



## Financial Assistance Application Guide

### **IMPORTANT UPDATE:**

**Please note that the Bergen County Yeshiva day schools are no longer using the Yeshiva Aid portal. Financial aid applications will be processed through the FACTS Grants and Aid Application portal.**

The financial aid application will open on January 15th and will close on March 17th. Please note that except in extenuating circumstances, we cannot guarantee that aid will be available for applications submitted after the deadline. Transfer students applying for financial aid must do so within two weeks of acceptance.

- [Click here for The FACTS Online Application](#)
- [Click here for FACTS Frequently Asked Questions](#)
- [Click here for a help video about the FACTS Grant & Aid Application](#)

## **FINANCIAL AID GUIDELINES**

We encourage all parents to carefully evaluate their own ability to pay tuition. We expect families to contribute to the educational cost of their child at the highest possible level given their economic situation. While the Scholarship Committee is sensitive to the needs of applicants, please recognize that every dollar of scholarship awarded must be raised through our Annual Dinner and other fundraising efforts.

### **Determining Factors**

In addition to income, the Scholarship Committee will consider certain discretionary spending, including, but not limited to: car payments, charity (as a general rule, other than donations to one's shul or mikvah, tuition payments should take precedence over other charitable giving), 401(k) contributions, vacations, summer programs (especially



for high school aged children) and simchas. Other spending, including for college and seminary/yeshiva, for which other sources of funding including loans may be available, will be taken into consideration. Any expenditures in these categories should be explained at the end of the application.

If children in one family attend multiple yeshiva day schools, then each school must be approached for aid, proportional to their tuition rates. As high school tuition is generally higher than day school tuition, we expect parents to pay proportionally more for high school than day school.

Scholarship grants from prior years are in no way a guarantee or indication that a similar level of scholarship award will be granted for future years.

Scholarship funds can only be applied towards tuition accounts. Other fees, including Registration, Building Fund, Security, Student Activities and Transportation are not eligible for scholarship and must be paid for all students.

### **Eligibility**

Please note that your daughter must be **registered**, with registration fees paid or scheduled, in order for your application to be processed. All required supporting documentation must be included with the application by the March 17th, 2025 deadline.

### **Appeals**

After receiving a scholarship determination, the family may appeal the decision in writing with a letter or email to the committee. Appeals must be received within 10 days of receiving their determination and are limited to one per family.



## FINANCIAL AID APPLICATION INSTRUCTIONS

- [Click here for The FACTS Online Application](#)

### STEP 1 – Login

Login to FACTS. If you have created a FACTS account to pay tuition at any school at any time, you have an existing account to log in with. It doesn't matter what school you were enrolled in at the time that your FACTS account was created. If you have never enrolled in FACTS, create an account. Please see these **FAQs** from FACTS for help to login or reset your password. You can also contact FACTS at 866-441-4637 for assistance.

### STEP 2 – Complete Application

1. Choose "Start Application" to apply for Financial Aid.
2. Select the term of 2025-2026
3. Select "Add School/Organization" on the first page and add all schools where you will have children enrolled for the 25-26 year (see more detailed instructions below).

The parent completing the application is considered the applicant. In cases where the parents are married or filing jointly, the second parent is required to be listed as the co-applicant. Any adult living in the household who financially contributes and/or has expenses in your home must be included on the application as a co-applicant. Divorced parents would not list each other as a co-applicant if each parent is filing a separate aid application.



In the “Additional Questions” section, the first question requires every applicant to submit a written narrative to explain their particular circumstances and why they are applying for aid. The Scholarship Committee stresses the importance of providing these critical inputs in making a determination, without which, the application is comprised of mere data and numbers devoid of vital color to the circumstances. For instance, if one spouse is not employed, it is helpful to provide an explanation of any relevant circumstances.

HOW TO ADD SCHOOLS – Search by zip code or name and then select the participating school. For Naaleh High School for Girls, please use 07410. If you are applying for aid in more than one school, please search for each school to include in your application.

Other yeshivas in the tri-state area including Central Jersey, Rockland County, Manhattan, Riverdale, Westchester, etc. can be added to your application by searching for the school name or zip code in the drop down box. If you have children in college or daycare with tuition requirements or yeshivot that are unlisted, you must search by zip code “07666” and then select “Other Institution.” You will then be able to list the students enrolled in all schools when you get to the students’ page.

### **STEP 3 – Documentation**

Upload your supporting documentation. **Your application will not be processed without the required support documents.** Depending on your application, some or all of the following documents may be required.

#### **REQUIRED DOCUMENTS**

- U.S. Individual Income Tax Return, supporting schedules, and business returns.
  - 2024 IRS Federal Form 1040, Schedule 1, Schedule 2, Schedule 3



- 2023 IRS Federal Form 1040, Schedule 1, Schedule 2, Schedule 3
- Dependent Statement if claiming more than 4 dependents
- W-2 Wage and Tax Statements for 2024 and 2023
- Supporting documentation for household Nontaxable Income
- Mortgage statements (3 months) for homeowners
- Real estate tax bill for homeowners
- Bank statements (3 months)
- 401(k) account statements (3 months), as applicable
- 529 Plan account statements (3 months), as applicable

#### **STEP 4 – Application Fee**

There is a **non-refundable application fee of \$40.00 per household**. A single application and a single fee covers all the institutions that you select as your schools. FACTS accepts all major credit cards (Visa, Master Card, American Express, Discover). This payment goes directly to FACTS and not to any of the participating schools. If this fee is a hardship, please contact your business office to request a waiver.

**PLEASE NOTE: THE APPLICATION DEADLINE IS MARCH 17th.**