



FINANCIAL AID HANDBOOK

Updated as of January 2025

Financing Your Education at WITS

Table of Contents

Overview	1
Federal Aid (FAFSA/PELL) ...	3
Maryland State Aid	7
Private Scholarships	11
Institutional Scholarships	12
Student Loans.....	12
Important Deadline Dates...	13



OVERVIEW

Women's Institute of Torah Seminary & College (WITS) offers students a variety of financial aid programs. If you have difficulty in meeting your educational costs at WITS, please email **Mrs. Tova Rappaport, trappaport@wits.edu**, Director of Financial Aid, to learn about the options available to you. Options may include federal/state grants, scholarships, and loans. The institution may also offer financial assistance in the form of institutional need-based scholarships as long as scholarship funds are available.

Eligibility for federal programs is determined by an evaluation of financial need, based strictly on the formulas developed by the US Department of Education. WITS utilizes the services of Higher Education Solutions (HES), a financial aid consulting firm with many years of experience in the field of financial aid to oversee administration of the federal programs.

APPLYING FOR FINANCIAL AID

To apply for any form of financial aid for the 2025-2026 academic year, you should complete a Free Application for Federal Student Aid (FAFSA). This application can be completed and submitted on the FAFSA website at fafsa.gov.

The school code for Women's Institute of Torah Seminary & College for the FAFSA application is 042652.

EXCITING NEWS! Federal and state aid is available for the Israel Study Abroad Program (ISAP) option, pending your acceptance into WITS and an approved seminary program.



List of currently approved seminary programs:

BJJ	Machon Sara Yerushalayim
Bnos Avigail	Me'ohr
Bnos Sarah	Michlalah
Bnos Yehudis	Neimas
BYA	Nachlas
Chemdas	Nishmas
Hadar	Rinas
Havineini	Seminar
Keser Chaya	Tehilas
Machon Raaya	

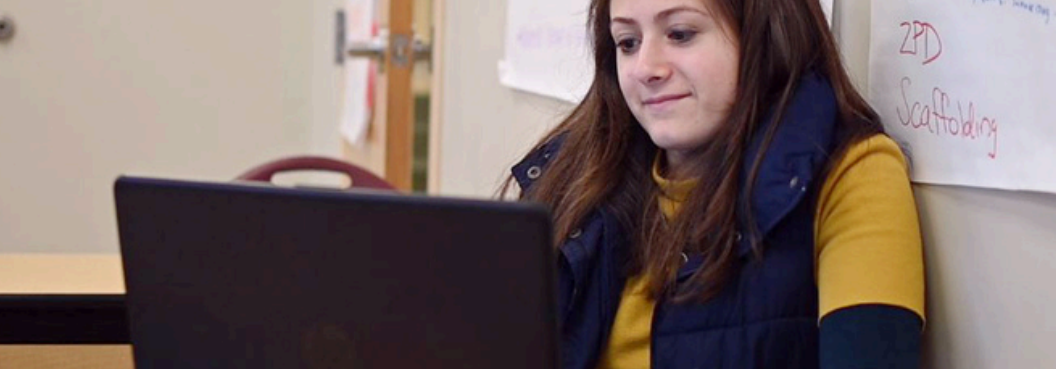
Please check the website (wits.edu/isap) for the most up to date list of ISAP approved seminaries.

FINANCIAL AID NEED

Title IV federal program eligibility is based on a process called Need Analysis. The following is a brief explanation of Need Analysis:

Students under the age of 24 are typically considered financially dependent on their parents. Please carefully read the FAFSA and its instructions, which detail if a student is considered dependent or independent. You may contact the Director of Financial Aid for further explanation, if necessary.

If your status as a student is considered to be dependent on your parents, an expected parental contribution is determined. This is the amount that your parents are expected to pay for your college education, based on their income and available assets. Allowances are made for expenses such as living allowance based on family size, and taxes paid.



You, as the student, are expected to contribute towards your education using your earnings, if applicable. Your assets (such as savings) are generally considered to be available for the purpose of your education and are expected to be divided among your years of post-secondary education. The Parental Contribution, where applicable, is added to the Student Contribution to yield the Student Aid Index (SAI).

Your student budget, or cost of education, is calculated based on tuition and fees plus a standard allowance for living expenses, which depends on whether you live with your parents or have other arrangements. The SAI is then subtracted from your total budget. The result is known as your “need.” The concept of need is the foundation of financial aid. Students who exhibit need and apply on time may be eligible for aid.

Any financial aid granted to a student will appear on the student’s financial aid tab on her Populi (WITS’ Student Information System) account.

FEDERAL AID

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. The program is an “entitlement,” which means that each eligible student who attends an eligible institution and submits a FAFSA application on time may receive a Federal Pell Grant. Grants for 2025-2026 may be a maximum of \$7,395* annually based on the SAI generated by the federally mandated formula and the number of credits a student is taking.

