

THE ECONOMICS OF JEWISH EDUCATION

The Tuition Hole: How We Dug It and How to Begin Digging Out of It

Allen Friedman

The Economic Crisis and Jewish Education

Saul Zucker

Abstract: The American yeshiva day school system is singular in two ways: it is the institution most responsible for the American Jewish community's survival. It is also virtually the only school system in the Western world or in Jewish history that has not received significant support from the community whose continued existence it ensures. The "tuition crisis" is the unsurprising outcome of this latter singularity. Overcoming the crisis requires changing the current deeply embedded, self-perpetuating, and self-defeating "user-pay" mentality. A combination of increased revenues and decreased costs is needed. The articles describe practical efforts now underway to move from the "user-pay" model to a community-based funding model, and probe the idea of a lower cost day school model.

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Why is the American yeshiva day school system different from almost all other day school systems present or past?

Because all other day schools are and were supported by the communities whose continued existence they ensure(d), while the American yeshiva day school system is supported by the demographic least able to afford it—the parents of young children. And the more those parents directly contribute to the continuity of the community—that is, the more children they have—the higher is the burden that is imposed on them.

By contrast,

- The public school systems of all Western countries are supported by the community in the broadest sense of the term, because the community realizes that its survival depends on a school system to transmit its knowledge and its values.
- The parochial school systems of almost all Western countries are supported by the community in the broadest sense of the term—either through direct subsidies or through indirect subsidies such as allowing tax deductions and credits for religious education—as an implicit acknowledgement that a religious culture’s survival depends on a school system to transmit its knowledge and its values.
- The Christian parochial school systems in the United States are heavily subsidized by

churches with which they are affiliated because they realize that the church’s survival depends on a school system to transmit its knowledge and its values.

- Since the time of Ben Gamla and until the American experience, the Jewish community as a whole provided the bulk of the support for Jewish day schools because we, the people of the Book, realized that our survival depended on a school system to transmit the Book’s knowledge and values.¹

The above analysis, while largely a restatement of the obvious, is a declaration that the American yeshiva day school system’s method of funding to date is anomalous—and anomalies rarely last.

One of two things has to change

So it is likely that, over time, either the current method of funding disappears or the day school system disappears. Both have been proposed. In this discussion, I am going to assume that the latter result—the disappearance or withering away of the day school system—is not an acceptable alternative. I include in the “not acceptable” category proposals such as Hebrew-language charter schools with or without after-school religious education and variants on this theme. While these proposals may be appropriate for certain communities, especially ones with large numbers of families that (for a variety of reasons) would not consider sending their children to yeshiva day schools, they are

¹ See sources cited in Yossi Prager’s article in the Fall 2005 issue of *Jewish Action: The Tuition Squeeze: Paying the Price of Jewish Education*, <http://www.ou.org/publications/ja/5766/fall66.htm>.

not a substitute for a full-fledged day school environment and education.

So we are left with the alternative of reforming the current method of funding and moving to a community-based, rather than a user-pay method of funding. If declaration of the solution were the only thing needed to achieve it, the problem would have been solved long ago. Instead, despite decades of talk about the seriousness of the problem, it appears that the situation today is worse than it has ever been: based on the evidence I have seen, well over 90% of the funding of a typical New York metropolitan area yeshiva day school comes from the parents of those children that attend the schools, in the form of either tuition and other mandatory payments (building fund, journal “contributions,” etc.) or discretionary contributions. Combine this with the impact of tuition increases that have raced ahead of income growth, and throw into the mix the catalyzing impact of the current economic downturn, and you have the “tuition crisis.”

Why the “user-pay” mentality matters

What would it take to shift to a community-based funding model? At the risk of sounding tautological, it requires breaking the deeply ingrained “user-pay” mentality that currently prevails in the Jewish community—a mentality that is the natural product of the “user-pay” system that has prevailed throughout for the last century in the American day school system.

The “user-pay” mentality contributes to the problem in three related ways:

(1) It naturally encourages the converse of this mentality: If I’m not “using”—because I don’t have children attending day school (anymore or perhaps I never did)—I don’t have to pay (anymore or ever). This point was brought

home to me very starkly when a friend recounted to me the response he got from the wife of a well-respected Rosh Yeshiva to the suggestion that the community as whole bear the cost of day school education. Her reaction was “I paid yeshiva tuition for eight kids; now it’s someone else’s turn.”

(2) It implicitly puts day schools in the same category as supermarkets and barbers—goods and services you pay for if and when, but only if and when, one uses them—and thereby discourages (even) those with a proven track record of Jewish philanthropy from making day school education a significant recipient of their charitable dollars. This explains why there have been (until very recently) few, if any, mega-gifts directed at day school education, in stark contrast to mega-gifts from strongly identifying Jews directed at higher education and many other worthy Jewish causes. (The principal exceptions have been outside the New York metropolitan area, perhaps because the association of day schools and Jewish continuity, and a sense of community, is clearer “out-of-town.”)

(3) User-pay funding creates a mutually reinforcing negative cycle: user-pay funding *creates* a user-pay mentality which *creates* a lack of community support which *aggravates* the need for user-pay funding (that is, more tuition increases and appeals to parents) which *reinforces* the user-pay mentality. . . . You get the picture.

