



AAA Scholarship Foundation 2018-19 Application Georgia Private School Scholarship Program

Submission Deadline Posted at www.aascholarships.org

If you enroll your student into a private school before you have received a SCHOLARSHIP AWARD LETTER and School Commitment Form (SCF), you will be responsible for your student's tuition and he/she may not qualify for future scholarship funding. Funding is not guaranteed. Please consider this before enrolling your student(s) in a private school.

ARE YOU ELIGIBLE TO SUBMIT AN APPLICATION? COMPLETE THE QUESTIONS BELOW TO FIND OUT.

- 1.) Does the household live in Georgia?
 - Yes, please continue to question #2.
 - No, we live in another state. STOP – do not apply, your household is NOT eligible.
- 2.) Will your student be between the required ages to attend school for your state on or before September 1, 2018?
 - Yes, my Georgia student will be at least 4 years old but not 21 years old or older on September 1, 2018. Please continue to question #3.
 - No, my student will not meet the age requirements for my state. STOP – do not apply, your student does not qualify to receive a 2018-19 AAA scholarship.
- 3.) Is your student entering Pre-K4 through 1st grade in Georgia?
 - Yes, my student is entering Pre-K4 through 1st grade in Georgia. Please continue to question #5.
 - No, my student is entering 2nd through 12th grade in Georgia. Please continue to question #4.
 - No, my student will NOT be entering those grades. STOP – do not apply, your student does not qualify to receive a 2018-19 AAA scholarship.
- 4.) Did your student entering 2nd through 12th grade attend a Georgia public school for at least 6 weeks in 2017-2018?
 - Yes, my student attended a Georgia public school for at least 6 weeks in 2017-2018. Please continue to question #5.
 - No, my student did NOT attend a Georgia public school for at least 6 weeks in 2017-2018 but does meet one of the five listed exemptions listed on page 6. Please continue to question #5.
 - No, my student did NOT attend a Georgia public school for at least 6 weeks in 2017-2018. STOP – do not apply, your student does not qualify to receive a 2018-19 AAA scholarship.
- 5.) AAA considers ALL household members and their income. To figure out your household size, add all the people you live with together, this is your household size. Now add ALL the annual income (taxable and non-taxable) for everyone in the household, this is your total annual income. Use these two numbers to look at the income chart below for your household size and income. Is your household at or below the level for your household size?

2018- 2019 Household Income/Financial Resources Table				
<i>(New means you did not receive a scholarship from any Organization in 2017-18 for any students in your home. Transfer means this student received funding from another Scholarship Organization in 2017-18. Renewal means you signed AAA scholarship checks for this student in 2017-18. Add-on means you signed AAA scholarship checks for another student in your home in 2017-18, but not for this student.)</i>				
<i>* Business losses must be adjusted to zero and therefore the total income will be adjusted accordingly to determine household eligibility.</i>				
Household size	Annual Income for New Households (Max Awarded Up to: \$7,500)	Renewal & Transfer Households (Max Awarded Up to: \$7,500)	New, Renewal, & Transfer Households (Max Awarded up to \$5,625)	New, Renewal, & Transfer Households (Max Awarded up to \$3,750)
1	\$22,459	\$24,280	\$27,315	\$30,350
2	\$30,451	\$32,920	\$37,035	\$41,150
3	\$38,443	\$41,560	\$46,755	\$51,950
4	\$46,435	\$50,200	\$56,475	\$62,750
Each additional person add:	\$7,992	\$8,640	\$9,720	\$10,800

- Yes, we are at or below the income listed for our household size. Please continue to question #6.
 - No, our income is above the limit listed for our household size. STOP – do not apply, your household does not qualify to receive a 2018-19 AAA scholarship.
- 6.) Is your household/ student otherwise eligible?
 - Yes, neither my student nor my household has been disqualified from the program for any reason, including internal audit process. Please continue to complete the application on the next page.
 - No, my student or our household has been disqualified/revoked from program participation for any reason, including internal audit process in the past. STOP – do not apply, your household does not qualify for a 2018-19 AAA scholarship.

