

Boys & Girls Club of the Northern Plains

OST Traditional Club Scholarship & Financial Assistance Guide

Income-Based Eligibility Guidelines

Our Commitment

Boys & Girls Club of the Northern Plains believes every child deserves access to high-quality programming regardless of their family's ability to pay. Thanks to the generous support of our donors and community partners, we offer need-based financial assistance to families across all our locations: Brookings, Elkton, Moody County, Vermillion, and Yankton.

Program Categories & Scholarship Application

BGCNP offers three distinct program categories, each with its own fee structure:

Out-of-School Time (OST) Traditional Club is a non-licensed, drop-in program for school-age youth, offering before- and after-school, summer, and most no-school-day programs. Programming is focused on the Boys & Girls Club's four Impact Areas: Healthy Lifestyles, Academic Success, Good Character & Leadership, and Life & Workforce Readiness. Membership fees are typically charged every spring, summer, and fall, as well as participation fees for special programming.

Academy Fee-Based is a licensed, structured program offered at some Club locations, typically for elementary-age students during the school year, on most no-school days, and in the summer. Programming is focused on the Boys & Girls Club's four Impact Areas: Healthy Lifestyles, Academic Success, Good Character & Leadership, and Life & Workforce Readiness. This is a fee-based program, with fees typically charged monthly and varying by term. Additional fees apply to participation in no-school days throughout the school year.

Early Childhood Enrichment Centers are licensed programs for children aged 6 weeks through 5 years, providing full-day care and early learning experiences year-round. An age-appropriate developmental curriculum is provided, with an emphasis on early literacy. Fees are typically charged to families weekly.

Scholarships are available for all program types based on demonstrated financial need. However, each program category has its own scholarship application tailored to meet licensing requirements and program-specific needs.

Important Note: This scholarship application is specifically for Out-of-School Time (OST) Traditional Club programs only. ALL licensed programs (Early Childhood Enrichment Centers and Academy Fee-Based programs) have separate scholarship applications with different requirements. Contact your location director or scholarships@greatfuturessd.org for information about scholarships for licensed programs.

How Scholarship Awards Are Determined

BGCNP uses a tiered scholarship system based on household income and family size, aligned with Federal Poverty Guidelines (FPL). This approach ensures fair, consistent, and equitable access to our programs for families experiencing financial need.

Scholarship Award Tiers

Families are awarded scholarships at one of five tiers based on their household income relative to the Federal Poverty Level and the documentation provided:

Tier	Income Level / Qualifying Documentation	Scholarship Award	Family Pays
Tier 1	Families receiving public benefits (SNAP, TANF, Free Lunch, etc.) OR at/below 185% FPL	100%	0%
Tier 2	186% - 200% of Federal Poverty Level	80%	20%
Tier 3	201% - 225% of Federal Poverty Level	60%	40%
Tier 4	226% - 240% of Federal Poverty Level	40%	60%
Tier 5	241% - 250% of Federal Poverty Level	20%	80%
Families with a Federal Poverty Level above 250% typically do not receive scholarship awards unless they report experiencing unique life circumstances. Requests are handled on a case-by-case basis. See section: Support During Life's Difficult Moments for more detailed information.			

Simplified Qualification: Families providing benefit statements (SNAP, TANF, Free/Reduced Lunch, WIC, Medicaid, etc.) automatically qualify for Tier 1 (100% scholarship) without needing to submit additional income documentation or calculate their FPL percentage.

Three-Child Maximum Payment Policy

IMPORTANT: At BGCNP, we believe in supporting families of all sizes. No household pays for more than three (3) children.

How This Works:

- Families with 1-3 children: Pay according to your scholarship tier for each child
- Families with 4+ children: Pay only for your first three children. All additional children (4th, 5th, 6th, etc.) participate at NO COST
- This policy applies regardless of scholarship status

If your family qualifies, please contact our Finance Team for assistance.

Examples:

- Family with Tier 2 scholarship (pays 20%) and 5 children: Pays 20% for 3 children, and 2 children participate free.
- Family with no scholarship (pays 100%) and 4 children: Pays full price for 3 children, and 1 child

participates free.

- Family with Tier 1 scholarship (pays 0%) and 6 children: All 6 children participate free (already at 100% scholarship).

