



Dear FLEX and YES Host Families,

In 2023, we began providing monthly student stipends and reimbursements via ReliaCard, a reloadable, prepaid debit card issued by U.S. Bank. We've found providing funds on a prepaid card to be more efficient, safer, and more manageable for students. In addition, they can still use the card when they return home.

Prior to their arrival or as soon as they arrive in your community, students will receive a package directly from U.S. Bank. Arriving at their host family address, this mailing will contain their personalized ReliaCard along with an informational brochure. As students set about activating and using their card, they should keep a few things in mind—we summarize these below.

- To activate the card, students must call cardholder services at 855.282.6161 or visit usbankreliacard.com and choose a Personal Identification Number (PIN). Students cannot use the card until it has been activated. Also, the card is not valid unless it's signed.
- When students make purchases online or at stores or restaurants, they may be asked to select "credit" or "debit." Either is fine. Selecting "credit" will allow them to use the card without a PIN. If they select "debit," they'll need to provide the PIN they selected upon activation.
- It is important students read the [Fee Schedule](#). Note that students can withdraw money from "in-network" ATMs with a \$0 fee. "In-network" refers to U.S. Bank or MoneyPass ATM networks. Locations can be found at usbank.com/locate or moneypass.com.
- Students can also withdraw cash for free from bank tellers and credit unions that accept Visa. Using their ReliaCard as a Visa card at stores, they can also elect to get cash back.

Students should be aware there are fees associated with using their ReliaCard and avoid them as much as possible. Allow us to offer a summary of some of the main fees:

- \$2 fee per "out-of-network" ATM withdrawal. "Out-of-network" refers to all the ATMs outside of U.S. Bank or MoneyPass ATM networks. Students may also be charged a fee by the ATM operator, even if they do not complete a transaction.
- \$2 per month inactivity fee if students do not use the card for 90 days straight.
- \$5 card replacement fee (\$15 for expedited delivery). If students happen to lose the card and need a replacement, they can get the first replacement card for free. However, if they happen to lose the card more than once in 12 months, they will be charged.
- 3% international transaction fee. At the end of the program year, students can withdraw any remaining funds from their card before returning home. Students can also use the card in any country where Visa is accepted but should keep in mind that international transactions and ATM withdrawals carry significant fees.

Once again, for detailed info on all ReliaCard fees please refer to the [Fee Schedule](#).

We also ask you to encourage your student(s) to read this [ReliaCard FAQ](#) document. The important information therein includes how to set up an online portal, check a balance, view statements, and

review transactions. We kindly request that you also familiarize yourself with the FAQs and assist your student(s) with whatever questions they may have. After all, even native speakers need to become accustomed to banking and financial lingo—often in early adulthood.

Finally, we will be stressing to your student that:

- They should never give or lend anyone their ReliaCard (whether for safekeeping or to make a purchase)—nor should they share their PIN. Neither U.S. Bank nor PAX can reimburse students if someone else uses their card.
- They must not put ReliaCard numbers into websites with which they are not familiar.
- “Free trials” and other offers often turn into recurring charges.
- It’s important to monitor their account to ensure the charges are actually things they purchased. Fraud can happen. If it does, they must call ReliaCard immediately.
- In the unfortunate event their card is lost or stolen, they should report it to U.S. Bank immediately, so that the bank can deactivate the card and issue a new one. If the student has changed address (moved to a different family), they must inform U.S. Bank of the new address where the replacement card is to be mailed.
- Sometimes, the card may be locked. One reason is repeat transaction attempts with the same merchant. This can trigger a temporary hold to protect from potential fraudulent transactions. To remedy, students can call customer service. The mobile app and text alerts are other options for lifting holds and confirming/declining transaction attempts.

Additional information about ReliaCard is available online at usbankreliacard.com. With additional questions, customer service is also available at 855.282.6161. Of course, we’re also always happy to help; you can reach us at sponsored@pax.org.

