



Minds Matter Bay Area

Student Expenses Reimbursement Policy

MMBay provides financial support to help students pursue their academic goals and prepare for their next steps after high school. These reimbursements are designed to remove financial barriers so students can fully engage in the college and career readiness process. **All reimbursements require receipts and must be submitted within 45 days of the expense.** Students are expected to use any available fee waivers before requesting reimbursement.

More information about fee waivers, summer program reimbursements, and the step-by-step process for requesting funds is provided in the sections that follow.

Eligible Reimbursable Expenses

College applications

- Up to \$200 total, and can be applied to any combination of applications
- Students must apply for a college application fee waiver before seeking reimbursement

SAT or ACT exam fees

- Up to \$90 annually, once per school year in junior and senior years
- The reimbursement applies to a single test and cannot be split among multiple exams
- If the test fee is lower than \$90, any remaining amount cannot be used for a second exam

SAT study book

- MMBay will purchase one SAT preparation book for each student as needed

Summer programs

- Summer program costs are also reimbursable



- These reimbursements follow a separate policy that includes more detailed guidelines and requirements



Summer Programs Reimbursement Policy

This policy outlines what expenses Minds Matter Bay Area (MMBay) may reimburse or directly pay for in connection with approved summer programs, including the Sophomore Summer Program (SSP), Junior Summer Experience (JSE), and any other summer learning or leadership opportunities sponsored by MMBay.

The intent of MMBay's Summer Programs Experience is to ensure equitable access to meaningful, college- and career-building experiences while maintaining strong nonprofit financial stewardship.

Purpose and Philosophy of Summer Enrichment Funding

The goal of MMBay's enrichment funding is to give students access to transformative experiences that expand their academic, professional, and personal horizons. These experiences are meant to:

- Strengthen college applications through meaningful engagement in academic or leadership programs.
- Expose students to college campuses and college life, helping them feel confident in new environments.
- Broaden their worldview by encouraging curiosity, independence, and cultural exploration.
- Deepen understanding of potential career and educational pathways.

Funding is one way MMBay helps ensure that cost does not limit opportunity. Students are encouraged to select programs that genuinely align with their interests, goals, and readiness for new challenges—remembering that the experience itself is the real investment.

Guiding Principles

All reimbursements and payments must:

1. Advance MMBay's mission of supporting student success in college and beyond.
2. Be reasonable, necessary, and directly related to participation in an approved summer program.



3. Be pre-approved and supported by original, itemized receipts or other official proof of payment.
4. Comply with IRS and nonprofit accounting standards prohibiting private benefit and unrelated expenditures.

Eligible Participants

Reimbursements or direct payments may be made for:

- Current Minds Matter Bay Area students enrolled in approved summer experiences
- Authorized program expenses directly benefiting a student's participation in an approved program

Reimbursements for costs related to summer programs are not available to volunteers, mentors, staff, or family members unless explicitly authorized as part of official MMBay business.

Allowable Expenses

MMBay may reimburse or pay directly for reasonable, program-related costs that directly support student participation in an approved summer program.

Examples include:

- Program registration or tuition fees for approved enrichment, pre-college, or leadership programs (credit or noncredit)
- Travel, meals, and lodging associated with attending the approved program or related academic experience
- Learning materials and required supplies (e.g., books, workbooks, lab materials, required art or science materials, software access)
- Required program equipment (e.g., calculator, sketchbook, or other tools specifically listed by the program)
- Certification or testing fees directly tied to the approved program

All expenses must be reasonable in cost and clearly necessary for participation. Whenever feasible, MMBay will pay the organization or vendor directly to minimize out-of-pocket expenses for students.



Reimbursements should be avoided whenever possible.

Purchasing Procedures

To reduce financial barriers for students and families, MMBay staff will handle most summer program purchases directly—such as tuition, program deposits, and required materials.