This application is the ONLY chance you have to explain your household situation. Please use additional paper if needed to give us ALL needed information to determine your eligibility. All information must be disclosed NOW. Failure to fully document and complete this application WILL result in your application being denied. You will not be able to provide additional information after processing to change the decision of eligibility made base on the original application and documentation.

2018-2019 AAA-GEORGIA Pre-K-12 Private School Tax Credit Scholarship Application - Page 2

IMPORTANT: Fill in the answers asked for in the blank spaces provided throughout this form; write N/A or 0 if items do not apply to you.
DO NOT LEAVE ANY BLANK SPACES.

A) PARENT/GUARDIAN "A" Living with the student **B) PARENT/GUARDIAN "B" Living with the student**
 This individual is required to sign scholarship checks. This individual cannot sign scholarship checks.

Last Name, First Name Middle Initial		Last Name, First Name Middle Initial	
Social Security Number	Home Phone Number	Social Security Number	Home Phone Number
Employed By	Employed By		
Relationship to student: <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Step-Father <input type="checkbox"/> Step-Mother <input type="checkbox"/> Other		Relationship to Student <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Step-Father <input type="checkbox"/> Step-Mother <input type="checkbox"/> Other	
Work Phone Number	Cell Phone Number	Work Phone	Cell Phone Number
Home (Physical) Address, Apt. # (must be street address, PO Box not acceptable)			
Home City		Home State	Home Zip
Home County		E-mail address (REQUIRED)	
Home Mailing Address (if different from above)			
Mailing City		Mailing State	Mailing Zip

C) HOUSEHOLD INFORMATION

<p>1) Number of people who lived in your home during 2017: Parents/Guardians _____ + Children _____ + Others _____ = Total of above _____ (This is your "household size")</p>	<p>6) List any parents, not living in the home, for children who live with Parent(s) A and B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Non-Custodial Parent's Name</th> <th style="width: 30%;">Child's Name</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Non-Custodial Parent's Name	Child's Name						
Non-Custodial Parent's Name	Child's Name								
<p>2) What is the language spoken in your home: _____</p>									
<p>3) What is PARENT A's marital status today: <input type="checkbox"/> Single, never Married <input type="checkbox"/> Divorced (Divorce Agreement Required) <input type="checkbox"/> Married <input type="checkbox"/> Separated (Separation Agreement Required) <input type="checkbox"/> Divorced/Remarried <input type="checkbox"/> Widowed <input type="checkbox"/> Living w/boyfriend, girlfriend, fiancé</p>	<p>7) Does PARENT A and/or B have a divorce/separation agreement? <input type="checkbox"/> Yes <input type="checkbox"/> No (If YES, provide a copy of the divorce/separation agreement if you do not claim the child(ren) on your taxes to show that they live with you.)</p>								
<p>4) Does PARENT A receive child support for any children in the home? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>8) Date of Separation (Month/Year) or N/A:</p>								
<p>5) Does PARENT B receive child support for any children in the home? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>9) Date of Divorce (Month/Year) or N/A:</p>								

D) HOUSEHOLD MEMBERS CLARIFICATION

List all people who lived with Parents A and B during 2017

You must provide 2017 income documentation for the below individuals (Form 1040 Federal Tax Return, Social Security Income, etc.) List any additional people that live with you on a separate sheet of paper, if needed. If anyone has moved out or there is a change, you must explain on a separate sheet of paper. Birth Certificates are required for all children 18 and under.

PLEASE PRINT	Relationship to Parent A	Age	Did they file a 2017 Federal Tax Return? (check one)	Total Income in 2017	How long has this person lived with PARENT A?
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		

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E) SWORN STATEMENTS FOR IRS DID NOT FILE INDIVIDUALS

ATTENTION: This sworn statement will be accepted as documentation that this person did not file 2017 taxes. However, you may be REQUIRED to provide documentation verifying the Did Not File status later this year. ALL adults in the household who Did Not File taxes and are not claimed on a provided Tax Return must EACH complete this section (or a copy of this section if more than one person).

