunch program
- SNAP (food stamps)
- WIC (Supplemental Nutrition for Women, Infants and Children)
- TANF (Temporary Assistance to Needy Families Program)
- Section 8 low-income housing
- Washington's Apple Healthcare
- SSI (Supplemental Security Income)
- JOBS (Job Opportunities and Basic Skills)
- YMCA/Parks Department low-income memberships
- a special situation status (such as foster child, homeless, runaway, or migrant)

Thresholds for financial aid awards are adjusted each year and depend on a number of factors including total family/household income as a percentage of the national poverty level and size of household.

Applications that do not include one of these methods of need verification will not be considered.

Short-term Financial Aid Guidelines

Whereas the SMAC board recognizes that short-term hardships may be experienced by families that result in a temporary need for financial support to keep a swimmer in the water, the SMAC financial aid committee may award short-term financial aid to families in need on a case-by-case basis (to families who might not otherwise qualify for financial aid). In accordance with the annual financial aid decision process (explained above), awards are contingent on availability of funds, completion of a SMAC financial aid application including a description of short-term need, and the approval of the financial aid committee in its discretion. The duration of the award should be specified and range from 1 to 3 months, at the end of which time recipients are encouraged to apply for financial aid for the annual swim season should the need persist.

1. You are responsible for reading and understanding these Financial Aid Guidelines.
2. To receive priority, submit your application by August 1st.
3. To be considered for Financial Aid each applicant must accurately complete the Financial Aid Application. All necessary supporting documentation should be included with the application. Applications will not be processed until all necessary supporting documentation is received. All applications must contain the original signatures of each applicant.
4. Financial Aid applications should be submitted to:

SMAC Financial Aid,
PO Box 22564
Seattle, WA 98122

5. The information provided in the application will be kept confidential and will only be provided to members of the Financial Aid Committee. Only the decision of the Financial Aid Committee, not any of the specifics of the application will be provided to the Head Coach and/or treasurer and bookkeeper. Status of receiving financial aid will be known to SMAC Board Members, SMAC Coaches and individuals responsible for the distribution of financial aid benefits (including gear distribution volunteer and or site parent representative). Every effort will be taken to ensure the confidentiality of the information provided in the application and supporting documents.
6. Financial Aid Applications that are submitted after the posted deadline will be considered in the order in which they are received and based on remaining financial aid funds.
7. Financial Aid is for the current season year only. Applicants receiving financial aid must apply each seasonal year. Our swimming year starts in September and runs through July, with a break in August.
8. All financial aid may be reviewed periodically and is subject to increase or decrease based upon changed financial circumstances of the applicant. Toward this end, SMAC may request updated financial information from any applicant awarded financial aid at any time during the seasonal year.
9. Swimmer attendance will be reviewed quarterly and failure to meet attendance requirements may result in a cancelation of financial aid.
10. Receipt of Financial aid does not guarantee swimmers a spot on the team. You must register your swimmer to ensure they have a spot on the team. Space on SMAC is limited, and registration is first come, first served.