



ZFA Israel Programs
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Masa Israel Subsidies 2014/15

This document is for participants departing on a Masa Israel program between July 1, 2014 and June 30, 2015. It has been produced for Australian participants by ZFA Israel Programs. We have done our utmost to present an accurate and comprehensive guide to Masa Israel policy. Masa Israel at its own discretion may choose to amend these policies at any time.

**For any further information, please contact our
ZFA Israel Programs office or speak to the relevant program coordinators.**

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Introduction

What funding can I receive from Masa Israel?

17 – 20 year olds

Universal Grant - For eligible participants aged 17-20 at the start date of their program, Masa Israel offers a universal grant of US \$1,000.

Means-Tested Scholarship - Additionally; Masa Israel offers means-tested scholarships of up to a maximum allocation of US\$ 10,000 per participant for a 10 month program and up to US\$ 5,000 per participant for a 5-month program.

21 – 30 year olds

Universal Grant - For eligible participants aged 21-30 at the start date of their program, Masa Israel offers universal grants of:

1. US \$3,000 for 5-6.5 month programs
2. US \$3,750 for 7-9.5 month programs
3. US \$4,500 for 10 month programs

Means-Tested Scholarship - Additionally Masa Israel provides means-tested scholarships of up to a maximum allocation of US \$10,000 per participant for a 10 month program and up to US \$5,000 per participant for a 5 month program.

Which programs are Masa Israel approved?

Over 300 long-term Israel programs fall under the umbrella of Masa Israel, including a range of Gap-Year, Academic, Jewish Studies and 21plus professional Masa Israel programs. Ask your program coordinators if they are a Masa Israel approved program, or contact ZFA Israel Programs if you are unsure.

When must I apply for Masa Israel?

To process a means-tested scholarship, it may take up to 45 days. We recommend applying for Masa at least 2 months prior to your program starting. Means-tested scholarship applications submitted after a program has started will NOT be processed, but you might be eligible for the universal grant.

Please consult your program coordinators about your Masa Israel application timeline. Some programs will require Masa Israel applications to be lodged at certain times for the purpose of administrative and application efficiency.

How much does a long-term Israel Program cost?

Each Masa Israel accredited program has unique admissions criteria and participation costs. Please consult the individual program organisers for detailed information. The maximum Masa Israel funding that a participant can receive is US \$10,000 for a 10 month program or 95% of the cost of the program if the program cost is less than US \$10,000. For a 5 month program, the maximum funding is US \$5,000 or 95% of the cost of the program if the program cost is less than US \$10,000. The cost of the program tends not to include the flight to Israel, travel insurance and spending money. Please check the specific inclusions with your program coordinators.

Masa Israel Contacts

Youth Movements (Betar, Bnei Akiva, Habonim Dror, Hashomer Hatzair, Hineni & Netzer)

For Youth Movement Shnat Hachshara programs, your Masa Israel contact is your Youth Movement Shnat Coordinator. ZFA Israel Programs will work alongside your youth movement to facilitate your Masa Israel Scholarship Process. * **Please note however, all participants are required to send their supporting financial documentation for scholarship applications directly to their World Movement representative in Israel.**

Each Youth Movement will establish its own timeline for Masa Israel submissions. We ask that you try keep to these timelines in order to help your program administer a smooth and efficient application process.

All Other Programs

For all other programs, you need to lodge your grant or scholarship application directly with your program organiser in Israel. This guide will outline the various documents that are required by Masa, as well as those which are not accepted for scholarship applications. The Masa office in Australia no longer processes the grant and scholarship applications, but is always available for advice and support.

Eligibility

Eligibility Criteria

1. To be considered an eligible Masa Israel participant, applicants must:
2. Be Jewish
3. Be a graduate of a secondary school and/or between the ages of 18 and 30
4. Not have Israeli citizenship OR if you do, you must have left Israel before the age of 14 and have lived outside of Israel for at least four consecutive years prior to receiving your grant
5. Have not been on an organised program of more than four months in Israel since September 2004 (including an academic semester)
6. Be approved on a 2014/15 Masa program

If an applicant meets the above criteria, they are eligible to receive a universal grant. Alternatively, an applicant may instead choose to apply for a means-tested scholarship.