On a final note, some students have never managed money before. As such, your guidance in terms of budgeting would be greatly appreciated. On a similar note, we will be reminding your student about the appropriate use of their stipend money. Some try to save their stipend while on program; others make large purchases (such as electronics). We strongly discourage both. For more information about this and other “money matters,” please refer to the PAX document of the same name: Money Matters.

Thanks so much for your support in these matters. We hope your student finds ReliaCard an effective tool in managing their money throughout the year, so they can devote more energy to all those endlessly interesting aspects of cultural exchange.

Best regards,

The PAX Sponsored Programs Team

P.S. PAX is only able to issue ReliaCards to students, not host families. If you purchase something on behalf of your student, please submit a reimbursement request at pax.org/scholarship-reimbursement; PAX will reimburse you with a check. If you would prefer to be reimbursed via direct deposit, please let sponsored@pax.org know—we’ll put you in direct contact with our Finance Department to make those arrangements.



Money Matters (FLEX Program)

OVERVIEW

Funds are available through the FLEX grant to provide participants with a monthly allowance and for the reimbursement of certain expenses. PAX encourages host families and coordinators to guide students in their budgeting. Reimbursements can be requested by the student, host family, or coordinator (whoever purchases eligible items on student's behalf). If the reimbursement is for a school or health provider and you would like PAX to pay them directly, please indicate this on the reimbursement form. Please submit reimbursement requests as incurred, and ensure receipts are provided.

INCIDENTAL FUND

The student incidental fund (\$300 per student, per program year) can be used for school supplies, school uniforms, backpacks, calculators, and any type of clothing (e.g. sports team clothing, theatre costumes, shoes, sneakers, coats, winter boots) along with other school-related expenses such as school field trips or yearbooks. The maximum reimbursable amount per item is \$100. If a purchase is over \$100, students will be responsible for covering the difference. Please refer to the "What's Covered?" table.

STUDENT STIPEND

Terms of the FLEX grant specify a personal spending allowance for each student in the amount of \$200 per month while present in the United States. Students will receive their monthly stipends via ReliaCard, a reloadable, prepaid debit card issued by U.S. Bank. U.S. Bank, in conjunction with PAX, will mail the cards to host family addresses as students arrive. Only students who arrive in August will receive a stipend for the month of August. Also, note that a student's last stipend of the program year will be based on that student's departure date. May will be the final stipend for students returning in May. June will be the final stipend for student's returning in June.

Appropriate use of stipend money includes monthly phone fees, movies, snacks, toiletries, prom tickets, jewelry, souvenirs, gifts, etc. PAX strongly discourages students from spending stipend money on expensive items such as electronics and also from saving the stipend money with the purpose of taking savings home at the end of the year. The stipend money is for use while on the program.

SCHOOL FEES

PAX operates on an average school fee of \$150 per student.

Mandatory School Fees

PAX understands that certain school fees such as book rental are school specific, mandatory, and may exceed the average amount of \$150. PAX will reimburse these mandatory school fees.

School Fees for Sports and Clubs

Although school sports and clubs are not mandatory, PAX strongly encourages students to participate. If a school charges certain fees for participating in sports and clubs, students must review the different

opportunities that the school has to offer and inquire about the fees associated with each. It is the responsibility of the student to stay within a budget of \$150 per year. If a student has a specific interest in a school club or sport and the fee exceeds the \$150 limit, advance approval from the Sponsored Programs Department is required. Such approval will be granted based on the availability of funds. In addition, in the event that the school fund is exhausted, PAX reserves the right to categorize an expense as either a permissible school fee or student incidental. However, the school fund (if not used) can't be spent for items that are categorized as incidental. Note: Fees for clubs and sports not organized by the school are the responsibility of the student and are not reimbursable.

EMERGENCY FUND

The emergency fund is intended to cover some medical expenses not covered by health insurance.