- **Direct Payments:** Whenever possible, MMBay will pay the program or vendor directly rather than reimbursing the student.
- **Reimbursements:** If a reimbursement is unavoidable, students must receive pre-approval from MMBay staff before making any payments.
- **Stipends:** In certain cases, MMBay may provide a stipend directly to the student to cover specific, pre-approved costs (for example, meals or transportation).
- **Receipts:** All reimbursements must be supported by **original, itemized receipts** showing the date, vendor (company), amount, and description of the purchase. Screenshots of charges, credit card slips, or bank statements are not acceptable documentation.

Expenses Not Eligible for Reimbursement

To maintain the integrity of student funds and compliance with nonprofit regulations, the following expenses will not be reimbursed:

- Personal or recreational travel unrelated to the approved program
- Electronics, clothing, or reusable equipment not specifically required for the program
- Charitable donations, sponsorships, or “participation fees” for other organizations or companies
- Venue, space, or equipment rentals not directly related to the approved activity. Any rentals benefiting external individuals or entities are ineligible for reimbursement.
- Materials or supplies intended for donation outside of Minds Matter Bay Area



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- Gifts or discretionary spending (e.g., souvenirs, entertainment, thank-you gifts, personal gas or mileage for commuting)
- Expenses for mentors, volunteers, or family members accompanying a student to a program, unless pre-approved for official MMBay business.
- Activities or expenses that a student would have undertaken independently, without MMBay involvement.

Examples: A mentor taking their mentee out for a personal meal or coffee; a student's individual college visit or tutoring session arranged independently; tickets for a movie or recreational outing not part of an approved enrichment event; transportation to a student's own extracurricular activity or internship.

- Service projects or events conducted in partnership with other organizations, unless part of an approved MMBay program or activity.
Examples: Joining another nonprofit's volunteer event (e.g., a Habitat for Humanity build or park cleanup) that was not coordinated through MMBay; participating in a corporate partner's community day without prior approval; purchasing supplies for another organization's drive or fundraiser.

If You're Unsure

If an expense or activity feels beneficial to students or aligns with MMBay's mission but isn't clearly covered here, please check with staff before making a purchase or commitment. Some activities may be eligible if they directly advance approved program goals or have prior written approval.

Volunteer or Mentor Travel

Minds Matter Bay Area funds are designated for student participation and learning. While we deeply value mentors and volunteers who assist students, MMBay cannot reimburse travel, lodging, meals, or personal expenses for volunteers, even if they accompany a student to a summer program.

In rare cases where direct travel support for a student is necessary and no reasonable alternative exists, MMBay may approve a limited reimbursement for the student's portion of shared travel costs (e.g., gas or mileage directly tied to the student's transport).

All such requests must be:

- Pre-approved in writing by the Director of Programs or Executive Director, and



- Supported by original, itemized receipts identifying the student-related cost only.

Reimbursement Procedures

1. Pre-Approval
 - All summer program experiences and related expenses must be approved in advance by the Director of Programs or designated volunteers/staff.
 - Students and families should confirm which expenses are eligible before making payments.
2. Documentation Requirements
 - Reimbursement requests must include original, itemized receipts that show the date, vendor (company), amount, and description of the purchase.
 - Screenshots, bank statements, or order confirmations alone will not be accepted.
 - For travel-related reimbursements, please include an itinerary or documentation that links the expense to the approved program.
3. Submission Timeline
 - All reimbursement requests must be submitted within 45 days of the expense date and no later than September 30th of the same year unless otherwise approved in writing.
 - Requests submitted after this deadline may not be considered.
4. Payment Process
 - Approved reimbursements will be processed within 2–3 weeks of receiving complete documentation.
 - Payments will be made via check, direct deposit, or other approved method.

Funding Limits and Availability

Minds Matter Bay Area provides funding to ensure every student has access to at least one meaningful enrichment experience each year. Funding amounts are designed to offer flexibility while promoting fairness across the cohort.



Annual Funding Guidelines

- **Sophomores:** Up to \$3,000
- **Juniors:** Up to \$1,000

These are maximum reimbursement amounts, not guaranteed stipends or scholarships. Funds are intended to cover approved enrichment activities rather than serve as individual awards.

