

MUUSA Scholarship Process

Our goal at MUUSA is to make camp affordable for those who wish to attend. We strive to accomplish this goal by providing lower-cost housing options, inviting campers to apply for staff positions that offer a credit toward camp expenses, and partnering with YMCA of the Ozarks (which operates Trout Lodge) to offer scholarship funds.

This document lays out the scholarship application process, details the sources of scholarship funds that are available, and explains the scholarship award process.

How to Apply For a Scholarship

1. Download an application form, available here:

<http://www.ymcaoftheozarks.org/wp-content/uploads/2017/03/Trout-Lodge-Financial-Assistance-Form.pdf>

The application form is developed by the YMCA of the Ozarks and is the same form that they use to evaluate scholarships for other YMCA programming. You do not have to be a YMCA member to apply for a MUUSA scholarship.

Notes about the Trout Lodge Financial Assistance Form:

- 1) The MUUSA Scholarship Process will follow the time schedule detailed in this document (see "Timing"), not the one outlined in the scholarship application. All scholarship applicants will be contacted by a member of the MUUSA Scholarship Committee.
- 2) Please disregard the "method of payment" section.
- 3) Please write "MUUSA" in the space next to "Member ID".
- 4) You do not need to initial the "expectations of eligibility" or the "membership dues to be paid."
- 5) Although the Trout Lodge Financial Assistance Form mentions "membership" in several places, rest assured that you are filling out the correct document for a MUUSA scholarship.
- 6) If you have extenuating circumstances not reflected in your tax documents, we encourage you to attach an additional page explaining those circumstances.

2. Submit the application by mail or email by April 15 to:

Nicolle Wright
YMCA Trout Lodge
13528 State Highway AA
Potosi, MO 63664
nicolle.wright@gwrymca.org

3. Submit the supplemental application form (found at the end of this document) by email or mail by April 15 to the Scholarship Committee Coordinator:

Maya Rao
maya.m.rao3@gmail.com
914 N. Woodbridge Dr.
Bloomington, IN 47408

Scholarships are limited and cannot be guaranteed. Campers should not make any travel or financial plans on the assumption that they will receive a scholarship or any specific scholarship amount until they have received written (via email or letter) confirmation of their scholarship award.

Timing

The Scholarship process will open on February 1. **Campers seeking financial assistance must submit scholarship applications no later than April 15.** The timeline for the process is as follows:

| | |
|-------------------|---|
| February 1 | Scholarship process opens; applications can be submitted. |
| April 15 | Applications due, including receipt of all financial information and supplemental form. |
| May 15 | Scholarship determinations made and campers contacted. |
| June 1 | Deadline for late application submissions (these applications will only be considered if funds remain after scholarships are distributed to those who applied by April 15). |
| June 10 | Additional determinations made for late submissions, but only if funds remain. |

Applicants who submit their applications by the April 15 deadline will be notified of their award by May 15, barring unforeseen delays. Balances of camper invoices on the MUUSA website will be updated as soon as feasible after scholarships are awarded.

If scholarship funds remain after determinations are made (by May 15), late applications (submitted after April 15) will be considered. These additional determinations will be made by June 10. **No scholarship applications submitted after June 1 will be considered.**

The Details

Review and Award of Scholarships

The scholarship process will be administered by the MUUSA Scholarship Committee, which includes: Maya Rao, Veronica Colegrove, Sara Teppema, John Sandman, and Bill Pokorny for MUUSA 2018. Maya Rao will serve as the Scholarship Committee Coordinator and the primary contact for the Scholarship Committee.

As explained in the appendix, scholarship funds come from the MUUSA Scholarship Fund and the YMCA of the Ozarks. Trout Lodge staff will review all applications to determine whether they meet the YMCA of the Ozarks eligibility criteria for financial assistance, and whether the YMCA will contribute to a scholarship (and the amount) for the camper after MUUSA satisfies its guarantee (again, see appendix for details on how this works).

Upon receipt of the YMCA's determinations, the Scholarship Committee will review all applications and independently determine how available scholarship funds will be allocated.

