Hardship Scholarship Policy

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Related Program: 13GEM Sporting Scholarship Opportunity Program
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Approved By: Jacob Echevarria
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1. Purpose

The purpose of the **13GEM Sporting Hardship Scholarship Policy** is to provide a structured process for considering families whose financial circumstances have been significantly affected by a genuine and unforeseen hardship.

The Hardship Scholarship is intended to address exceptional circumstances in which the family's current financial condition is no longer reasonably represented by its previous income or Standard Scholarship determination.

2. Hardship Scholarship Philosophy

A Hardship Scholarship is:

Temporary, objective, documented, and based upon a genuine significant change in financial circumstances.

It is not intended to create a separate discretionary scholarship system.

Hardship status allows 13GEM Sporting to evaluate the family's **current financial circumstances** after a qualifying event and then apply the same Scholarship Sliding Scale used throughout the Scholarship Opportunity Program.

3. Hardship Is Not Automatic

A Hardship Scholarship is not automatically awarded merely because:

- Program tuition is difficult to pay;
- A family requests additional assistance;
- Ordinary household expenses are high;
- A family is dissatisfied with its Standard Scholarship percentage; or
- A family believes it deserves a larger scholarship.

The family must establish a genuine hardship and its material financial impact.

4. Who May Request a Hardship Scholarship

Hardship Scholarship consideration may be requested by:

A. A family that does not currently receive a Standard Scholarship, including a family whose ordinary income would otherwise place it above the Standard Scholarship eligibility limit, when a qualifying hardship has materially changed its current financial circumstances.

B. A family already receiving a Standard Scholarship whose financial circumstances have deteriorated significantly enough that recalculation under current circumstances may place the household in a higher Scholarship Sliding Scale bracket.

5. Standard Scholarship Eligibility Limit

Standard Scholarship eligibility extends through:

200.00% FPL.

A household above 200.00% FPL is not eligible for a Standard Scholarship based solely on ordinary household income.

Such a household may nevertheless request Hardship Scholarship consideration when a genuine qualifying hardship has materially changed its financial circumstances.

6. Qualifying Hardship Standard

A qualifying hardship generally must involve:

1. A significant financial event or change;
2. Circumstances that are unforeseen, extraordinary, or substantially outside ordinary household budgeting;
3. A material negative effect on household financial resources; and
4. A reasonable connection between the hardship and the family's current inability to afford normal program tuition.

No single factor automatically guarantees approval.

7. Examples of Potentially Qualifying Hardships

Potential qualifying circumstances may include:

- Involuntary job loss, layoff, or termination;
- Significant involuntary reduction in work hours;
- Significant unexpected reduction in earned income;
- Death of a parent or spouse;
- Divorce or separation causing substantial reduction in household resources;
- Serious illness or injury resulting in significant income loss;
- Serious illness or injury resulting in substantial unreimbursed financial expenses;

- Temporary or permanent disability affecting household income;
- Loss of housing or displacement;
- Fire, natural disaster, or significant property loss;
- Unexpected termination or substantial reduction of child support previously received; or
- Another extraordinary and unforeseen event causing significant financial impact.

This list is illustrative rather than exhaustive.

8. Circumstances Generally Not Considered Hardship

The following circumstances generally do not, by themselves, establish a qualifying hardship:

- Believing program tuition is too expensive;
- Normal cost-of-living increases;
- Ordinary rent or mortgage obligations;
- Car payments;
- Credit-card or consumer debt;
- Private-school tuition;
- Vacations or travel expenses;
- Ordinary household expenses;
- Voluntary reduction in work hours without compelling circumstances;
- Voluntary resignation from employment without compelling circumstances;
- Discretionary or lifestyle expenses; or
- Financial obligations voluntarily assumed with knowledge of the expense.

A circumstance on this list may be considered as part of a broader genuine hardship when appropriate, but it does not independently establish hardship merely because it affects the family's budget.

9. Hardship Is Based on Changed Circumstances

The Hardship Scholarship process is intended to evaluate a significant change in the family's financial circumstances.

The process should therefore compare, when appropriate:

- The family's prior circumstances;
- The hardship event;
- The resulting financial change; and

- The family's current financial condition.

The purpose is not to judge the family's lifestyle but to determine whether a qualifying event materially changed the financial facts relevant to scholarship eligibility.

10. Same Scholarship Sliding Scale

Hardship Scholarships use the **same Scholarship Sliding Scale** as Standard Scholarships.

Calculated and Rounded FPL	**Scholarship**	**Family Tuition Responsibility**
At or below 100.00%	**70%**	**30%**
Over 100.00% through 125.99%	**65%**	**35%**
126.00% through 150.99%	**60%**	**40%**
151.00% through 175.99%	**55%**	**45%**
176.00% through 200.00%	**50%**	**50%**
Above 200.00%	**No Scholarship under existing scale**	**100%**

There is no separate hardship percentage scale.