Unused funds remain within the collective cohort budget and may be reallocated to support other students whose opportunities require additional resources. This approach enables the community to utilize funds equitably and maximize the impact for all students.

Requests to Exceed the Limit

If a student anticipates that their enrichment experience will exceed the annual funding limit, they must submit a request and a short application to MMBay staff before making any financial commitments.

Requests will be reviewed based on factors such as educational value, equity across the cohort, and available funding.

Students should first explore all comparable lower-cost programs before requesting an exception. Requests that are significantly higher than the allotted amount will not be considered, and approval is not guaranteed. Reimbursement for unapproved expenses will not be provided.

Stewardship and Adjustments

Reimbursement approvals will be guided by the principles of equity, program alignment, and fiscal responsibility. MMBay reserves the right to adjust individual caps or overall policies annually based on available funding, cohort needs, and program priorities.

Accountability and Oversight

MMBay reserves the right to deny or adjust reimbursement requests that:

- Do not align with the mission or educational purpose of the summer program,



- Lack proper documentation,
- Are deemed unreasonable or excessive, or
- Present potential conflicts of interest or private benefit concerns.

All reimbursements are subject to review by MMBay's Executive Director and Finance team, and may be audited to ensure compliance with nonprofit financial standards.

Questions and Support

Students, families, or volunteers with questions about summer program expenses should contact: [✉ summer-programs-team@mindsmatterbay.org](mailto:summer-programs-team@mindsmatterbay.org)

MMBay staff are happy to review proposed expenses in advance to ensure compliance and avoid reimbursement issues.



Summer Programs Reimbursement FAQ

Q: Why does MMBay provide funding for enrichment experiences?

Because exposure to new academic and cultural environments prepares students for success in college and beyond. These programs allow you to explore interests, build confidence, and strengthen your college applications in meaningful ways.

Q: Can I use my funding for any program I choose?

Funding is intended for experiences that clearly advance your academic, personal, or career goals. Programs that are primarily recreational or not aligned with MMBay's mission are not eligible.

Q: What if I want to attend a more expensive summer program and I'm willing to cover the difference?

MMBay can only fund up to the approved maximum amount for each student. Because MMBay serves low-income students, we cannot accept payments or contributions from students or families toward program costs. This ensures that funding remains equitable and consistent with our mission.

If a program exceeds your funding limit, we strongly encourage you to explore other high-quality options within budget. A program's cost does not determine its impact or how it is viewed by college admissions teams. What matters most is that you:

- Engage deeply in an experience that challenges and inspires you.
- Reflect on what you learned and how it shaped your goals.
- Communicate that growth in your future essays and interviews.

MMBay staff and volunteers can help you identify meaningful, affordable programs that fit your interests and goals. There are many excellent opportunities that deliver lasting impact without a high price tag.

Q: Why can't I choose any program I want?

Our goal isn't to limit your choices—it's to help you make the most of this opportunity. MMBay's funding is designed to support experiences that will have a lasting impact on your growth and readiness for college. Staff are here to help you find options that fit your goals *and* meet program criteria.



Q: What kinds of things can MMBay pay for?

MMBay can reimburse or pay directly for program fees, travel, meals, and lodging that are directly related to an approved summer program. You can also request reimbursement for books, materials, or supplies required by your program.

Q: What do I need to do before spending money?

Get pre-approval first! Submit your proposed program and any expected expenses through your Program Director or the JSE form. We'll confirm which costs are eligible before you make payments.

Q: What do I need for reimbursement?

You must submit original, itemized receipts that show the date, amount, and vendor (company) name.

- Screenshots or bank statements aren't enough.
- Keep your receipts safe — take a photo backup just in case.

Q: How long do I have to turn in receipts?

All receipts must be submitted within 45 days of the expense date, and no later than September 30 of the same summer. Late submissions may not be eligible for reimbursement.

Q: Can I get reimbursed for my mentor or parent's travel if they drive me?