UNDER PENALTY OF PERJURY I DECLARE UNDER OATH THAT I DID NOT FILE FOR THE 2017 YEAR AND I UNDERSTAND THIS FORM ACTS AS MY VERIFICATION OF NON-FILING. I ALSO DECLARE UNDER OATH THAT ALL OF THE STATEMENTS HERE ARE TRUE AND COMPLETE.

I, _____ did not file a tax return for the following reason (check one):
 _____ (Name)

- I received no taxable income. List the amount of non-taxable income received here: \$ _____
- My taxable income received was less than the amount required for filing with the IRS. Amount received \$ _____
- Other (explain) _____

I was NOT required to file a 2017 Federal Income Tax Return. In place of a tax return, I have completed this notice and attached all income documentation.

 Signature of Person Who Did Not File Relationship to PARENT/GUARDIAN A/B

F) STUDENT INFORMATION (Only complete for students for whom you want a scholarship)

If applying for more than 2 students, make a copy of this page before completing every question.

Student #1 Last Name, First Name, Middle Initial:		Date of Birth (MM/DD/YY) <i>Birth Certificate Required:</i>
Student SS#:		Student Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male
Student Relationship to Parent/Guardian A: <input type="checkbox"/> Child/Stepchild <input type="checkbox"/> Grandchild <input type="checkbox"/> Niece/Nephew <input type="checkbox"/> Other (Explain)		
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, non-Hispanic <input type="checkbox"/> Hispanic <input type="checkbox"/> Mixed Race <input type="checkbox"/> Pacific Islander <input type="checkbox"/> White, non-Hispanic		
Grade Level Student will be entering in August of 2018:		
Name of School attended 2017-2018:		
School County attended in 2017-2018:		
Type of School attended in 2017-2018: <input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Home School <input type="checkbox"/> Charter <input type="checkbox"/> Virtual <input type="checkbox"/> Not Applicable		
Does this student receive any of the following?: <input type="checkbox"/> TANF <input type="checkbox"/> Food Stamps <input type="checkbox"/> FDPIR <input type="checkbox"/> Free/Reduced Lunch <input type="checkbox"/> ESE <input type="checkbox"/> Title 1		
Type of Student: <input type="checkbox"/> New <input type="checkbox"/> Transfer <input type="checkbox"/> Renewal <input type="checkbox"/> Add-On		
<small>(New means you did not receive a scholarship in 2017-18 for any student in your home. Transfer means this student received funding from another Scholarship Organization in 2017-18. Renewal means you signed AAA scholarship checks for this student in 2017-18. Add-on means you signed AAA scholarship checks for another student in your home in 2017-18, but not for this student.)</small>		

Student #2 Last Name, First Name, Middle Initial:		Date of Birth (MM/DD/YY) <i>Birth Certificate Required:</i>
Student SS#:		Student Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male
Student Relationship to Parent/Guardian A: <input type="checkbox"/> Child/Stepchild <input type="checkbox"/> Grandchild <input type="checkbox"/> Niece/Nephew <input type="checkbox"/> Other (Explain)		
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, non-Hispanic <input type="checkbox"/> Hispanic <input type="checkbox"/> Mixed Race <input type="checkbox"/> Pacific Islander <input type="checkbox"/> White, non-Hispanic		
Grade Level Student will be entering in August of 2018:		
Name of School attended 2017-2018:		
School County attended in 2017-2018:		
Type of School attended in 2017-2018: <input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Home School <input type="checkbox"/> Charter <input type="checkbox"/> Virtual <input type="checkbox"/> Not Applicable		
Does this student receive any of the following?: <input type="checkbox"/> TANF <input type="checkbox"/> Food Stamps <input type="checkbox"/> FDPIR <input type="checkbox"/> Free/Reduced Lunch <input type="checkbox"/> ESE <input type="checkbox"/> Title 1		
Type of Student: <input type="checkbox"/> New <input type="checkbox"/> Transfer <input type="checkbox"/> Renewal <input type="checkbox"/> Add-On		