Scholarships will be awarded based upon the following criteria:

- YMCA scholarship determinations
- Other circumstances contributing to financial need that may not be reflected in Trout Lodge's assessment
- Timeliness of application
- Welcoming new campers who have not previously had an opportunity to attend MUUSA
- Availability of funds

To make the process as fair as possible, members of the Scholarship Committee will recuse themselves from any decision involving a scholarship application by a family member or close personal friend.

The Scholarship Committee has sole discretion to determine whether to award a scholarship and in what amount. The Committee's decisions are final.

Scholarship Amounts

For 2018, the total scholarship amounts awarded will initially be capped on a per-camper (not per-family) basis. The maximum scholarship awards will be as follows:

- Adults (including YAs): \$500 per person
- Children and Youth age 6 and up: \$300 per person
- Children under age 6: \$70 per person

Please note that these are *maximum* awards. In many cases a lower scholarship amount may be awarded so as to share available funds among a broader group of applicants.

Additionally, scholarships awarded will not exceed total fees after all additions and reductions (including staff honoraria) less \$100 for each adult camper (including YAs) in Trout Lodge, Lakeview or Forest View, and \$50 for each adult (including YAs) in Lakewood or tent camping. In other words, all adults receiving MUUSA scholarship funds will pay at least \$100 or \$50 (depending on housing) for their week at camp, regardless of honoraria.

Scholarship amounts do not apply toward additional MUUSA workshop or class fees, such as the float trip or supplies for the fabric workshop.

The Scholarship Committee may adjust the caps and minimum charges listed above for recipients of YMCA scholarships if the Treasurer projects that MUUSA will receive YMCA scholarship credits in excess of the above amounts after exceeding its minimum guarantee to Trout Lodge. Please refer to the appendix for more information on the minimum guarantee, how YMCA scholarship funds are applied, and sample scholarship calculations.

Why Would I Take on a Staff Role at MUUSA if I am Applying for a Scholarship?

Choosing to serve in a MUUSA staff role allows you to give back to the MUUSA community in a way that best reflects your skills and talents. Whether you choose to lead a workshop, assist in the Children's Program, or fill another crucial role, you are providing a valuable contribution to the MUUSA community. Furthermore, funding for staff honoraria is included in the MUUSA budget whereas scholarships (and their amounts) are subject to availability.

Thank you for your interest in applying for a scholarship for MUUSA 2018. We hope this document has helped clarify the scholarship process. If you have further questions or concerns please contact the Scholarship Committee Coordinator, Maya Rao at maya.m.rao3@gmail.com.

Appendix

Where Do Scholarship Funds Come From?

MUUSA scholarships provide a discount off of the fees that MUUSA would otherwise charge a camper for their stay. Because MUUSA has to cover its financial obligations, the money that we are not collecting from campers who receive scholarships must be made up from some other source. Scholarship funds may come from two sources: YMCA of the Ozarks and MUUSA's own scholarship fund. Understanding how these two sources work together requires some understanding of our (MUUSA's) financial obligations to Trout Lodge.

Campers pay MUUSA for their week at camp. The revenue we receive from campers covers our fees to Trout Lodge (for food, lodging, Trout Lodge staff, etc.) and MUUSA expenses (for program staff, supplies, insurance, etc.). Our contract with Trout Lodge obligates MUUSA to pay a certain minimum guaranteed amount to Trout Lodge (the "minimum guarantee"), regardless of how many campers register or our actual revenue. Paying the minimum guarantee allows MUUSA to retain exclusive rights to the Trout Lodge property. We have not met the minimum guarantee in some years, or met it by only a very small margin, even though camp has been nearly full. This is because Trout Lodge bases the minimum guarantee on a higher occupancy rate (*i.e.*, more campers per room) than we achieve.