MMBay funds can only cover student-related costs. If a mentor or parent helps you get to your program, we can only consider covering the student's portion of travel (for example, your half of shared gas costs), and only if pre-approved.

Q: Why was my request denied?

Sometimes requests are denied because they don't align with MMBay's mission, exceed available funding, or lack sufficient educational value. A denial does not mean your idea isn't worthwhile—it just means it doesn't fit within this specific funding program. Staff can help you explore other enrichment options that might qualify.

Q: What if I don't agree with the decision or am unhappy with the outcome?

We understand that disappointment can happen, especially when you've found a program you're excited about. You are always welcome to request a follow-up conversation with MMBay staff to understand the reasoning behind the decision and explore alternatives.



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Our shared goal is to ensure every student has access to a meaningful, high-quality experience that supports their future success.

Q: How long does reimbursement take?

Once you've submitted all original receipts and documentation, payments are processed within about 2–3 weeks.

Q: Who do I contact if I have questions?

Email summer@mindsmatterbay.org

We're happy to review expenses in advance to make sure everything qualifies!

Reimbursement Process Tips & Reminders

MMBay wants every student to feel supported as they pursue their goals. This guide outlines the general steps for requesting reimbursement for college applications, testing fees, SAT books, and summer program expenses. More detailed requirements for summer programs are included in the dedicated [Summer Programs Policy](#).

Step 1: Use Fee Waivers When Available

Before paying for anything related to college access, check whether you qualify for a fee waiver.

- SAT, ACT, UC, CSU, and many individual colleges offer waivers.
- Using waivers helps lower costs and lets your MMBay reimbursement go further.
- Once you know what is covered by a waiver, you can identify what remaining costs are eligible for reimbursement.

Step 2: Confirm That the Expense Is Eligible

Eligible expense categories include:

- College application fees not covered by fee waivers
- SAT or ACT exam fees
- One SAT study book purchased by MMBay
- Approved summer program expenses such as tuition, travel, meals, or required materials (see Summer Programs Policy for details)

If you are unsure whether something counts, talk with MMBay staff before making the purchase.

Step 3: Pay for the Expense or Coordinate With MMBay Staff and/or Summer Programs Advisor

Depending on the situation, you may:

- Pay out of pocket and request reimbursement later, or



- Coordinate with MMBay for specific cases where direct payment is allowed and preferred

Either way, keep records of the transaction.

Step 4: Gather All Required Documentation

For every reimbursement request, collect:

- A receipt or proof of payment showing the exact amount
- Proof of fee waiver use or denial when applicable
- Any required summer program documents, such as acceptance letters, cost breakdowns, or program descriptions

Submitting everything at once helps speed up processing.

How To Request

Step 1: Submit the MMBay Reimbursement Request Form

- All reimbursements must be submitted through the [MMBay Reimbursement Request Form](#).
- Complete all required fields, upload **all receipts**, and **select your payment method**:
 - **Direct Deposit (preferred)**
 - **Check**
- Save your receipts — you will need to submit them again if using direct deposit.

Step 2: Staff Review & Approval (24–48 hours)

- MMBay staff will review your request within 24–48 hours.
- If information is missing, you may be contacted to resubmit.
- Once approved, your request is sent to the finance team.

Step 3: Payment Processing (After Staff Approval)

If you selected Direct Deposit

- After staff approval, the finance team will send you a **Bill.com invitation** via email.
- Complete your Bill.com setup:
 - Enter banking information
 - Upload receipts again



Date of Birth Requirement (Important for Students):

- Bill.com requires a date of birth to create your account.
- If you are a minor, your account may be denied.
 - Enter a **parent or guardian's date of birth**, or
 - Use **01/01/2000** as a generic date of birth if instructed.

If you selected Check

- After staff approval, your reimbursement will be processed by check.
- **No Bill.com setup is required.**
- Check payments take additional time to process and mail.

Step 4: Receive Reimbursement

- **Direct deposit:** approximately **5–7 business days** after Bill.com submission.
- **Total processing time:** approximately **10–12 business days** from initial submission (checks may take slightly longer).