**BE SURE TO COMPLETE ALL PAGES OF THE APPLICATION, INCLUDING THE SIGNATURE PAGE.
 Questions? Call 1-888-707-2465 or Email GAdocs@aaascholarships.org**

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G) TAXABLE INCOME

The 2017 federal tax return for our household was: Filed (Complete all of Section G) Not filed yet (See Required Documentation section)
 I/We do not file. I/We only receive non-taxable income (Complete Sections E & H)

1) Total number of exemptions claimed on Federal Income Tax form (Form 1040 line 6d)	#
2) From Income Section enter the Total Income (See 2017 Form 1040 line 22 or 1040A line 15)	\$
3) Net business income* from self-employment, farm, rentals, and other businesses. See 2017 1040 lines 12, 17, and 18 (Attach Schedules C, E, and/or F from your IRS Form 1040)	\$

* Business losses must be adjusted to zero and therefore the total income will be adjusted accordingly to determine household eligibility.

H) NON-TAXABLE INCOME

List the total annual amount received by anyone in the household from 1/1/17-12/31/17. DO NOT list monthly amounts

1) Child Support	\$	6) Cash Assistance (TANF)	\$
2) Social Security income (SSA/SSD, etc.) (Provide documentation for all recipients in household.)	\$	7) Food Stamps	\$
3) Other non-taxable income (Working for cash, Adoption and/ or Foster Subsidy, Worker's Comp., Disability, Pension/ Retirement, etc.)	\$	8) Housing Assistance (Sec. 8, HUD, parsonage, etc.)	\$
4) Gifts from family and/or friends	\$	9) Loans from family and/or friends	\$
5) Personal Savings/Investment Accounts <u>used</u> for household expenses in 2017 (Do not include totals listed in Section J)	\$		

*You must provide 2017 documentation for items 2-8; either an official year-end statement or documentation showing totals from 1/1/17-12/31/17.

I) HOUSING INFORMATION

1) Do you rent or own your residence? <input type="checkbox"/> Rent <input type="checkbox"/> Own	
2) What is the monthly mortgage or rent payment?	\$ _____ per month
a. Amount paid by household	\$ _____ per month
b. Amount paid by other source(s)	\$ _____ per month

J) UNUSUAL CIRCUMSTANCE (tell us if your current circumstances are different from 2017)

<input type="checkbox"/> Loss of job	<input type="checkbox"/> Child support reduction	<input type="checkbox"/> Bankruptcy
<input type="checkbox"/> Recent separation/divorce	<input type="checkbox"/> Change in family living status	<input type="checkbox"/> Became eligible for disability insurance
<input type="checkbox"/> Change in work status	<input type="checkbox"/> Death in the household	<input type="checkbox"/> Became eligible for social security
<input type="checkbox"/> Income reduction	<input type="checkbox"/> Change in custody	<input type="checkbox"/> Other

Provide a brief explanation of the situation and attach documentation for all circumstances checked above:

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K) HOW DID YOU HEAR ABOUT AAA SCHOLARSHIP PROGRAM?

<input type="checkbox"/> Renewing Household	<input type="checkbox"/> Flyer, brochure or poster	<input type="checkbox"/> Internet Search
<input type="checkbox"/> Another scholarship parent	<input type="checkbox"/> At an event in my community	<input type="checkbox"/> Social Media (Facebook, Twitter, etc.)
<input type="checkbox"/> Referred by friend, family or work associate not on scholarship	<input type="checkbox"/> Newspaper ad or article	<input type="checkbox"/> Employer communication
<input type="checkbox"/> Referred by private school	<input type="checkbox"/> State Agency	<input type="checkbox"/> Other:

L) CERTIFICATION AND AUTHORIZATION SIGNATURE(S)

