

## Income Qualification Guidelines for Grant Funding

Morgan's Caring Connection uses a sliding scale model to determine grant funding eligibility based on household income in relation to the U.S. Department of Housing and Urban Development (HUD) guidelines. This approach ensures that families with the greatest financial need receive the highest level of support while still providing partial assistance to moderate-income households.

Under HUD's definitions, low- and moderate-income levels are calculated as a percentage of Area Median Income (AMI). We use these benchmarks to assess the level of funding a family is eligible for, ranging from full (100%) to partial support. The following scale outlines our funding model:

- • 0%–50% of AMI: Eligible for 100% of grant funding
- • 51%–80% of AMI: Eligible for up to 75% of grant funding
- • 81%–100% of AMI: Eligible for up to 50% of grant funding
- • 101%–120% of AMI: Eligible for up to 25% of grant funding
- • Above 120% of AMI: May still qualify on a case-by-case basis due to extenuating financial circumstances

All applicants are required to submit income verification as part of the application process, including most recent tax returns or pay stubs. Exceptions and special considerations may be made for families experiencing extraordinary financial hardship.

This structured approach allows Morgan's Caring Connection to serve families equitably, ensuring that financial planning services—such as wills, special needs trusts, and financial advising—are accessible regardless of income.