



## 2012 Y Membership FAQs

### **What does my Membership fee pay for?**

Only 80% of the costs to run the YMCA are covered by membership and program fees. These costs consist of staffing, utilities, and facility upkeep.

20% of its operating revenue is generated through contributions. This support ensures that no one is turned away due to the inability to pay. Nearly two of every ten users of the Y are receiving financial assistance. Donation dollars directly support this effort and without these donations program and membership fees would increase drastically.

### **Why don't we have Corporate Memberships anymore?**

The Y would be happy to work with businesses who would like to subsidize member fees for their employees. However, the Y is no longer in a financial position to absorb these discounts. We will continue to offer memberships to those who demonstrate a financial need through our MFA Program.

### **What is Membership for All (MFA)?**

Membership for All (MFA) is a sliding scale rate structure based on the adjusted gross annual household income\* designed to ensure YMCA services are accessible to all members of the community, and that no one is excluded because of inability to pay.

\* IRS Tax Form 1040 - Line 37

\* IRS Tax Form 1040EZ - Line 4

### **Why are we implementing Membership for All?**

MFA fits the Penobscot Bay YMCA's mission and new strategic plan, and is anchored firmly in the Y's commitment to social responsibility. MFA is designed for people of all income levels to have access to the YMCA and its facilities. It provides an even playing field to everyone here at the Y.

### **If I want to become a member and pay regular rates do I need to show proof of income?**

No – proof of income is only needed **IF** you are seeking a discount in membership fees.

### **When is the MFA going to start?**

March 1, 2012

**If I want to become a member and don't need a discount – do I need to provide documentation?**

NO – members not needing a discount pay our regular rates.

**Does the 2012 membership fee increase subsidize Membership for All?**

No – Membership for All takes the place of our former Scholarship Program and is subsidized by our fundraising efforts.

**How do I get started with the YMCA's Membership for All?**

The Membership for All program is based solely on you and/or your family's total household income (adjusted gross). Members must:

- Present a copy of your most recent tax return, SSI letter or disability income. Information provided will determine the income-based rate
- Complete the Membership Application

**What if I don't have my most recent income tax return?**

We need to have this in order to consider you for the MFA program. If you do not file your taxes and receive SSI – please provide a copy of your SSI income letter.

**What if I need additional assistance beyond MFA rates?**

Through our *Open Door Program*, you may qualify to receive financial assistance for you and/or your family to participate in membership (beyond the Membership for All rate) or programs as a member at a reduced rate. Our *Open Door Program* requires additional steps to ensure that we have resources available to all who need them. The *Open Door application* needs to be fully completed along with a letter stating other special circumstances that you wish us to take into consideration. A Y staff member will be in touch to discuss your financial situation and determine how we can assist you further.

**What are my payment options?**

You can pay in full for the year or take advantage of our monthly bank draft program. If you choose monthly bank draft – your fee will automatically be drafted from your checking, savings or credit/debit card account on the 15<sup>th</sup> of the month and must be maintained for 12 months.

**Do I have to renew this each year?**

Yes - to maintain your MFA rate, you will need to submit your most recent income tax return before the 1<sup>st</sup> of the month of your anniversary date otherwise rates will default to the Regular Rate.

**How do I know that my financial information will remain confidential?**

Your proof of income will be reviewed by a Front Desk representative. This information will remain confidential and not be collected or copied.