- ✓ I certify that the information provided on the application and all supporting documentation submitted at any time is true, correct and complete to the best of my knowledge. I understand that if I give information that is not true or if I withhold information and my student(s) receive a scholarship for which they are not eligible, I can be lawfully punished for fraud and the scholarship will be denied or revoked.
- ✓ I certify that no parent/guardian of a student on this application is an owner, operator, principal or person with equivalent decision making authority of an eligible private school or not at the school which my student will attend.
- ✓ I understand that any information I provide at any time will be verified, which may include computer file matching, public records search, IRS transcripts and that I may be required to provide other information and/or documentation.
- ✓ I authorize the release of personal, financial and educational information for the purpose of determining eligibility and for research.
- ✓ I understand that AAA Scholarship Foundation does not discriminate because of race, color, sex, age, disability, religion, nationality or political belief.
- ✓ I authorize AAA Scholarship Foundation and its application processing company to make this form and the information therein available to the appropriate state agencies as required by the law governing the scholarships. I authorize the application and all attachments to be returned to AAA Scholarship Foundation from the application processing company.
- ✓ I agree to follow the rules and responsibilities as they apply to the program as set forth in the Parent and School Handbook, available online at www.aaascholarships.org.
- ✓ I understand if I am deemed eligible and am awarded a scholarship, that I am not automatically entitled to a scholarship in following years.
- ✓ I understand that it is my responsibility to reapply and document my eligibility whenever I am required to if I accept a scholarship.
- ✓ I understand if I enroll my student(s) into a private school before receipt of a Scholarship Award Letter and School Commitment Form (SCF), I will be responsible for their tuition and the student(s) may not qualify for future scholarship funding. I understand funding is not guaranteed.

M) SIGNATURES (E-Signatures not accepted)

Parent/Guardian A _____ Date _____

Parent/Guardian B _____ Date _____

N) REQUIRED DOCUMENTATION

Application MUST include the following with the completed application (and any other documentation requested):

- Birth Certificates are required for all children 18 years or under
- 2017 Signed Federal Tax Return and all Schedules/Forms (E-Signatures not accepted)
- 2017 Year-End Non-taxable Income Documentation
- Letter/documentation of Unusual Circumstances, if needed
- Georgia Public School Attendance Form (page 6) or Report Card, if required
- Certificate of Eligibility to Transfer (page 7), if required
- Payment Form (page 8), Money Order or Cashier Check made payable to AAA Scholarship Foundation

Payment by check or electronic funds transfer (ACH) is your express authorization that if the payment is returned unpaid for any reason you consent to have your bank account electronically debited twice by AAA or a third party collection agent. One debit will recover the item amount and the second debit will be the charge for applicable returned check and collection fees as allowed by law.

Mail All Pages of the Completed Application and Required Documentation to:

AAA Scholarship Foundation
 P.O. Box 15719
 Tampa, FL 33684-0719

Processing of applications is typically completed within 8-10 weeks once ALL required documentation is received.
To check the processing status of your application, go to https://webportalapp.com/sp/aaasf_18
Questions? Call 1-888-707-2465 or Email GAdocs@aaascholarships.org

Georgia Public School Attendance Form – Page 6

Unless your household is exempted from the 6-week attendance requirement, meaning the student is

1. entering pre-k4, kindergarten, or first grade; or
2. a renewing student or transferring from another SSO [see page 7]; or
3. zoned for a low-performing school; or
4. the subject of officially documented cases of school-based physical or verbal abuse; or
5. enrolled in an eligible home student program

either this form must be completed or the student’s report card indicating that the student attended for at least 6 weeks in the prior school year must accompany this application. Make copies of this form if you have more than two students.

This form is to be completed by a representative of the public school or district in which the student attended in the 2017-2018 school year.

Student name:	
Name of Public School and District:	
First day of the 2017-18 school year (mm/dd/yy)	Last day of the 2017-18 school year (mm/dd/yy)
Dates that this student attended during the 2017-18 school year (mm/dd/yy – mm/dd/yy):	Grade:
Student was enrolled for at least 6 weeks of the 2017-18 school year: <input type="checkbox"/> Yes <input type="checkbox"/> No	
If NO, student was enrolled for _____ days of the 2017-18 school year.	
Name and Title of Individual Completing Form:	
Signature and Date:	