Questions

- Contact **MMBay staff** if you have questions or encounter issues at any point.

Important Notes for Summer Programs

For Partner Summer Programs

Some summer programs are official MMBay partners and already provide special support for Minds Matter students behind the scenes.

In these cases:

- **Do not apply for financial aid directly through the partner program.**
- Partner programs are already providing funding to Minds Matter students, so applying for extra aid on top of that can make it seem like we are trying to double-dip. It also creates confusion for the program and can affect our partnership.

If you're not sure whether a program is a partner program, check with your advisor before submitting any financial aid forms.



For Non-Partner Summer Programs

Students **should apply** for financial aid through **non-partner** summer programs.

- This helps reduce your total out-of-pocket cost
- It allows your MMBay reimbursement to stretch further
- It can open doors to higher-cost or highly competitive programs

Applying for aid at non-partner programs is expected and strongly encouraged.

Paying Upfront as a Hardship

If paying out of pocket creates a financial hardship:

- Students can ask MMBay staff to pay certain eligible costs upfront using MMBay funds.
- This option requires extra coordination, so students must notify staff several weeks in advance of any deadlines.
- Fee waivers and/or financial aid should still be used whenever eligible.



Fee Waiver Guide

How Fee Waivers Help You Stretch Your MMBay Reimbursement Funds

MMBay requests students to use all available fee waiver opportunities first. These waivers can significantly reduce costs and help your reimbursement dollars go further. If you qualify for a college application fee waiver, MMBay can reimburse application fees **beyond what your waiver covers**, up to your \$200 cap.

Example

A UC waiver covers four campus application fees. If you want to apply to six campuses:

- The waiver covers the first four
- MMBay can reimburse the cost of the remaining two (as long as the total additional amount stays within your \$200 limit)

This means fee waivers allow you to **stretch your dollars further** and apply to more colleges with reduced personal or family costs.

SAT Fee Waivers

How to get an SAT fee waiver

- **Through your school:** Talk to your high school counselor. They can determine eligibility and provide a fee waiver code.
- **Directly from College Board:** Submit a request on the College Board website and provide adult contact information for verification.

Who is generally eligible

- Students enrolled in or eligible for the National School Lunch Program.
- Families that meet USDA income guidelines.
- Students in programs like Upward Bound or TRIO, or those receiving public assistance.



What SAT fee waivers cover

- Two free SAT test dates.
- Unlimited free score reports to colleges.
- Waived application fees for many colleges.

Important to know

- Request your waiver early, ideally one to two weeks before registration deadlines.
- If you register using a waiver, it counts as used even if you do not take the test.

ACT Fee Waivers

What an ACT fee waiver covers

- Registration for the ACT test, including science and writing add-ons.
- Free access to online ACT prep resources.
- Free access to ACT My Answer Key and additional score reports.
- Encouraged acceptance for college application fee waivers at many colleges.

How to get an ACT fee waiver

- Eligibility is based on economic need, including participation in free or reduced lunch programs, receiving public assistance benefits (SNAP, CalFresh, etc.), or living in foster care or federally subsidized housing.
- Students must work with their high school counselor or advisor. They cannot apply directly.
- Each waiver is used by entering its unique serial number during ACT registration.

Important to know

- Students may use up to two waivers.
- A waiver is considered used once you register for a test, even if you do not attend.
- Waivers cannot be applied retroactively to tests already paid for.



UC and CSU Fee Waivers

University of California (UC)

- Automatic consideration within the UC application.
- Available to U.S. citizens, permanent residents, and AB 540 eligible students who meet income guidelines.
- Covers up to four UC campuses.

California State University (CSU)

- Automatic consideration within Cal State Apply based on income and household information.
- Eligible students must be undergraduates, California residents, and meet financial guidelines.
- Covers up to four CSU campuses.

Other Colleges and Universities

Many public and private universities offer their own fee waiver options. Students should check each college's admissions website to understand available programs and instructions.