



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, 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 are reimbursable through ASPE health insurance, but sports physicals are not. ASPE applies certain copays for these services. These copays are eligible for reimbursement through the emergency fund. Please note that for immunizations and sports physicals, 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 and sports physicals, as there is often a separate charge for the office visit (for which the student will have to pay a copay of \$25) in addition to the vaccination or sport physical 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 reimbursements. 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	
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	

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.