11. Maximum Hardship Scholarship

The maximum Hardship Scholarship available under the existing Scholarship Sliding Scale is:

70% of eligible program tuition.

Hardship status does not authorize a Scholarship Committee to award more than the maximum established by policy.

12. Committee Does Not Select the Percentage

The Scholarship Committee's role is to determine the facts necessary to apply established policy.

For a Hardship Scholarship, the Committee generally:

1. Determines whether a qualifying hardship occurred;
2. Determines whether the hardship materially affected household finances;
3. Establishes the applicable current or adjusted household income;
4. Determines household size;
5. Identifies the applicable FPL guideline;
6. Calculates household FPL percentage;
7. Rounds the percentage according to policy; and

8. Applies the Scholarship Sliding Scale.

The Committee does not select the scholarship percentage based upon sympathy, personal preference, or perceived deservingness.

13. Household Size

Household size is determined according to:

SOP-002 — Household Size & Child Support Income Policy.

Hardship status does not create a different household-size definition.

14. Current Household Income

Hardship Scholarship eligibility should use income that reasonably represents the family's **new/current financial circumstances** following the hardship.

Historical income may be considered, but it should not automatically control when reliable current information demonstrates that the family's financial condition has materially changed.

15. Representative Income Measurement Period

For a Hardship Scholarship:

The Scholarship Committee may select the income measurement period that most accurately represents the family's new/current financial circumstances.

There is no mandatory fixed:

- 30-day;
- 60-day; or
- 90-day

income period.

The appropriate period depends upon the circumstances.

16. Annualization of Current Income

When necessary, current income may be annualized according to:

SOP-004 — Scholarship Income Definition & Calculation Policy.

The annualization method should reasonably represent the family's current circumstances.

The calculation should not artificially assume that:

- Income that has ended will continue;
- A one-time unusual payment will recur indefinitely; or
- A short-term anomaly represents the family's ongoing financial condition.

17. Child Support

Child support **actually received** by the applicant household is countable household income.

Child support paid by the applicant is not deducted from household income.

The noncustodial parent's entire income is not included merely because that parent has a child-support obligation.

18. Unexpected Loss or Reduction of Child Support

An unexpected termination or substantial reduction of child support previously received may constitute a qualifying hardship.

When appropriate, current household income may reflect the amount of child support **actually currently being received**.

Reasonable documentation may be requested to verify the material change.

19. Hardship Documentation

Hardship documentation should establish only what is reasonably necessary to determine:

1. Whether the qualifying event occurred;
2. Whether it materially affected the family's financial circumstances; and
3. The family's current or adjusted household income.

Documentation requirements are governed by:

SOP-006 — Scholarship Documentation Requirements.

20. Documentation Should Be Proportional

All Hardship Scholarship documentation is governed by the principle:

Documentation Should Be Proportional.

13GEM Sporting will request only documentation reasonably necessary to verify the claimed hardship, establish current household income, and determine scholarship eligibility under the existing Scholarship Sliding Scale.

21. Least Intrusive Reasonable Documentation

When multiple documents could reasonably verify the same material fact, 13GEM Sporting should generally accept the least intrusive documentation sufficient to answer the question.

Applicants should not have to turn over their entire financial lives to establish a modest scholarship request.

22. Bank Statements

Complete bank statements are:

Not ordinarily required.

Limited bank records may be requested only when reasonably necessary to resolve a material eligibility question, such as:

- Self-employment;
- Irregular income;
- Lack of conventional documentation;
- Child-support verification; or
- A material discrepancy that cannot reasonably be resolved through less intrusive documentation.

Applicants should generally be permitted to redact unrelated information.

23. Medical Hardship Privacy

For medical hardship, 13GEM Sporting does **not** want or routinely request:

- Diagnoses;
- Complete medical histories;
- Treatment notes;
- Complete medical records; or
- Detailed clinical information.

13GEM Sporting's concern is the **financial impact** of the medical event rather than private clinical details.

24. Medical Hardship Verification

Medical hardship documentation should generally establish only that:

1. A significant medical event occurred;
2. The event was unexpected or extraordinary when relevant; and
3. It resulted in significant income loss or substantial unreimbursed financial burden.

Reasonable documentation may include:

- Medical bills;
- Explanation of Benefits (EOB) documents;
- Unpaid-leave documentation;
- Employer documentation showing reduced income;
- Disability-payment documentation;
- A basic provider statement confirming inability to work when necessary; or
- Another minimally intrusive source.

25. Alternative Documentation

A family's inability to provide one preferred document does not automatically disqualify the family.

Reasonable alternative documentation may be accepted when it sufficiently verifies the relevant hardship or income fact.