Means-Tested Scholarships

Average Per Person Income

Your eligibility to apply for the means-tested scholarship is dependent on the average per person gross annual income, before taxes, (APPI) in your home. The APPI is calculated by adding up all the gross income received in your home and dividing it by the number of people living in your home. For the purposes of the means-tested scholarship, you must either apply as being financially independent, or financially dependent. In either situation, income declarations submitted need to be supported by official income documentation.

Proof of Financial Independence

In order to qualify as an independent applicant for a means-tested scholarship, Masa Israel requires ALL of the following 3 official documents to be supplied in addition to a complete application form:

- a) The applicant's proof of income for 6 months prior to the start of the Israel program
- b) A notarised letter from parents/guardians stating that the applicant does not receive financial assistance from his/her parents/guardians.
- c) A copy of a rental agreement for 6 months prior to the start of the Israel program as proof of independent living.

Note: The overwhelming majority of Gap Year participants apply as financial dependants.

Eligibility cut-of level for financial independents

Your income is defined as the participant's gross annual income. If 50% of your income is less than equivalent of US \$40,000, you are eligible to apply for a means-tested scholarship.

Eligibility cut-of level for financial dependents

Your income is defined as the participant's gross annual income AND the gross annual income of all guardians. If your household's annual APPI is less than US \$40,000, you are eligible to apply for the means-tested scholarship. If your household's APPI is above US \$40,000, please only apply for the US \$1,000 grant.

For financial dependents, the income of the participant and guardians must be submitted to Masa Israel for consideration.

Allocating Your Means Tested Scholarship

If your APPI falls below the cut-of level, Masa Israel will allocate a means-tested scholarship according to the extent that your income falls below the eligibility level.

Note on Gross Income

Gross income is your TOTAL income before tax. Participants, and if applicable, guardians, will be required to submit documentation that verifies income.

For the purposes of Masa Israel, means-tested scholarships, "TAXABLE INCOME" is not the correct figure that should be used. Masa require proof of "TOTAL INCOME" or "GROSS INCOME". The final chapter of this document includes examples on correct financial documentation.

Other incomes that should be reported in your Masa Israel application may include Centrelink statements, company tax returns, child support statements, pensions and any other form of incomes.

Means-Tested Scholarship - Frequently Asked Questions

I've received a means-tested scholarship; does that include the \$US1000 grant?

Yes, your scholarship allocation is INCLUSIVE of the US \$1,000 universal grant. The maximum that any one participant may receive is US \$10,000 for a 10 month program or US \$5,000 for a 5 month program.

What happens to my scholarship if I swap to a different Masa program?

If you swap to a different program, please email the ZFA Israel Programs Coordinator so Masa can be notified. If you have applied for a means-tested scholarship and the new program is the same length, your scholarship will not be affected. If your new program is a different length, your scholarship will be proportionally amended. However, if you leave a program after less than 2 months participation you will not be eligible for any funding in that program from Masa.

Our 2012/13 and 2013/14 income tax returns are not available, what do I / we do?

Please consult your Masa Israel contact or ZFA Israel Programs.

We do not prepare income tax returns, what do I/we do?

If for whatever reason you are exempt from lodging a tax return, your income should be verified by supplying statements of any benefits, pensions or Centrelink allowances that you receive.

I have other financial circumstances to report, what do I / we do?