Student name:	
Name of Public School and District:	
First day of the 2017-18 school year (mm/dd/yy)	Last day of the 2017-18 school year (mm/dd/yy)
Dates that this student attended during the 2017-18 school year (mm/dd/yy – mm/dd/yy):	Grade:
Student was enrolled for at least 6 weeks of the 2017-18 school year: <input type="checkbox"/> Yes <input type="checkbox"/> No	
If NO, student was enrolled for _____ days of the 2017-18 school year.	
Name and Title of Individual Completing Form:	
Signature and Date:	

Mail this Form along with All Pages of the Completed Application and Required Documentation to:

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 P.O. Box 15719
 Tampa, FL 33684-0719

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Georgia Certificate of Eligibility to Transfer – Page 7

This form is required if your student(s) is transferring to AAA from another Student Scholarship Organization (SSO) and must be provided to AAA in order to complete processing of your organization. Make additional copies of this form if you have more than two students.

This form is to be completed by the SSO that funded the student's scholarship or the school that received funding from the SSO for that school year.

I/We _____ give the Student Scholarship Organization (SSO) or school permission to release information about my child(ren)'s scholarship history to AAA Scholarship Foundation, Inc.

Parent or guardian signature

Student name:	
Name of Student Scholarship Organization (SSO):	
Amount(s) Awarded by SSO and School Year(s)	Amount(s) Received by School and School Year(s)
This certifies that the student listed above was the recipient of a Tax Credit Scholarship from our SSO for the amounts and time periods listed above.	
Signature and Date:	
Name and Title of Individual Completing Form:	

Student name:	
Name of Student Scholarship Organization (SSO):	
Amount(s) Awarded by SSO and School Year(s)	Amount(s) Received by School and School Year(s)
This certifies that the student listed above was the recipient of a Tax Credit Scholarship from our SSO for the amounts and time periods listed above.	
Signature and Date:	
Name and Title of Individual Completing Form:	

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 Tampa, FL 33684-0719

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2018-2019 AAA-GEORGIA Payment Form - Page 8

Did you submit a paper/pdf application? Yes No If yes, the non-refundable application fee is \$35.00

Did you submit an online application? Yes No If yes, the non-refundable application fee is \$30.00

Are you paying with a Money Order or Cashier Check payable to AAA Scholarship Foundation? Yes No
If yes, please skip the rest of this form.

Are you paying online at <http://www.aaascholarships.org/payment/> Yes No If yes, please complete the rest of this form.

Are you the applicant? Yes No If yes, please sign where indicated below.

If you are not the applicant but are paying the non-refundable fee on their behalf, please list your name and address as it appears on the payment account.

Payee Name (if not the applicant only): _____

Payee Address: _____

Payee Phone Number: _____

Payee Email Address: _____

I understand that AAA Scholarship Foundation will charge my credit/debit card or debit my bank account for the appropriate NON-REFUNDABLE application processing fee via PayPal.

Concerning ACH Payments: We suggest confirming with your financial institution that third-party debits are allowed from the account you wish to use. If you have not confirmed this, as well as the information required to process the payment(s), we cannot confirm the payment(s) made will process successfully. Please be aware that passbook savings, equity lines of credit, and most money market accounts do not allow third-party debit. It is your responsibility to make sure there are adequate funds in your account today. All payments will be cleared and processed by your bank to determine availability of funds. Typically this process can take up to 3-5 business days and is dependent upon your financial institution. Payment by Electronic Funds Transfer (ACH) is your express authorization that if the payment is returned unpaid for any reason you consent to have your bank account electronically debited twice by AAA or its third party payment processor or collections agency. One debit will recover the item amount and the second debit will be the charge for applicable returned check and collection fees as allowed by law.

Signature of Payee

Date Signed

**A non-refundable application fee must be paid to AAA Scholarship Foundation before this application will be processed.
Payment can be made online via Credit/Debit Card, or by Money Order, or Cashier Check.**

Payment by check or electronic funds transfer (ACH) is your express authorization that if the payment is returned unpaid for any reason you consent to have your bank account electronically debited twice by AAA or a third party collection agent. One debit will recover the item amount and the second debit will be the charge for applicable returned check and collection fees as allowed by law.

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