

# Camp Ramah in New England

WINTER OFFICE: 1206 Boston Providence Highway, Suite 201, Norwood, MA 02062 (781) 702-5290, FAX (781) 702-5239

SUMMER OFFICE: 39 Bennett Street, Palmer, MA 01069 (413) 283-9771, FAX (413) 283-6661

Elevate Your Summer!

# Ramah Financial Aid Application Process Overview Important Information

November 10, 2020

Shalom Parents,

Camp Ramah New England provides financial assistance for our camp families through our scholarship program. We work very hard in partnership with our Scholarship Committee to provide the financial resources to assist our families in sending their children to camp. A critical part of our mission is to provide aid to those families who need it so that all children will have the opportunity to attend camp. We also work in partnership with your local congregations, Jewish Federations, and other organizations to supplement these resources.

If your family requires financial assistance to send your child(ren) to camp for *Kayitz* 2021, please carefully read this letter about our online application process through FACTS Management, Grant and Aid Assessment. Later in this email you will find the link to the FACTS system where you can begin the process.

### Our deadline for completed scholarship applications is January 19, 2021.

In addition to completing the online application by Tuesday, 1/19/21, please make sure you have pursued all the possible sources of financial aid in your community – your synagogue, local federation and other community organizations -- as this is an important factor in the scholarship review process.

SCHOLARSHIP CONSIDERATION WILL ONLY BE GIVEN TO CAMPERS CURRENTLY ENROLLED AT CAMP FOR *KAYITZ* 2021.

# FOR YOUR SCHOLARSHIP APPLICATION TO BE CONSIDERED BY THE COMMITTEE, YOU MUST SUBMIT THE FOLLOWING ITEMS:

1 – Completed online Scholarship Application including the narrative section describing special circumstances and relevant information.

- 2 Federal income tax forms do not send state income tax forms. The FACTS system will show you how to upload all of your forms into your online application.
  - o You need to initially submit Form 1040 and Schedules B and C (if submitted to the IRS) for the most recent year that you have filed by the January 19, 2021 deadline. Only the first two pages of Form 1040 are required. We know you probably won't have 2020 available by 1/19/21. Therefore, it is fine to initially submit your 2019 1040.
  - O Your 2020 W-2s must be submitted as soon as you receive them. If any significant part of your income is from self-employment, we need the most recent Schedule(s) C you have filed, to make an accurate assessment of your application.
  - Your application will not be finalized and considered for an award until your 2020 tax returns are completed and uploaded to your FACTS application.
- 3 Signed form from Rabbi or Cantor: This form is the last page of this document. It must be filled out by the person who has control of or supervision over funding for your synagogue or community organization. This is not meant for your child's school principal. If you are not a synagogue member, please indicate that on the form and return it to the office.
- 4 We ask all first-time families to apply to their local Federations for the One Happy Camper Grant through this <u>link</u>. If your local Federation does not participate in the program, please let us know. (If your camper would have been new for 2020 before we cancelled the season due to COVI-19, you are eligible for the OHC grant once again and must resubmit an application.)

#### **FACTS**

You can apply online by visiting FACTS at: <a href="https://online.factsmgt.com/Signln.aspx">https://online.factsmgt.com/Signln.aspx</a>.

Please note – the FACTS system refers to all of the institutions as "Schools," including camps. When you are asked for the "School" that you are applying for aid from, you must choose "Camp Ramah in New England" and make sure you select the 2021-2022 school year.

As they have for many years, the Camp Ramah New England Scholarship Committee will continue to review all of the applications submitted to the FACTS system and the committee will make all of the decisions. It is very important that you continue to provide as much narrative information as you can in addition to the quantitative information. The committee reviews these statements carefully.

Customer Care Representatives from FACTS are available to assist you 24/7 at 866.441.4637. Please call them FIRST if you have any questions or problems with the online application.

A flyer with more information about FACTS is located on the next page and may address some of your questions and provide additional information.

Please contact Ken at <a href="mailto:kmilgram@campramahne.org">kmilgram@campramahne.org</a> if you still have questions about the online application after speaking with FACTS and reading the flyer on the next page.

The scholarship application deadline of January 19, 2021 is very important. Qualifying applications arriving late will be awarded based on funds remaining at that time. Please be sure to submit requested information on time. Your application will only be referred to the scholarship committee once all the above information is received. We hope that the notification of scholarship awards will be mailed in early April 2021. Camper forms are still due on time, even while awaiting your scholarship award.