** subject to change*



In order to qualify for federal financial aid programs, you must:

- Be enrolled in an eligible program
- Be a US citizen, permanent resident of the US, or eligible non-citizen
- Utilize all assistance funds for education-related expenses
- Have fulfilled Selective Service registration requirements
- Maintain satisfactory progress toward completion of a program of study
- Be a high school graduate or the recognized equivalent
- Certify on the FAFSA that you do not owe a refund to any Title IV program and are not in default on any Title IV loan.

You may be required to supply additional documentation such as a Verification Worksheet to verify the information supplied on the FAFSA. You must also allow FAFSA access to your IRS tax records. Failure to allow this access will result in non-eligibility for FAFSA funds. Awards are made for one academic year at a time and are not automatically renewed. You must reapply each year by resubmitting a FAFSA before the appropriate deadline.

APPLICATION DEADLINE

The FAFSA may be submitted until June 30th of the year for which you are applying (e.g., the deadline for the 2025-2026 academic year is June 30, 2026). However, you are urged to submit your application as early as possible. Late submissions may delay the



processing of your application. More importantly, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion. FAFSA applications must be submitted by March 1st for the following academic year in order to be eligible for Maryland state financial aid programs.

Please note that you may be required to update certain types of information entered on your application, i.e., dependency status, household size. Be sure to discuss any such changes with the Financial Aid Office.

Financial aid disbursements in the Federal Pell Grant Program are scheduled at the beginning of each semester (Fall, Spring, and Summer or Summer, Fall and Spring) provided that all paperwork has been submitted and is complete. A student generally receives half of her scheduled award during the first semester and the second half during the second semester. Summer payments are equal to a semester payment. Students whose paperwork is completed during the second semester may be paid retroactively for the first semester.

Payments from the Federal Pell Grant Program will either be made by credit to your tuition account or by direct disbursement to you. You will be informed of the expected amount of these payments. You may view your tuition records on your student Populi account under Financial, student view.



PROFESSIONAL JUDGEMENT PROCEDURES

When determining a student's eligibility for Title IV aid, the Director of Financial Aid may use "Professional Judgement" for expenses that are beyond those considered in the formula. This process can be initiated by student request after the student's initial eligibility has been determined.

In the case of "Professional Judgement", the student and her parent must submit documentation of the additional expenses, and/or information, such as tuition payments for the student's siblings in elementary, middle and/or high school, college, unusually high out-of-pocket medical expenses, or other unusual expenses or circumstances (such as loss of income). Upon review of the documentation, a determination is made by the Director of Financial Aid concerning the acceptability of the circumstances and the adequacy of the supporting documentation. If the circumstance and documentation are approved, an adjustment is sent to the Central Processing System and a new SAI (Student Aid Index) is calculated for the student. The student's awards are then calculated based on the new SAI.

In addition, rare and unusual family circumstances may warrant the Director of Financial Aid to do a "Dependency Override" that allows her to consider a student independent for financial aid purposes. Examples of unusual circumstances would include abandonment by parents, and/or an abusive family environment that threatens the student's health or safety.



Any student who thinks she qualifies for either Professional Judgment or for a Dependency Override may contact the Director of Financial Aid, trappaport@wits.edu. All decisions regarding this will be determined by individual case.

MARYLAND STATE AID

The State of Maryland offers need-based and merit-based scholarships, grants, and awards for Maryland residents (If you are a dependent, your parents must be Maryland residents as well). There are also scholarships for specific fields and populations. To learn about Maryland state financial aid programs, visit <http://mhec.maryland.gov/preparing/Pages/FinancialAid/index.aspx>.

Once you have filed the FAFSA and indicated a Maryland state school, you will be automatically considered for many state financial aid programs. However, some programs require additional applications. For more information on specific programs, visit <http://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx> and <http://mhec.maryland.gov/preparing/Pages/College411/finassistentoc.aspx>.

The deadline to file your FAFSA in order to be considered for some state awards for the following academic year is March 1st.

If you are enrolled in the ISAP option, you may be eligible for state awards for your Israel gap year.



To accept your Maryland State awards, you must log in to the Maryland State online financial assistance site, MDCAPS, at <https://mdcaps.mhec.state.md.us>. You will be required to create a User ID and password. You will be sent an email requiring you to activate your account in MDCAPS, after which you may log in. There is a user's manual at the top of the home page for your use in accepting your award. There is also a link to Frequently Asked Questions (FAQ) on the login page. If you do not accept your awards, you will lose them.

Legislative awards are need-based and/or merit-based depending upon the specific award. These awards have a separate application process and may have different deadlines. See the above links and contact the offices of your state senators and delegates for more information.

EDUCATIONAL ASSISTANCE (EA) GRANT

Eligibility Requirements:

- You and your parents (if you are a dependent student) must be Maryland residents.
- You must enroll as a full-time (12+ credits per semester), degree-seeking, undergraduate student. Audited courses cannot be used to reach the minimum credit hours required for full-time status.
- Maintain satisfactory academic progress at the college you are attending
- You must accept your award within two weeks of the date of your notification or your award will be cancelled.