2025 Federal Poverty Guidelines Reference (Annual Income)

Use this table to determine your household's percentage of the Federal Poverty Level. Compare your total annual household income to the amounts shown below based on your family size:

Family Size	100% FPL	150% FPL	185% FPL	200% FPL	225% FPL	250% FPL
1	\$15,650	\$23,475	\$28,953	\$31,300	\$35,212	\$39,125
2	\$21,150	\$31,725	\$39,128	\$42,300	\$47,587	\$52,875
3	\$26,650	\$39,975	\$49,303	\$53,300	\$59,962	\$66,625
4	\$32,150	\$48,225	\$59,478	\$64,300	\$72,337	\$80,375
5	\$37,650	\$56,475	\$69,653	\$75,300	\$84,712	\$94,125
6	\$43,150	\$64,725	\$79,828	\$86,300	\$97,087	\$107,875
7	\$48,650	\$72,975	\$90,003	\$97,300	\$109,462	\$121,625
8	\$54,150	\$81,225	\$100,178	\$108,300	\$121,837	\$135,375

Note: For households with more than 8 people, add \$5,500 to the 100% FPL amount for each additional person, then calculate percentages accordingly.

Additionally, depending on the family's composition and the number of children versus adults in the household, the FPL percentage tier may be adjusted on a case-by-case basis to ensure appropriate support for families with unique circumstances. If you need help determining your FPL percentage, contact us—we're happy to walk you through it.

Example: How to Determine Your Tier

Scenario: A family of 4 with an annual household income of \$45,000

Step 1: Find 100% FPL for family size of 4: \$32,150

Step 2: Calculate percentage: $\$45,000 \div \$32,150 = 140\%$ of FPL

Step 3: Determine tier: 140% falls in the "at/below 150% FPL" range = Tier 1 (100% scholarship)

Result: This family qualifies for a 100% scholarship and pays nothing for programs.

Qualifying Documentation

Option 1: Benefit Statements (Automatic Tier 1 - 100% Scholarship)

Families can qualify for a full scholarship (Tier 1) by providing ONE of the following current documents:

- Current SNAP (Food Stamps) benefit statement or EBT card documentation
- TANF (Temporary Assistance for Needy Families) benefit statement
- South Dakota Child Care Assistance approval letter
- Free or Reduced Lunch approval letter from child's school
- WIC (Women, Infants, and Children) enrollment documentation
- SSI (Supplemental Security Income) award letter
- Medicaid eligibility letter
- Housing assistance documentation (Section 8, public housing)
- Tribal assistance program documentation
- Food Distribution Program on Indian Reservations (FDPIR) documentation

Why this is easier: If you provide one of these benefit statements, you automatically receive Tier 1 (100% scholarship). You do not need to submit tax returns, pay stubs, or calculate your income percentage. This simplifies the process for families already receiving assistance.

Option 2: Income Documentation (For Tier 2-5 Determination)

If you do not receive public assistance but have financial need, provide income documentation so we can calculate your FPL percentage and assign the appropriate scholarship tier. Provide one of the following required forms of documentation:

- Most recent federal tax return (1040) showing all household members and dependents
- Two most recent pay stubs from ALL working household members
- W-2 forms from the previous year for all wage earners
- Self-employment income documentation (Schedule C or profit/loss statement)
- Documentation of other income sources (unemployment, child support, Social Security, disability, etc.)

What we need: Documentation showing your total annual household income from all sources, and the number of people in your household. This allows us to calculate your FPL percentage and determine your scholarship tier (2-5).

Support During Life's Difficult Moments

We understand that life doesn't always go as planned. Sometimes families face unexpected challenges that affect their ability to make ends meet. If you're going through a difficult time, you're not alone —we're here to help.

Situations We Understand

Families experiencing any of the following situations may qualify for an immediate scholarship of up to 100% regardless of income. We handle each situation with care, dignity, and complete confidentiality.

Employment Changes:

If you or someone in your household has recently lost a job or had hours significantly reduced, we can help. You can provide a termination letter, unemployment claim documentation, or simply let us know your situation. We understand this is a stressful time.