If your financial situation is not represented by the standard requirements of the Masa Israel online application, please complete the online form and submit a notarised letter explaining your financial circumstances. You may submit as much supplementary documentation that you deem appropriate. This may be necessary for:

1. Single parents or sole-financial providers.
2. For separated parents, where both parents provide some financial support to the applicant, the financial records of both parents must be submitted to Masa. Where only one parent provides for the applicant, a notarised letter must be submitted to confirm that one of the parents no longer provides for the applicant.
3. Current financial situations not represented by 2013/14 income statements.
4. Families or applicants under the burden of extreme medical costs.
5. Applicants living with grandparents extended family or other guardians.

Once I've received my allocation from Masa, what happens next?

Masa will transfer your funding allocation directly to your program organiser. For most programs, your invoice for the program should be reduced by the amount of the Masa allocation. For other programs, you may be asked to pay the full program price up-front, and be refunded afterward. In the few cases where this might happen, please inform us of this.

It's taken longer than 45 days for my Masa application to be processed, what do I do?

Please email your local program coordinator in Israel for an update.

I've received my allocation but am not happy with the amount, can I appeal?

In very extreme exceptional cases, one may apply to the Masa Appeals Committee for an additional review. Unless new and overwhelmingly compelling information has been presented, it will not even be considered by the committee.

Please note that the appeals process is a lengthy process and may result in denial. The Appeals Committee comprises legal and financial representatives from both partners of Masa, the Jewish Agency of Israel and the Israel Prime Minister's Office.

Application Process

1. Before applying for Masa Israel funding, contact your chosen program directly and submit an application.
2. Read through the previous pages of this document and determine whether you are applying for a universal grant or means-tested scholarship.
3. Collate your basic personal information, contact details and passport details. If only applying for the universal grant, no financial information is required.
4. If you are applying for the means-tested scholarship, prepare financial statements of all gross incomes as described in the previous pages.
5. Complete an online Masa Israel application at <http://www.masaisrael.org/grants>
 - I. The registration email that you use for the Masa Israel application should be regularly checked. For Gap-Year participants, it is often better to use a parent or guardian's email address.
 - II. During the online application, you will be asked whether you are applying for the universal grant or additional means-tested funding. If applying for means-tested funding, you will be asked whether you are applying as a financial independent or dependent.
 - III. If you are applying for the means-tested scholarship, you will be asked to enter the income details that you have prepared. Proceed through the online application until the application has been submitted. All fields marked with an asterisk (*) are mandatory fields. Where any of these fields are left blank, you will be unable to proceed.
 - IV. Please be patient with the application system. As you may experience, it can be a little glitchy.

After your form is submitted online, you will receive an email from Masa Israel with a PDF copy of your form attached.

6. For Universal Grant Applicants: Preferably via an attachment to an email, please forward your Masa Israel confirmation letter to your program organiser in Israel.

For Means-Tested Scholarship Applicants: Preferably via an attachment to an email, please forward your Masa form, personal income tax returns and all other required supporting income documentation to your program organiser in Israel (the name and contact details will be listed on the email you receive from Masa).

- I. If applying as a financial independent, you **MUST** also submit the required documentation to prove financial independence.
 - II. If you have other financial circumstances to report, please also include a notarized letter explaining these circumstances.
7. Once your application has been processed, Masa Israel will email you directly with the outcome of your funding application. You will receive a response within 45 days of the application being submitted. Please note; your application can only be approved once your program organiser has approved your participation on your chosen program.

If there is a problem with your Masa Israel application, you will be contacted by Masa Israel accordingly. Please consult your local program organiser in Israel or ZFA Israel Programs for more information.

Frequently Asked Questions

Who is my Program Organiser?

The Program Organiser is the organisation that is responsible for your program (e.g. AUJS is the program organiser for the Aviv program, Tlaim is the program organiser for IBC)

Can I use an older version of the Masa Israel application for the coming year?

No, only the online 2014-15 forms will be acceptable for 2014-15 Masa Israel programs.

Do I have to submit the application online before submitting my paperwork?

Yes, Masa Israel requires that applicants are initially lodged online.

I am clicking next on the online application system, but nothing is happening. What do I do?