26. Additional Documentation

Additional documentation should be requested only when:

A legitimate unanswered question materially affects eligibility.

Requests should focus on the unresolved question rather than expanding into a broad investigation of the family's finances, medical history, or personal circumstances.

27. FPL Calculation

After current or adjusted annual household income is established, FPL percentage is calculated using:

Annual Countable Household Income ÷ Applicable 100% FPL Guideline × 100

The applicable annual HHS Poverty Guideline is used according to SOP-003 and SOP-019.

28. FPL Rounding

The calculated FPL percentage is rounded to **two decimal places before the Scholarship Sliding Scale is applied**.

Standard mathematical rounding applies.

Examples:

125.994% → 125.99%

125.995% → 126.00%

The calculated and rounded FPL percentage controls.

29. Family Already Receiving a Standard Scholarship

A family already receiving a Standard Scholarship may request Hardship Scholarship consideration when a qualifying event has significantly worsened its financial circumstances.

If recalculation places the family in a higher scholarship bracket, the applicable higher percentage may be awarded for the hardship registration cycle, subject to program eligibility and scholarship-resource availability.

The maximum remains 70%.

30. Family Above 200% Before Hardship

A family whose previous or ordinary income exceeded 200% FPL may request Hardship Scholarship consideration when a genuine qualifying event materially reduces current financial resources.

The Committee does not simply waive the 200% limit.

Instead, current or adjusted income is established after the hardship and the resulting FPL percentage is calculated.

The same Scholarship Sliding Scale then determines whether the household qualifies.

31. Registration Fee

Registration fees are **not eligible for scholarship coverage**.

Families are responsible for:

100% of the applicable registration fee.

The current 13GEM Sporting registration fee is:

6.25% of the family's scholarship-adjusted tuition amount owed at checkout.

The scholarship is applied to eligible tuition first.

The 6.25% registration fee is then calculated on the remaining tuition responsibility and rounded to the nearest cent using standard currency rounding.

32. Hardship Scholarship Registration Fee Example

Assume:

- Eligible program tuition: **$300.00**
- Approved Hardship Scholarship: **60%**

Calculation:

Scholarship amount:
$300.00 × 60% = **$180.00**

Family tuition responsibility:
$300.00 − $180.00 = **$120.00**

Registration fee:
$120.00 × 6.25% = **$7.50**

Total family responsibility:
$120.00 + $7.50 =

$127.50

The registration fee itself does not receive a scholarship discount.

33. Registration Fee Rounding

Registration-fee calculations are rounded to the nearest cent using standard currency rounding.

For example:

$150.00 × 6.25% = $9.375

which rounds to:

$9.38

34. Scholarship and Registration Discounts

Hardship Scholarships and registration discounts are:

Mutually exclusive for the same registration.

A family may use:

An approved Scholarship OR applicable registration discount(s), but not both.

Examples of registration discounts may include:

- Multi-Child Discounts;
- Multi-Sport Discounts;
- Early Registration Discounts; and
- Other current or future 13GEM Sporting registration discounts.

A Hardship Scholarship may not be stacked with a registration discount for the same program registration.

35. Family Choice

A family qualifying for both a Hardship Scholarship and an applicable registration discount may choose the applicable option it wishes to use, subject to the terms of the applicable registration program.

This policy does not determine whether multiple **non-scholarship registration discounts** may be combined with one another.

That issue is governed separately by applicable 13GEM Sporting registration-discount rules.

36. Duration of Hardship Scholarship

A Hardship Scholarship is generally approved for:

One registration cycle or program season.

A Hardship Scholarship does not create permanent hardship status.

37. Hardship Re-Evaluation

If the family seeks continued Hardship Scholarship consideration for another registration cycle, the family's circumstances must be re-evaluated.

Re-evaluation may consider:

- Whether the original hardship continues;
- Whether household finances have improved;
- Whether household finances have deteriorated further;

- Whether household size has changed;
- Whether child support actually received has changed;
- Whether employment or other income has changed; and
- Whether the family's calculated FPL bracket has changed.

38. Simplified Hardship Renewal

A family seeking continued Hardship Scholarship consideration may use:

SOP-009 — Simplified Hardship Renewal Form

when appropriate.

The purpose of the simplified renewal is to verify continuing hardship and updated financial circumstances without unnecessarily requiring the family to repeat the entire original application.

39. Prior Hardship Percentage Is Not Automatic

A previous Hardship Scholarship percentage does not automatically renew.

At each applicable hardship renewal:

1. Current circumstances are established;
2. Current or adjusted household income is determined;
3. FPL percentage is recalculated;
4. FPL percentage is rounded; and
5. The same Scholarship Sliding Scale is reapplied.

The resulting percentage may remain the same, increase, decrease, or result in no current scholarship eligibility.