Health Challenges:

When illness or medical emergencies affect your family, finances can become overwhelming quickly. Whether it's unexpected medical bills, ongoing treatment, or the impact of caring for someone who is ill, we want to support you. You may share medical documentation if you have it, but we can also work with a simple statement from a healthcare provider or even just a conversation with us.

Loss of a Loved One:

Losing someone who contributed to your household income creates both emotional and financial hardship. We recognize this deeply difficult time and want to ensure your children can continue their Club activities during this period of grief and adjustment.

Housing Instability:

If your family is experiencing homelessness or housing instability, your children deserve stability at the Club. Documentation from a shelter, a caseworker, a school liaison, or simply sharing your situation with us is enough. We believe stable, caring environments for your children matter,

especially during uncertain times.

Safety Concerns:

For families who have fled domestic violence or are in situations where safety is a concern, we want you to know you are safe with us. We will never require documentation that could put you or your family at risk. A statement from a shelter, advocate, or simply your word is sufficient. Your privacy and safety are our top priorities.

Documentation Challenges:

Some families face barriers to providing traditional documentation due to their unique circumstances. If standard verification, including income, is difficult for your family to obtain, we understand and can work with you confidentially to explore alternative ways to establish eligibility. We are committed to ensuring every child has access to our programs, and we'll work together to find a solution that respects your family's situation.

Unexpected Life Events:

Life brings unexpected challenges, such as divorce or separation, eviction, natural disasters, house fires, sudden major expenses, or other family crises. Each family's situation is unique, and we believe in meeting you where you are. If something has affected your family's financial stability, please reach out to us.

Other Unique Circumstances:

Your situation may not fit neatly into any of the categories above, and that's okay. Every family's story is different. If you're struggling financially for any reason and your children want to participate in Club programs, please talk with us. We will listen without judgment and work together to find a way to support your family.

How to Reach Out for Help:

You can contact us in whatever way feels most comfortable:

- Speak confidentially with your Unit Director
- Email us (we will respond privately) scholarships@greatfuturessd.org
- Stop by our Administration Offices located at 1126 Southland Lane, Brookings, SD 57006, or call 605.692.3333 ext. 151 and speak with someone in private

When you reach out, you can share as much or as little as you're comfortable with. We won't pressure you for details you don't want to share. Our goal is simple: to make sure your children can continue to thrive at the Club while your family navigates this challenging time. We will work quickly to process your application and ensure there's no interruption to your child's participation.

What Makes BGCNP's Program Stand Out:

Benefit Statement Priority: Unlike some organizations that always require income documentation, BGCNP accepts benefit statements as standalone proof of need for full scholarships, reducing paperwork burden.

12-Month Coverage: One application covers all Traditional Out-of-School Time programs for an entire year—no need to reapply each season. The percentage awarded carries over to most programs and field trips without additional paperwork. Third-party sponsored programs are excluded.

Five-Tier System: Our five-tier structure (100%, 80%, 60%, 40%, 20%) provides more granular support than many organizations offer, ensuring families at various income levels can access help.

Hardship Flexibility: We recognize that financial circumstances can change suddenly. Our hardship provisions allow for emergency scholarship consideration for families facing unexpected crises.

Industry Alignment: Our scholarship tiers and FPL percentages align with programs used by Boys & Girls Clubs nationwide and federal assistance programs, ensuring consistency with recognized standards of need-based financial assistance.

How to Apply

Step 1: Complete the Application

- **Complete the BGCNP OST Traditional Club Scholarship Application**

This scholarship application is for Out-of-School Time (OST) Traditional Club programs only, including:

- Membership fees
- Before and after school care fees
- No school day program fees
- Summer camp fees
- Field trip and special event fees

Your scholarship award covers all children in your household and applies to all OST programs for 12 months from the approval date. The application is available at

www.greatfuturessd.org/2026TraditionalClubmembership. You may also email scholarships@greatfuturessd.org or call 605.692.3333 ext. 151.

Step 2: Choose Your Documentation Path

Path A - Benefit Statement (Automatic Tier 1): Submit ONE current benefit statement from the list in Option 1. You will automatically receive a 100% scholarship.

Path B - Income Documentation (Tier 2-5): Submit complete income documentation from Option 2. We will calculate your FPL percentage and assign the appropriate tier.