Please search the page for any fields that you have not completed. They should be marked with red text next to them.

The application system is glitchy and not allowing me to proceed with my application?

Please be patient with the online system. Each time that the page refreshes, you must wait until it has finished refreshing before proceeding. If the system is failing on your computer, please try another computer. If after several attempts you are unable to complete the application form, please contact the ZFA Israel Programs department.

I applied online but my PDF hasn't arrived via email.

Please email your local program organiser in Israel.

I've applied as a financial independent, but need to swap to being a dependent (or vice versa)?

Please email your local program organiser in Israel.

What happens if I entered the wrong information and only find out after I've submitted the application?

If you have any changes that need to be made, please contact ZFA Israel Programs via email with your required changes. Do not complete another application form.

I can't find my program on the online drop-down list of programs?

The online system lists all the programs that have signed with Masa Israel to date and is updated regularly. If you do not see your program on the list, please contact the Program Organiser directly for clarification.

Why am I being asked to submit university details when I am only finishing high-school in 2014?

Please submit your anticipated university details. If you do not know this information, please type in "Unknown".

Can Masa Israel transfer my allocation directly to my bank account?

No, Masa are unable to transfer the allocation directly to any participant. They are only able to transfer funds to your Israel program organiser.

At what exchange rate is my AUD income converted to US dollars?

Your average per person income in Australian dollars will be converted to US dollars on the day that your application is considered by Masa Israel.

Examples of Financial Documentation

In order for Masa Israel to process a means-tested scholarship application, documentation must be supplied to verify the income figures submitted in the online Masa Israel application form. Please review the following pages to ensure that you are submitting correct documentation.

Most importantly, submissions must refer to either **Total Income** or **Gross Income**. Masa Israel will not process any income document that refers to taxable income.

Typically, the easiest way to prove personal income is by submitting the following excerpt from a full tax return:

Individual Tax Return

Taxpayer Name [Redacted] Signature [Redacted]

Tax File Number [Redacted]

10 Total reportable fringe benefits amounts W -00

11 Gross interest Gross interest L -00
Tax file number amounts withheld from gross interest W

12 Dividends Unfranked amount S -00
Franked amount T 739 -00
Tax file number amounts withheld from dividends W Franking credit U 316 -00

Only used by taxpayers completing the supplementary section
Transfer the amount from TOTAL SUPPLEMENT INCOME OR LOSS on page 7 and write it here. 87721 -00 / LOSS

TOTAL INCOME OR LOSS Add up the income amounts and deduct any loss amount in the boxes. 88776 -00 / LOSS

Deductions

D1 Work related expenses A 3000 -00 / CLAIM / T

D2 Work related travel expenses B -00

D3 Work related uniforms, occupation specific or protective clothing, laundry and dry cleaning expenses C -00 / CLAIM / T

D4 Work related education expenses D -00 / CLAIM / T

D5 Other work related expenses E -00

D6 Low value pool deduction K -00

D7 Interest and dividend deductions L -00

D8 Gifts or donations J -00

D9 Cost of managing tax affairs M 2908 -00

Only used by taxpayers completing the supplementary section
Transfer the amount from TOTAL SUPPLEMENT DEDUCTIONS on page 8 and write it here. 12769 -00

