



2025 Financial Assistance Guidelines & Application Instructions

Our mission is to create a vibrant, fun and caring camp community which enriches and strengthens Reform Jewish identity and values while cultivating lifelong friendships. It is our goal to use the camp's Financial Assistance/Scholarship program to address financial obstacles that may act as a barrier for enrollment.

We have created an approach that is based on three core principles: (1) consistency, (2) transparency, and (3) partnership. Utilizing these principles, we have established a process that attempts to "level the playing field" by eliminating subjectivity where possible and establishing clear expectations. It is our goal to create partnerships where families, our URJ member congregations, local Jewish Federations, communal organizations, and the camp each contribute to the best of their ability to enable a family to send their children to camp.

POLICIES & GUIDELINES

1. The online Financial Assistance Application and accompanying materials should be used by families seeking financial assistance **for either Camp Harlam (residential camp in Kunkletown, PA) or for the Harlam families with a child enrolled for the NFTY in Israel program.**
2. If you are a family seeking assistance for MULTIPLE children to attend Camp Harlam, please note that the **Weidhorn Scholarship Program will be continuing this year and families with multiple children should follow this same application process to be considered for this program.** There's no need for you to apply separately – our committee will consider families for this specific opportunity on their own.
3. The **Financial Assistance Program is available to members of URJ (Reform Movement) congregations as well as those unaffiliated with a URJ congregation.** The options for each group are distinctive in this way:
 - URJ congregational members will be part of the standard scholarship process that has the benefit of funding from both the budgeted assistance allocated annually by Camp Harlam and the supplemental support of the Mitch Perlmeter Scholarship Fund.
 - Non-URJ congregational members will be eligible for support from the Mitch Perlmeter Scholarship Fund only. Awards are based on need and not affiliation.
 - Scholarship awards are considered on an anonymous/needs-basis. The committee will consider:
 - Household family income as confirmed by **2023** tax returns. While assets and other metrics may be relevant, the committee has found current tax returns to be the most consistent and useful tool.
 - Extraordinary expenses (i.e. extreme medical costs) and circumstances (i.e. loss of job or illness), but less so expenses that are more typical in the life of a family such as orthodontics, *B'nai Mitzvah* and/or college costs.
 - Divorce (or other like issues) in families with an absent parent. However, the committee is wary of difficulties related to parental disputes (such as decrees that do not include camp costs), because it is not the committee's role to adjudicate such family matters.
4. **Applicants must submit the online application.** Please identify any child you are requesting assistance for, but you only need to complete one application per family. All timely applications will be reviewed before any late

applications will be considered. Complete applications received after the deadline will be considered on a case-by-case basis with awards given from funds available (if any) at the time of consideration.

5. **NEW this year. All applicants can supply of their 2023 Federal Income Tax Return.** Applications not submitted with the proper documentation will be considered incomplete and will not be reviewed.
6. When completing the online portion of the application, **it is required that families indicate the amount they are able to contribute toward camp tuition.** This amount should include all funds being contributed by family/friends, but should not include scholarships being provided by synagogues, federations, etc. Applications without specific and reasonable requests will not be considered.
7. **Harlam requests that families contact their own congregation, local Jewish Federations and/or communal organizations to inquire about any available resources they may be able to provide.** Please feel free to provide your congregation with the Synagogue Participation Form located under "Forms/Documents" in your CampInTouch account. Scholarship allocations can be sent to our Business Manager, Jeremy Wasserman, at JWasserman@URJ.org on the aforementioned form or by other means (email, congregations forms, etc.)
8. Award recipients will be notified by email after final determinations are made. Awards for returning families will be made by January 31st and rewards for family new to camp/scholarship program will be made by April 1st. These awards are provided as a credit toward camp tuition and seldom will result in full scholarships (even with other sources of support). **Harlam reserves the right to adjust the awarded credit at any time without prior notice or notification to compensate for unexpected credit due to any additional payments received (including, but not limited to, other scholarships and/or grants) or credit given.**
9. In order to achieve our goal to help as many families in need as possible each year, **the amount of assistance awarded will be based partially on the overall number of applicants and the funds available.**
10. Decisions on awards will be made by the Harlam Financial Assistance Committee on an anonymous basis, but when appropriate, the financial assistance application may be supplemented by information shared by both the camp's professional staff and/or the applicant's URJ congregation (confidentially).

INSTRUCTIONS

1. **Fully complete the online application and submit your 2023 Federal Tax Return by December 31st or within 2 weeks of enrollment if you register after December 31st.** This is essential so that we have an ACCURATE number of how many families will require assistance and so that we can begin thinking about families' needs and raising required funds. This allows us to understand the need of our entire community so that we can allocate as much funds as possible to as many people as possible. If you are applying for assistance for more than one child, please indicate all children on your ONE Financial Assistance Application and submit your Federal Tax Return by uploading it directly to your CampInTouch account or by email to CampHarlam@URJ.org. We kindly ask that you do not mail tax returns, as our entire professional staff is working remotely at this time.
2. **Information about Taxes: We require all families (those new to scholarship and those who have received assistance in the past) to submit 2023 taxes by 12/31.** If you have indicated a significant change in your financial situation via application and believe it would be helpful for us to see your 2024 taxes, please submit them by February 28th.
3. **Prepare the following information ahead of time so that you can complete the form more readily (the CampMinder system will time-out if the form isn't submitted in 40 minutes):**

- Reason requesting assistance (we recommend you have this available in Word to readily cut and paste into the application)
 - Additional information you would like to provide to our Scholarship Committee (we recommend you have this available in Word to readily cut and paste into the application)
 - If you are a URJ Congregation Member, the name of the congregation and religious educator/Rabbi
 - Amount you are able to contribute
 - How many children you are requesting assistance for, as well as the number of years at camp and the sessions enrolled for in 2024
 - 2023 Salary (for both custodial parents)
 - Home value (if owned)
 - Years owned
 - Amount owed
 - Additional real estate value
 - Investment Value
 - Investment type
4. If there will be a **dramatic change in income, or there is a significant change from your 2023 Tax return, please explain** (we recommend you have this available in Word to readily cut and paste into the application)
5. **Call us with questions – 610-668-0423** (you can reach out to Cori Miller or Jeremy Wasserman for assistance).