Financial Aid Review Process

A plain-language overview for families

Our goal

Toledo Celtics Soccer Club wants the financial aid process to be thoughtful, consistent, and respectful of each family's situation. Families submit an application and supporting documents. The club uses that information to create a recommendation, then club leadership reviews the recommendation before any final decision is made.

This overview explains the main things considered during review. It is not meant to be a promise of aid or a public formula that guarantees a specific award.

What information is reviewed?

Information reviewed	Why it matters
Household size and gross household income	Helps the club understand income in relation to family size.
Federal Poverty Level comparison	Provides an outside benchmark for income pressure based on household size.
Number of players in the club	Recognizes that more than one player can create a larger total family cost.
Season fee	Identifies the amount being reviewed for possible aid.
Housing cost and monthly ability to pay	Helps estimate what may be practical for the family over the season.
Extraordinary hardship costs	Captures major unavoidable costs that may affect ability to pay.
Public assistance or job/medical hardship	Signals additional financial strain that may need closer review.
Uploaded documents	Helps the club verify information and understand special circumstances.

Important note

A recommendation is only a starting point. Final awards depend on the application, documentation, club review, and the amount of aid funds available.

How the Review Tool Creates a Recommendation

Designed to support consistent review - not replace human judgment

Behind the scenes, the spreadsheet groups applications into general need levels. It does this by looking at several factors together rather than relying on one single number.

The main factors include:

- income compared with household size
- the number of Toledo Celtics players in the family
- extraordinary hardship costs and hardship indicators
- what the family says they can pay monthly
- the amount of aid requested
- supporting documents and staff review notes

General aid levels

Need level	Typical recommendation	What it means
Severe	Up to 90%	Strongest demonstrated need; still reviewed by club leadership.
High	Up to 65%	High demonstrated need with a meaningful fee reduction.
Moderate	Up to 40%	Meaningful need; partial assistance may be recommended.
Low	Up to 20%	Some need; a smaller reduction or payment plan may be appropriate.
Limited / None	0%	A payment plan may be more appropriate than direct aid.

Why use a structured approach?

A structured review helps the club treat families more consistently. It also helps leadership compare applications fairly while still allowing room for judgment when a family's situation does not fit neatly into a spreadsheet.

Extraordinary Hardship and Final Decisions

How special circumstances are considered

What counts as extraordinary hardship?

Extraordinary hardship costs are major unavoidable costs from the past 12 months, or expected during the current soccer year, that affect a family's ability to pay club fees.

Examples may include:

- out-of-pocket medical, dental, therapy, or prescription costs
- childcare needed for work or dependent care responsibilities
- funeral expenses or major emergency repairs
- court-ordered support or custody-related expenses
- job loss, reduced hours, or other income disruption
- other serious financial hardship explained in the application

What families should not include

Please do not include normal rent or mortgage, normal groceries, normal utilities, regular car payments, or the Toledo Celtics club fee itself as extraordinary hardship costs.

How final awards are made

Step	What happens
1	Family submits the financial aid application and uploads requested documents.
2	The spreadsheet creates a recommended aid amount.
3	Club leadership reviews the application, documents, and recommendation.
4	Leadership may approve the recommendation, change it, request more information, or deny aid.
5	The family receives a written decision with the approved amount and estimated payment responsibility.

Privacy, Fairness, and Review Notes

What families should know

Confidentiality

Financial aid information and uploaded documents are used only for financial aid review. Access should be limited to the people who need to review the application and make a decision.

Why the final award may differ from the requested amount

The amount requested by a family is considered, but it is not the only factor. The review also considers household size, income, number of players, hardship, monthly ability to pay, documentation, and available financial aid funds.

Final decision reminder

Submitting an application does not guarantee financial aid. Awards apply only to the current soccer year and may be adjusted or withdrawn if information is incomplete, inaccurate, or misleading.

Source used by the review tool

The income comparison in the workbook uses the 2026 HHS Poverty Guidelines for the 48 contiguous states and the District of Columbia as a family-size benchmark. These guidelines are published by HHS/ASPE and updated annually through the Federal Register.

Closing note

The purpose of the review process is to help Toledo Celtics Soccer Club make careful, consistent decisions while being good stewards of limited aid funds. The club's goal is to reduce barriers where possible and help families participate when financial need is demonstrated.