For more information visit

https://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_ea.aspx



GUARANTEED ACCESS (GA) GRANT

The Howard P. Rawlings Guaranteed Access (GA) Grant is a grant that provides post-secondary financial assistance to eligible in-state students who are currently enrolled as high school seniors and will be graduating, or a student who has obtained a General Educational Development Diploma (GED), and is under the age of 26. The amount of the GA Grant equals 100 percent of the student's financial need, and you may receive an award for **up to \$22,100*** for the 2025-2026 academic year.

For more information visit

https://mhec.state.md.us/preparing/Pages/FinancialAid/ProgramDescriptions/prog_gagrant.aspx

Important Deadline Dates *

- **March 1, 2025:** Deadline to submit the FAFSA to be considered for eligibility.
- **March 15, 2025:** Priority deadline to submit all required documents for the Guaranteed Access Grant to get priority awarding.
- **May 15, 2025:** Final deadline to submit required documents for the Guaranteed Access Grant.
- **May 1, 2025:** MHEC will begin the EEA State awarding process.

** subject to change*



SENATORIAL SCHOLARSHIP

Audited courses cannot be used to reach the minimum credit hours required for full-time or part-time status.

IMPORTANT: You must accept your award within **two** weeks of the date of your notification or your award will be cancelled.

To Renew Your Award:

- You must continue to meet the eligibility requirements.
- Your award will automatically be renewed for up to three years or until completion of your degree, whichever occurs first.

For more information:

If you have questions, contact the staff person for your legislative district. Your legislative district number is found in the upper right-hand corner of your award letter.

Or visit

https://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_senatorial.aspx

DELEGATE SCHOLARSHIP

To qualify for the Delegate Scholarship, you must enroll each semester as a degree-seeking undergraduate student, either full-time (12+ credits per semester) or part-time (6-11 credits per semester). Audited courses cannot be used to reach the minimum credit hours required for full-time or part-time status.



IMPORTANT: You must accept your award within **three** weeks of the date of your notification or your award will be cancelled.

To Renew Your Award:

Delegate Scholarships are not automatically renewed. You must reapply to your Delegate(s) each year by their specified deadline.

For more information:

If you have questions regarding the Delegate Scholarship program you may contact the Office of Student Financial Assistance (OSFA) at osfamail.mhec@maryland.gov or you may call (410) 767-3300.

PRIVATE SCHOLARSHIPS

There are many private scholarships available to students from organizations and foundations inside and outside of the Jewish community. You are encouraged to apply for these as well. There are resources available online to search for potential scholarships such as the websites listed below:

- Big Future by the College Board - <https://bigfuture.collegeboard.org/scholarship-search>
- Central Scholarships* - www.central-scholarship.org
- Nerd Wallet - <https://www.nerdwallet.com>
- Scholarships.com - <https://www.scholarships.com/>
- U.S. Department of Education - <https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>
- U.S. Department of Labor - <http://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

*View website for possible new scholarship opportunities available to all WITS students.



INSTITUTIONAL SCHOLARSHIPS

Institutional scholarship funds are available to students (excluding ISAP students) who have exhausted all other avenues of assistance and are still unable to meet their cost of attendance. **In order to be considered for institutional scholarships, you must have filed a FAFSA and have applied for Maryland State Aid (if you are a Maryland resident), including legislative awards. You must also have applied for a scholarship through Central Scholarship/Crane Foundation.**

Your family is expected to contribute towards your education based upon their ability to pay, as determined by the formulas explained above. If you wish to be considered for an institutional scholarship, you should complete the WITS Application for Institutional Scholarship available on the WITS website under financial aid.

While the institution does not guarantee the availability of funds, every effort will be made to offer you a financial aid package which will assist you with your unmet financial need. **Please note, applications received by August 25, 2025 will be given priority consideration.**

STUDENT LOANS

WITS does not participate in Federal Loan Programs, but students have utilized private lenders such as Sun Trust Student Loans. Additionally, the Hebrew Free Loan Association and Central Scholarship/Crane Foundation offer interest-free loans for education.

<https://hebrewfreeloan.org/>
www.central-scholarship.org



IMPORTANT DEADLINE DATES

March 1, 2025: Deadline to submit 2025-2026 FAFSA to be eligible for state awards.

March 3, 2025: Deadline to submit Central Scholarship application.

March 15, 2025: Priority deadline to submit all required documents for the Guaranteed Access Grant.

May 15, 2025: Final deadline to submit required documents for the Guaranteed Access Grant.

July 1, 2025: Awarding of Central Scholarships begins.

- **June 30, 2025:** Deadline to submit 2024-2025 FAFSA
- **June 30, 2026:** Deadline to submit 2025-2026 FAFSA


For Senatorial and Delegate award application deadlines (legislative awards), contact the offices of your MD state senators and delegates.


June 1, 2025: Deadline to submit 2025-2026 FAFSA to be eligible for legislative awards.

WITS is not affiliated with any of the websites listed under Private Scholarships or Student Loans and does not endorse them.



6602 Park Heights Ave
Baltimore, MD 21215

 410-358-3144

 866-990-1983

 info@wits.edu

 www.wits.edu