Immunizations and Sport Physicals

School-required immunizations and sports physicals are not reimbursable through CareMed health insurance and are therefore eligible for reimbursement through the emergency fund. Please note that for immunizations, pharmacies, walk-in clinics, and county health departments are often much more cost effective. PAX strongly discourages going to a regular doctor's office for vaccinations, as there is often a separate charge for the office visit, in addition to the vaccination charge. Prior to scheduling an appointment, it is important to reach out to your PAX Community Coordinator or supervision@pax.org to ensure the most cost-effective option is being utilized.

Other Medical Expenses

Some medical expenses not covered by health insurance may be reimbursed through the emergency fund but must be pre-approved. Dental work that cannot be postponed until a student's return in addition to eye exams and/or eyeglasses fall into this category. For any medical expenses not covered by health insurance, PAX should be approached as soon as possible (before any vision/dental intervention). Depending on the case, natural parents will be contacted for full or partial contribution. PAX will not be responsible for reimbursing medical expenses not covered by insurance and not pre-approved by PAX. If the student needs glasses, PAX can only pay for the most basic frames (no designer labels) and lenses (not extra-thin, no special coating, etc.), up to \$200 total for the exam and glasses.

REIMBURSEMENT PAYMENTS

Due to the high volume of requests, approval of reimbursement requests and mailings can take several weeks. PAX endeavors to process reimbursement requests within 30 days of submission. To be reimbursed, complete the web-based form at pax.org/scholarship-reimbursement and upload applicable receipts and/or bills. Please note that the PAX reimbursement form must identify who is to be reimbursed, so that the check can be made out to the correct person. PAX will not process a reimbursement request if the receipt has not been submitted. If you submit a reimbursement request correctly, a "thank you" message will pop up on the screen indicating the submission has gone through.

At the end of the year, be sure to send student reimbursement requests at least 30 days prior to the student's departure. This will allow time to process. After the student departs the U.S., PAX cannot send checks or wire to the student's home country. Due to the budgetary cycles of the scholarship programs, all submissions for reimbursement must be done on a timely basis. No requests for reimbursement (regardless of who is to be reimbursed) can be considered more than 30 days following the departure of the student or July 30, whichever is earlier.

Money Matters

Sponsored Programs

WHAT'S COVERED?

Nature of Expense	Incidental Fund (max \$100 per item)	Student Stipend	School Fees
School sports and/or club fees (max \$150/year)			X
Schoolbooks			X
School uniforms, team/club clothing	X		
School supplies	X		
Backpack	X		
Yearbook	X		
School field trips	X		
Prom clothes, graduation attire	X		
Clothing, shoes, boots, coat	X		
Prepaid phone (no contract) (one-time payment of <\$30) (only if no landline at home)	X		
Telephone bills, calling cards, monthly cell phone charges		X	
School lunches (if host family provides bagged lunch but student prefers school lunch)		X	
Movies		X	
Snacks		X	
Make-up		X	
Toiletries		X	
Jewelry		X	
College entry exams (SATs & ACTs)		X	
Prom tickets, photos		X	
Sports team photos		X	
Gifts, souvenirs		X	
Books (non-school)		X	
Leisure trips		X	
iTunes credit		X	
Postage		X	
Medical Prescriptions	Submit to insurance provider for reimbursement.		
Over-the-counter medications		X	
Suitcase (unless replacing a damaged suitcase)		X	

If an expense does not fit into the above categories or for answers to questions, contact the Sponsored Programs Grant Manager at sponsored@pax.org or 800.555.6211.



Incidental / Emergency / School Reimbursement Form

The Incidental Fund is a total of \$300 per student, per program year. PAX reserves the right to categorize an expense as a school fee, emergency expense (in the case of FLEX and YES students), or incidental at its discretion. A receipt must be submitted for each item. Do not round to the nearest dollar; please include dollars and cents. Also be sure to include sales tax, if applicable. All expenses incurred must be submitted no later than 30 days before a student's return to his/her homeland.

Name of Person to be Reimbursed: *

First

Last

*

☐ Host Family ☐ Student ☐ Community Coordinator

Address: *

Street Address

Address Line 2

City

State / Province / Region

Postal / Zip Code

Country

Email: *

Student Name: *

First

Last