TOTAL DEDUCTIONS Items D1 to E - add up the boxes. 18677 -00

SUBTOTAL TOTAL INCOME OR LOSS less TOTAL DEDUCTIONS 70099 -00 / LOSS

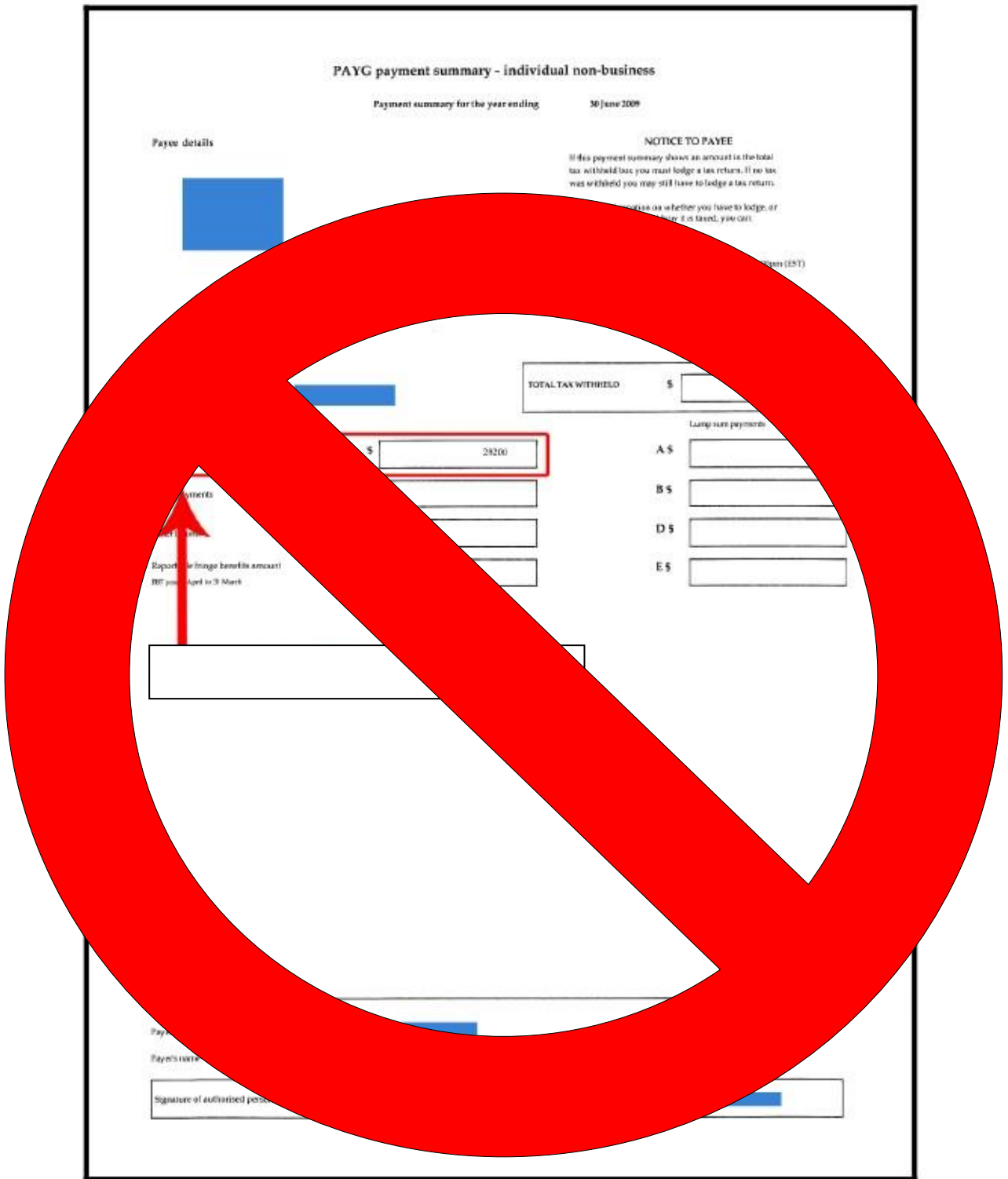
Losses

L1 Tax losses of earlier income years
Primary production losses carried forward from earlier income years Q -00 Primary production losses claimed this income year F -00
Non-primary production losses carried forward from earlier income years R -00 Non-primary production losses claimed this income year Z -00

TAXABLE INCOME OR LOSS Subtract amounts at F and Z from L1 from amount at SUBTOTAL. S 70099 -00 / LOSS


IN CONFIDENCE when completed

PLEASE NOTE: Group Certificates are NOT able be used to prove gross income:



“Notice of Assessments” are NOT accepted by Masa Israel as they refer to taxable income. Even if your taxable income is the same as your gross income, this form will not be processed. Please only submit documents that refer to Total or Gross income.