The YMCA of the Ozarks has funding to provide a limited number of scholarships to MUUSA campers who may not otherwise be able to afford a camp experience. These scholarships do not go directly to the camper or MUUSA. Rather, they operate as a percentage discount off of what Trout Lodge would otherwise charge MUUSA for that camper's stay. However, the YMCA provides these discounts only once MUUSA's minimum guarantee is met. In other words, YMCA scholarships only benefit MUUSA campers to the extent that our enrollment is high enough to exceed our minimum guarantee with Trout Lodge. Even if we exceed the guarantee by more than the value of the scholarships awarded, YMCA scholarships do not cover the other MUUSA expenses paid for by our camp fees.

MUUSA has its own scholarship fund that we use to provide additional assistance with camp costs not covered by YMCA scholarships. These funds come mainly from voluntary donations from MUUSA campers and through fundraising. MUUSA's main scholarship fundraising sources have historically included donations paid as part of the registration process, a portion of MUUSA bookstore profits (if any), and art show sales.

Each year, the Treasurer and Registrar will review the balance in the Scholarship Fund as well as MUUSA's projected enrollment and revenue. They will then recommend an amount to be included in the budget for scholarship awards. The amount available for distribution will be included in the budget approved by the Planning Council, and will be finalized before scholarship awards are communicated to campers.

Sample Scholarship Calculations

The following are some examples of how this calculation would apply, using 2018 rates. (Examples 1 and 2 assume the maximum scholarship has been awarded, which will not always be the case.)

Example 1:

Family of 4, with 2 adults and 2 kids over the age of 6, staying in a Trout Lodge room, with 1 adult working in the Children's Program and 1 adult leading a 3 day workshop.

Adult fee: $\$670 \times 2 = \$1,340$

Child fee: $\$344 \times 2 = \688

Staff honorarium: $\$300$ (Children's Program worker)+ $\$150$ (3 day workshop leader)=\$ 450

Total cost before scholarship: $\$1,578$ ($\$1,340+\$688-\$450$)

Scholarship cap: $\$1,600$ ($\$500 \times 2$ adults + $\$300 \times 2$ children)

Maximum scholarship: $\$1,378$ ($\$1,600$ or cost before scholarship minus $\$100$ per adult, whichever is less)

Actual scholarship awarded: $\$1,378$

Total cost after scholarship & credits (or honoraria): $\$222$

Example 2:

Single YA (young adult) tent camper, under 21 years old

YA fee: $\$350$

Total cost before scholarship: $\$350$

Scholarship cap: $\$500$

Maximum scholarship: $\$300$ ($\$500$, or cost before scholarship minus $\$50$ per adult tent camper, whichever is less)

Actual scholarship awarded: $\$300$

Total cost after scholarship: $\$50$ ($\$350-\300)

Example 3:

2 adults staying in a Forest View cabin with 1 adult leading a 5 day workshop. The Scholarship Committee determines that the couple will be awarded a $\$400$ scholarship.

Adult fee: $\$795 \times 2 = \$1,590$

Staff honorarium: $\$300$ (5 day workshop leader)

Total cost before scholarship: $\$1,290$ ($\$1,590-\300)

Actual scholarship awarded: $\$400$

Total cost after scholarship: $\$890$ ($\$1,290-\400)

MUUSA Scholarship Supplemental Application Form

Please fill out the form below with the names and dates of birth of all people for whom you are submitting this scholarship application. Please list the name of the household member who filled out the application forms on the first line.

Applicants:

| Last Name | First Name | Date of Birth | Age Group <small>(committee use only)</small> | Housing <small>(committee use only)</small> |
|-----------|------------|---------------|--|--|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

I understand and agree to the following:

- 1) I grant the MUUSA Scholarship Committee the ability to access and view this supplementary form.
- 2) I understand that scholarships are limited and cannot be guaranteed, and that if I submit an incomplete application I will not be eligible to receive a scholarship.
- 3) I recognize that my family and I should not make any travel or financial plans on the assumption that I will receive a scholarship or any specific scholarship amount until I have received written (via email or letter) confirmation of their scholarship award.
- 4) I certify that all information provided in my application is correct.

 Printed Name of Applicant Signature of Applicant Date

Acknowledgement of Completed Application

 Signature of Trout Lodge Staff Member Date of Receipt

 Signature of Scholarship Committee Coordinator Date of Receipt