No one interested in becoming a member will be excluded because of financial hardship. However, as the Association is an all volunteer organization and depends on membership contributions to provide financial support, we are unable at this time to offer Courtesy (free) membership to everyone.

These are examples of factors we may consider when offering a Courtesy membership:

- Annual income less than \$20,000 for a single individual or less than \$30,000 for a family
- Being eligible for food stamps or free or reduced prices for school lunches
- Receiving Social Security Disability Income (SSDI)
- Receiving Supplemental Security Income (SSI)
- Enrollment in Medicaid (MassHealth in Massachusetts)
- The payment of \$25 annual membership contribution constitutes a significant hardship

To request a Courtesy Membership, please do the following:

- 1. Fill out the <u>Membership form</u> on our website; sign up for Courtesy Membership and check the box "I will send payment by check." Submit the form. These steps are necessary to complete the enrollment process.
 - 2. You may ignore the "Invoice" which will arrive automatically via email.

Courtesy memberships carry all the benefits and privileges of Individual membership.