Step 3: Submit Your Documents

Documents can be submitted by:

- Uploading to your Caregiver Portal/My Club Hub account
- Emailing to scholarships@greatfuturessd.org
- Dropping off in person at any BGCNP location in a sealed envelope
- Mailing to the BGCNP administrative office

Step 4: Receive Your Award Letter

Our scholarship team will review your application within 5-7 business days. You will receive an award letter via email and/or phone that specifies:

- Your scholarship tier and percentage
- Amount you are responsible for paying
- Programs covered by the scholarship
- Scholarship expiration date (12 months from approval)

Important Dates & Deadlines

Application Deadline: Scholarships should ideally be completed by January 31 for the calendar year to ensure full allocation of scholarship funds. Rolling applications are accepted year-round on a first-come, first-served basis as funds allow and based on individual circumstances.

Scholarship Renewal: Scholarships expire 12 months from the approval date and must be renewed annually.

Application Deadline: Applications must be submitted at least 2 weeks before the program start date.

What Scholarships Cover

OST Traditional Club Scholarships Cover:

- Membership fees
- Before and after school care fees
- No school day program fees
- Summer camp fees
- Field trip fees
- Special event fees within OST programming

Scholarships DO NOT Cover:

- Licensed Early Childhood Enrichment programs (separate application required)
- Licensed fee-based Academy programs (separate application required)
- Registration deposits (though these may be refunded if the scholarship is not approved)
- Programs contracted out to third-party providers or outside organizations where the caregiver pays the third party
- Retail merchandise, Club apparel, or spirit wear
- Optional uniforms or equipment
- Optional add-on services
- Late fees or missed payment penalties

Scholarship Policies

1. One scholarship application covers all children in the household for OST Traditional Club programs for 12 months from the approval date.
2. **FAMILY CAP POLICY:** Families pay fees for a maximum of three (3) children only. All additional children (4th, 5th, 6th, etc.) participate in OST Traditional Club programs at no cost. This applies regardless of scholarship status.
3. This scholarship is for OST Traditional Club programs only. Licensed programs have separate scholarship applications and requirements.
4. Scholarships are awarded on a first-come, first-served basis, depending on available scholarship funds.
5. Priority is given to applications submitted during the January enrollment period.
6. Scholarships cannot be backdated to cover programs that have already started or been completed.
7. Families must not have any outstanding account balances to be eligible for new scholarship awards.
8. Families are expected to pay their co-payment of fees on time according to the payment schedule provided.
9. Incomplete applications or missing documentation will cause delays in processing and may affect eligibility.

10. All sensitive financial documents are kept strictly confidential and are never shared via unsecured methods.
11. The BGCNP team reviews all scholarship applications and makes final award determinations.
12. Wait-lists may be created when scholarship funds are temporarily exhausted; families will be notified.
13. Families may request reconsideration of scholarship decisions by contacting scholarships@greatfuturessd.org with new documentation.
14. Scholarship awards may be adjusted if family circumstances change significantly during the year.
15. Families are encouraged to notify BGCNP immediately of changes in financial circumstances.

Confidentiality & Privacy

Boys & Girls Club of the Northern Plains takes the privacy of family financial information seriously. All scholarship applications and supporting documentation are:

- Kept strictly confidential with access limited to the CEO, the CFO, and designated administrative staff only.
- Stored securely in locked files or password-protected digital systems.
- Never shared via unsecured email or internet transmission.
- Used only for scholarship eligibility determination.
- Destroyed securely after the scholarship period expires per our records retention policy.
- Protected under our organizational privacy and data security policies.

Important: Club staff working directly with your children will not have access to your financial information. Scholarship status is handled confidentially by our financial administrative team.

Questions? We're Here to Help!

If you have questions about scholarships, need help with your application, calculating your FPL percentage, or want to discuss your family's unique circumstances, please reach out:

Email:

scholarships@greatfuturessd.org

Phone:

605.692.3333 ext. 151

Boys & Girls Club of the Northern Plains is a 501(c)(3) nonprofit organization committed to enabling all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens. Scholarship funds are made possible through the generosity of individual donors, corporate partners, and foundation grants. Thank you to our community for making these opportunities possible for our members!