PO BOX 9990
Townsville QLD 4810

 Australian Government
Australian Taxation Office

Your Tax File Number is
[REDACTED]

Date of Issue
24 NOV 09

Sequence Number
[REDACTED]

Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997
NOTICE OF ASSESSMENT
For the year ending 30 June 2009 (or substituted accounting period)

Your Taxable Income is \$21740			
Tax on Taxable Income	A		2361.00DR
PAYG Withholding Credits	E		2530.00CR
Tax Offsets and Other Credits	G		2361.00CR
Balance of this assessment	L		2530.00CR

YOUR REFUND OF \$2530.00 (REFERENCE [REDACTED] HAS BEEN FORWARDED TO YOUR NOMINATED FINANCIAL INSTITUTION.

***** Additional Information *****
Label G includes an amount of \$202.00 for Low Income Tax Offset

PLEASE SEE THE REVERSE FOR IMPORTANT INFORMATION ABOUT YOUR ASSESSMENT.

THIS PROOF OF INCOME IS NOT ACCEPTABLE.

TAXABLE INCOME IS NOT GROSS INCOME!!!



Raelene Vivian
Deputy Commissioner of Taxation

If you are declaring Centrelink or other benefits, please submit a recent statement to verify your fortnightly payment amount:

Your Centrelink Statement for Disability Support Pension

Reference: [REDACTED]

[REDACTED]

If you need to update any information or you have any questions, call Centrelink on 13 2717

Issue date: 01 October 2009

This Centrelink Statement is for the period 27 Jun 2009 to 1 Oct 2009

Please check the information on this statement carefully. If the details on this statement are correct there is no need for you to contact Centrelink. If your circumstances have changed please contact us within 14 days. This request is an information notice given under social security law. You may find it convenient to keep this statement for your records.

RATE OF PAYMENT - Your future rate of payment may change depending on the amount of your earnings, other income or assets. We have not shown Family Assistance payments. Note that all the information in this statement is from records we hold as at the issue date of the statement.

Regular rate of payment from 19 October 2009

Disability Support Pension	\$244.40
Plus Pharmaceutical Allowance	\$6.00
Plus Youth Disability Supplement	\$105.10

All Government Pensions or any welfare payments must be supported by Centrelink documentation

Note: Your Disability Support Pension is paid fortnightly into your bank account. It may also include arrears payments and other allowances and supplements you may be entitled to if these were paid to you separately from your Income Support Payment. We have not shown Family Tax Benefit payments.

Previous payments

Only your most recent (up to 8) regular payments are shown. This is the net amount you would have received into your bank account.

Centrelink period	Payment type	Date Paid	Amount paid
4 Sep 2009 to 17 Sep 2009	Disability Support Pension	21 Sep 2009	\$355.50
21 Aug 2009 to 3 Sep 2009	Disability Support Pension	7 Sep 2009	\$355.50
7 Aug 2009 to 20 Aug 2009	Disability Support Pension	24 Aug 2009	\$355.50
24 Jul 2009 to 6 Aug 2009	Disability Support Pension	10 Aug 2009	\$355.50
10 Jul 2009 to 23 Jul 2009	Disability Support Pension	27 Jul 2009	\$355.50
26 Jun 2009 to 9 Jul 2009	Disability Support Pension	13 Jul 2009	\$355.50

The following payments are included in the total amount paid shown in the table above:

Payment type	Frequency	Date last paid	Amount
Pharmaceutical Allowance	Fortnightly	21 Sep 2009	\$6.00
Youth Disability Supplement	Fortnightly	21 Sep 2009	\$105.10

Note: You may have received more than one payment of each of the above payment types but only the last one is shown.

END