B'Shalom,

Rabbi Ed Gelb CEO, Camp Ramah New England

**Ed Pletman Director of Finance and Operations** 

Ken Milgram
Finance Associate
Camp Ramah New England
kmilgram@campramahne.org





FACTS makes quality education affordable for families by assisting schools in awarding financial aid. We work with schools to create a custom application and collect financial data so schools can make accurate award decisions based on financial need.

To apply for financial aid, visit https://online.factsmgt.com/aid

After completing the online application, you will need to upload all required supporting documentation. If you are unable to upload, fax the required documents to 866.315.9264.

#### The following supporting documents are required to complete the application process:

- Copy of the most recent IRS Federal Form 1040, 1040A or 1040-EZ U.S. Individual Income Tax Return (the year of the tax return depends on the tax requirements of the school). If applicant and co-applicant file separately, we require both tax returns for the same tax year. We do not require State Tax Returns.
- · Copies of all the current year W-2 Wage and Tax Statements for both the applicant and co-applicant.
- NOTE: If you are applying before you have received all the current year W-2 Wage and Tax Statements, please submit them
  as soon as they become available.
- Copies of all supporting tax documents if you have business income/loss from any of the following:
   Business send Schedule C or C-EZ and Form 4562 Depreciation and Amortization
- Farm send Schedule F and Form 4562 Depreciation and Amortization
- · Rental Property send Schedule E (page 1)
- S-Corporation send Schedule E (page 2), Form 1120S (5 pages), Schedule K-1 and Form 8825
- Partnership send Schedule E (page 2), Form 1065 (5 pages), Schedule K-1 and Form 8825
- Estates and Trusts send Schedule E (page 2), Form 1041 and Schedule K-1

IMPORTANT: If you file a tax return but do not have W-2 wages because you are self-employed, you will be required to submit a copy of your current year Federal Form 1040 Tax Return.

- Copies of all supporting documentation for household Non-Taxable Income such as: Social Security Income, Welfare, Child Support, Food Stamps, Workers' Compensation, and Temporary
- Assistance for Needy Families (TANF). If you do not file a tax return, you are required to provide documentation of all income received.

#### All documentation received is imaged upon receipt and then destroyed.

You may log in to your FACTS user account to review the status of your application. Please allow 2 weeks processing time before inquiring further about receipt and/or status of the uploaded or faxed documents. Application deadlines are set by the institution awarding the aid. If you are applying after the deadline, contact your school to ensure that your application will be accepted.

A non-refundable application fee may be required before your application will be submitted.

NOTE: Award decisions are made by the institution providing the financial aid, not FACTS.





Camp Ramah New England

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## 2021 / 5781 SYNAGOGUE SCHOLARSHIP APPLICATION

Parents: Please turn this form into your synagogue to be completed by your Rabbi/Cantor/Executive Director

Synagogue: Please complete the questions below and return this form by January 19, 2021 to Camp Ramah New England, 1206 Boston Providence Hwy Suite 201 Norwood, MA 02062 Or fax to (781)702-5239 or email to <a href="mailto:kmilgram@campramahne.org">kmilgram@campramahne.org</a>.

To help families plan for the summer, and to help streamline the scholarship application process, please forward your scholarship determinations to us as soon as possible. The deadline for scholarship applications for returning and currently enrolled campers is Jan 19, 2021. Applications will not be considered complete without your response. Checks for scholarships should be sent directly to camp at our Norwood address, indicating the campers receiving the funds.

Parents, please complete this section:
This is to inform you that the (Family Name)
Camper nameCamper name
Camper nameCamper name
Is/are applying to Camp Ramah New England for <i>Kayitz</i> 2021 and has requested and received our Scholarship Application. Camp Ramah has limited scholarship funds and its purpose is to supplement the scholarships awarded by our supportive synagogues and communal agencies. Our Scholarship Committee needs your input in determining its allocations. <i>Todah Rabbah</i> for your cooperation and support.
Synagogue representative, please complete this section:
Rabbi, Cantor, Director name (please print) Position
Synagogue
AddressStateZip
Phone_(
<b>★</b> Anticipated amount of Synagogue assistance: ☐ Confirmed ☐ Estimate
Camper name Amount: \$ Camper name Amount: \$
Camper name Amount: \$ Camper name Amount: \$
Total for Family: \$
▼ Do you feel that this family and the child require financial aid?  ☐ Yes ☐ No
If you have any other information that would be helpful, please comment:
SignatureDate