40. Changes After Hardship Approval

Changes in financial circumstances occurring after a hardship award has been approved will generally be considered at the family's next registration cycle rather than resulting in a retroactive adjustment to an existing award.

This rule allows families and 13GEM Sporting to rely on an approved determination during the applicable program season.

41. Exception for Fraud or Existing Undisclosed Information

Section 40 does not prevent correction when the determination involved:

- Fraud;
- Intentional misrepresentation; or

- Failure to disclose material information that existed when the application was submitted.

A good-faith change occurring **after** approval should be distinguished from inaccurate or intentionally withheld information that existed **before** approval.

42. Scholarship Resource Availability

Hardship financial eligibility does not guarantee that scholarship resources are available.

Financial eligibility and scholarship-resource availability are separate determinations.

A family should not be characterized as financially ineligible merely because sufficient scholarship resources are unavailable.

43. Program Eligibility and Capacity

A Hardship Scholarship does not independently guarantee:

- Program admission;
- A roster position;
- Program capacity;
- Registration availability; or
- Participation in a particular program.

Normal program requirements remain applicable.

44. Confidentiality

Hardship applications and supporting information are confidential.

Information should be accessed only by individuals with a legitimate scholarship-administration need to know.

Detailed hardship information should not be disclosed to:

- Coaches;
- Volunteers;
- Donors or sponsors;
- Other participating families;
- Unrelated staff; or
- Other individuals without a legitimate administrative need.

45. Separation From Coaching and Athletic Decisions

Hardship Scholarship status should not be used to influence:

- Coaching decisions;

- Playing time;
- Team placement;
- Athletic evaluations;
- Tryout decisions;
- Discipline; or
- Other unrelated program decisions.

A family's financial circumstances should remain separate from the child's athletic treatment.

46. Donor and Sponsor Influence

Donors or sponsors may not select individual Hardship Scholarship recipients merely because they contributed resources to support scholarship opportunities.

Donors and sponsors should not receive private applicant financial or hardship information merely because they provided funding.

47. Conflicts of Interest

Anyone participating in a Hardship Scholarship determination must disclose and appropriately address an actual, potential, or perceived conflict of interest.

A conflicted individual should not influence the outcome merely because of a personal, coaching, employment, business, financial, or donor relationship.

48. Applicant Accuracy

Applicants are responsible for providing accurate information to the best of their knowledge.

Good-faith mistakes should be distinguished from:

- Fraud;
- Intentional misrepresentation;
- Falsified documentation; or
- Intentional failure to disclose material information existing at the time of application.

49. Reconsideration

A family may request reconsideration when it believes a material error affected the Hardship Scholarship determination.

Potential grounds may include:

- Household-size error;
- Income calculation error;

- FPL calculation error;
- Rounding error;
- Material information overlooked;
- Documentation misunderstanding;
- Policy application error; or
- Conflict-of-interest concern.

Reconsideration is intended to correct a material error, not negotiate a preferred scholarship percentage.

50. Administrative Record

The Hardship Scholarship record should contain enough information to reproduce and explain the determination without unnecessarily duplicating sensitive supporting documents.

The record should generally identify:

- Household size;
- Qualifying hardship determination;
- Representative income period when applicable;
- Current or adjusted annual household income;
- FPL table year;
- Applicable 100% FPL guideline;
- Calculated FPL percentage;
- Rounded FPL percentage;
- Scholarship percentage;
- Applicable registration cycle;
- Decision date; and
- Material administrative history.

51. No Sympathy-Based Exceptions

The existence of difficult circumstances does not authorize the Committee to disregard established policy.

When the Committee believes a situation reveals a legitimate gap in existing policy, the appropriate response is to consider a transparent policy amendment rather than create an undisclosed exception for one family.

52. Governing Hardship Principles

The Hardship Scholarship Program is governed by the following principles:

Hardship must be genuine, significant, and based upon materially changed financial circumstances.

Hardship assistance is temporary and is not automatic.

The Committee determines whether the hardship occurred and establishes the resulting financial facts.

Current or adjusted income should reasonably represent the family's new financial circumstances.

The calculated and rounded FPL percentage determines the scholarship percentage.

Hardship Scholarships use the same 50%–70% Scholarship Sliding Scale as Standard Scholarships.

The Committee does not select scholarship percentages based upon sympathy.

Documentation Should Be Proportional.

Medical verification should focus on financial impact rather than private clinical details.

Hardship Scholarships generally last one registration cycle and must be re-evaluated if continued assistance is requested.

Families remain responsible for scholarship-adjusted tuition plus 100% of the applicable 6.25% registration fee.

Scholarships and registration discounts cannot be combined for the same registration.

Hardship information must remain confidential and separate from athletic decisions.

53. Approval

Approved By: Jacob Echevarria

Title: Founder, Owner, Director

Signature: JE

Date: 9/11/2026

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