



## 2025-2026 PROPOSED CHILDCARE RATES & COMPLIMENTRY MEMBERSHIP

The Haverhill YMCA determines affordable childcare rates for working families through an annual market assessment of other local providers and a cost-of-living analysis for our service area. For those unable to pay the full rate, our YMCA offers a financial assistance program, ensuring that every school-age child will be cared for throughout the school year in Georgetown.

Through a simple online application, families can be awarded up to a 50% tuition scholarship. Families earning up to \$79,999 will still receive a 15% discount.

This application form and further details regarding YMCA Flex Pricing are available in **Appendix 15**.

Childcare Scholarship Rates	1 Child	2+ Children
Income	Scholarship	Scholarship
Under \$29,999	25-50%	25-50%
\$30,000-39,000	25-40%	25-50%
\$40,000-49,999	15-30%	15-40%
\$50,000-59,999	15-25%	15-30%
\$60,000-69,999	15%	15-35%
\$70,000-79,999		15%

## School Age Pricing

### PENN BROOK YMCA PROGRAM

NUMBER OF DAYS	EARLY BIRDS 7:30 AM-8:30 AM	BUSY BEAVERS 4:30 PM PICK UP	LATER GATORS 6:00 PM PICK UP
5 DAYS	\$82	\$90	\$136
3 DAYS	\$37	\$54	\$82
2 DAYS	\$25	\$38	\$55
VACATION DAYS			\$44/ DAY
EARLY RELEASE DAYS			\$0.00/ DAY

We offer 2-day, 3-day, and 5-day care options, providing families with flexible scheduling to meet their needs. Additionally, we offer a discounted rate for early pickup, which is optional. To maintain consistent care and appropriate staffing levels, we require families to commit to a weekly schedule.



## *Pre - School Pricing*

### **PENN BROOK YMCA PROGRAM**

NUMBER OF DAYS	EARLY BIRDS 7:30 AM-8:30 AM	BUSY BEAVERS 4:30 PM	LATER GATORS 6:00 PM
5 DAYS	\$66	\$90	\$140
3 DAYS	\$41	\$54	\$86
2 DAYS	\$29	\$36	\$58
VACATION DAYS			\$47/ DAY
EARLY RELEASE DAYS			\$0.00/ DAY

#### **Included in our pricing is a complementary family membership!**

(Sept.-May) Our Ipswich YMCA & Haverhill YMCAs are the closest, however this membership gives full access to all 7 of our North Shore YMCA's.

A family membership can offer a **wide range of benefits** that support the health, wellness, and connection of families. Here are some key advantages:

#### Health & Wellness for All Ages

- **Unlimited access to fitness facilities** – Including gyms, pools, weight rooms, and group exercise classes.
- **Programs for all ages** – From youth sports and swim lessons to adult yoga and senior fitness, everyone can stay active.

#### Family Bonding & Activities

- **Family swim and open gym time** – Great opportunities for parents and kids to play and be active together.
- **Family-focused events** – Movie nights, holiday celebrations, parent-child activities that foster quality time.



### Childcare & Youth Programs

- **Free or discounted Child Watch** – Parents can work out while their kids are cared for onsite.
- **After-school programs, summer camps, and enrichment activities** – Often offered at reduced rates for members.

### Cost Savings

- **Discounts on programs** – Members typically get lower rates on swim lessons, camps, youth sports, and more.
- **One price for the whole household** – More affordable than separate individual memberships.

### Community & Belonging

- **Inclusive, welcoming environment** – YMCA prioritizes diversity, equity, and a sense of community.
- **Opportunities to volunteer or engage in community initiatives** – Families can give back together.

### Mental & Emotional Wellness

- **Stress relief and self-care** – Fitness, yoga, and social connection contribute to overall family well-being.

*Let's come together to make our community stronger and healthier!*

We know that lasting personal and social change comes about when we all work together. That's why at the Y, strengthening community is our cause. Every day, we work side-by-side with our neighbors to make sure that everyone, regardless of age, income or background, has the opportunity to learn, grow and thrive. A strong community can only be achieved when we invest in our kids, our health and our neighbors.

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YMCA  
FOR YOUTH DEVELOPMENT®  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

# FLEXIBLE PRICING AT THE Y

## WE GET IT!

One of the biggest challenges for our communities today is the rapidly increasing cost of living. We believe that every family & individual deserves the opportunity to enjoy their local YMCA and connect with their community. This is why we offer financial assistance through flexible income-based pricing!

## Flexible Pricing is available for the following households...



### With children

Households with children, earning up to \$110,000 per year (or up to \$80,000 for Child Care Flex)



### Without children

Households without children, earning up to \$80,000 per year

## What to Expect:

- Fill out our online application (takes less than 5 minutes)
- Our team will follow up (usually within 24-48 hours) with an approval or a request for income verification
- If needed, submit your documents securely online and receive approval (usually within 24-48 hours)

## The Y for All

### Our Mission

Our Y welcomes all. We strengthen communities, educate and nurture children, and promote healthy living in spirit, mind and body.

### We are for...

#### YOUTH DEVELOPMENT:

Nurturing the potential of every child and teen.

#### HEALTHY LIVING:

Improving the nation's health and well-being.

#### SOCIAL RESPONSIBILITY:

Giving back and providing support to our neighbors.

Scan here to get started!



Contact Us



[www.northshoreymca.org/flexible-pricing](http://www.northshoreymca.org/flexible-pricing)

Income	1 Child		2+ Children	
	Scholarship		Scholarship	
Under \$29,999	25-50%		25-50%	
\$30,000-39,000	25-40%		25-45%	
\$40,000-49,999	15-30%		15-40%	
\$50,000-59,999	15-25%		15-35%	
\$60,000-69,999	15%		15-30%	
\$70,000-79,999			15%	
\$80,000-89,999				
\$90,000-99,999				
\$100,000-109,999				



COMMONWEALTH OF MASSACHUSETTS  
DEPARTMENT OF EARLY EDUCATION AND CARE  
INCOME ELIGIBILITY TABLE

Amy Kershaw  
COMMISSIONER

**Use This Form to Determine Family Eligibility:**

1. Find the column with the family's size written at the top.
2. Read down the column until you come to the correct income (either annual or monthly).
3. Then read directly across to the left to determine "Percent of State Median Income."
4. Please refer to relevant SMI Percentage (i.e. initial vs. reassessment - OR - special needs) to determine the family's eligibility.

% of State Median Income (SMI)	Family of Two		Family of Three		Family of Four		Family of Five		Family of Six		Family of Seven	
	Annual	Monthly*	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
50% SMI	\$53,611	\$4,468	\$66,226	\$5,519	\$78,840	\$6,570	\$91,455	\$7,621	\$104,069	\$8,672	\$106,434	\$8,870
85% SMI	\$91,139	\$7,595	\$112,583	\$9,382	\$134,028	\$11,169	\$155,473	\$12,956	\$176,917	\$14,743	\$180,938	\$15,078

% of State Median Income (SMI)	Family of Eight		Family of Nine		Family of Ten		Family of Eleven		Family of Twelve	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
50% SMI	\$108,799	\$9,067	\$111,165	\$9,264	\$113,530	\$9,461	\$115,895	\$9,658	\$118,260	\$9,855
85% SMI	\$184,958	\$15,413	\$188,980	\$15,748	\$193,000	\$16,083	\$197,022	\$16,419	\$201,042	\$16,754

\*To calculate a monthly income from a weekly income multiply by 4.33.

\*To calculate a monthly income from a bi-weekly income multiply by 2.17.