From many conversations with community leaders, rabbis, parents, and philanthropists, it’s clear that we have a Mexican stand-off: each group is waiting for another to make the first move. For example, when I speak to philanthropists, they tell me that, before they open their pocketbooks, they want to see evidence that the “*amkba*” is taking the

² See, for example, the following from forty years ago: “Rabbi Zev Segal, President of the Rabbinical Council of America, . . . said that the all-day Jewish school ‘which is the most effective agency for Jewish . . . survival, is being starved to death and its very existence threatened’ because of lack of financial support from American Jewish philanthropic groups.” The New York Times, November 29, 1969 p. 17, “Sociologist Links Jewish Youth Alienation to College.”

problem seriously. As a practical matter, this means that they want to see tangible evidence that the observant Jewish population views community-based day school funding as a priority. When I speak to the “*amkba*”—the members of that observant Jewish population—they tell me that they are reluctant to dig even deeper into their pockets to support a community-based day school funding effort that while symbolically significant, is unlikely to make a practical difference absent sizeable mega-gifts from the aforementioned philanthropists.

Breaking the “user-pay” mentality

One way to break this vicious cycle is through incremental measures that, over time, will change the psychology of all the parties involved. A practical example of such an approach is the “NNJKIDS” (“Northern New Jersey Kehillot Investing in Day Schools”) program launched late this spring in Bergen County, New Jersey. Led by Rabbi Shmuel Goldin of Ahavath Torah in Englewood and modeled after similar efforts in Chicago, its goal is to get every family associated with every Orthodox or Conservative synagogue in northern New Jersey to contribute a recurring (monthly or annual) amount into a fund.¹ The contributions will be allocated to the Jewish elementary schools in northern New Jersey based on their relative enrollment, with the amounts raised going to supplement scholarship funding. The fund has three related purposes: (1) to establish the principle of community-based funding for day school education, (2) to raise badly-needed scholarship funds and (3) to make it clear to potential mega-donors that the community as a whole does take the tuition crisis seriously and is willing to take the first step in helping to solve it—in other words, to help break the vicious

cycle. The initial response has been promising, in terms of the enthusiasm of the response from the community (measured in both dollars and numbers of participating families), interest from other communities and in expressions of interests from mega-givers.

What programs such as NNJKIDS will *not* do by themselves is solve the tuition crisis. To put this in perspective, the collective budget of the Orthodox elementary schools in Bergen County for 2008-2009 was projected to be roughly \$40 million and total scholarship funding for those schools (needs based scholarship plus discounts to children of teachers and administrators) was projected to be roughly \$6.8 million over the same period—and was likely substantially higher given the impact of the “great recession.” Although it is too early to have a good grip on the actual numbers, in an optimistic case NNJKIDS will, in the near term, raise for those schools several hundred thousand dollars per annum—a meaningful amount to be sure, but not nearly enough on its own to solve the problem. What NNJKIDS hopefully *will* do, though, is help change the way the Jewish community thinks about day school funding, thereby laying a foundation on which a solution to the crisis can be built. A large part of that solution will have to be a significant redirection (and an increase in the number) of the elephant sized-gifts—those in the six, seven and eight-figure range—so that they are directed to a much greater extent to day school education—a redirection (and increase) that the changes in mindset caused by projects such as NNJKIDS will be critical in facilitating.

The cost side: why it matters; why it doesn’t. I have deliberately not, until now, raised the two other major points that have been focused on in the tuition crisis debate. The first is cost

³ Additional information is available at www.nnjkids.org. NNJKIDS is the most visible effort to date of JEFEG: Northern New Jersey Jewish Education for Generations. JEFEG has representatives on it from every Orthodox and Conservative day school in northern New Jersey and works closely with the Rabbinical Council of Bergen County (the Orthodox rabbinical organization in Bergen County), the Bergen County Board of Rabbis (the Conservative organization) and the lay leaders at each of the participating synagogues. The lay chair of the effort is Sam Moed and the chair of NNJKIDS is Gershon Distenfeld.

containment. As many have noted, day school tuitions have been going up at an average rate of roughly 7% each year, to the point where the average (pre-scholarship) tuition—for an elementary yeshiva day school in Bergen County (which I believe to be representative of Modern Orthodox day schools in the New York area)—is roughly \$13,000. Perhaps not surprisingly, this is also roughly the cost to educate a day school student—that is, this is the amount one gets if one divides the aggregate day school budgets by the number of students. Much discussion has focused on whether that per-student cost can be meaningfully reduced either through new schools that will provide a “no-frills” education (*e.g.*, larger classes, few or no extra-curriculars, no enrichment or special needs classes) or by reducing costs at existing institutions. A variation on this argument goes something like this: “I went to a school that had thirty kids in a class, no enrichment, etc. and I turned out OK.” To use some of the specific numbers that have been cited, it is argued that such cost-cutting could bring the per-student cost down from roughly \$13,000 to perhaps \$6,000 to \$8,000.

The cost side: Why It matters and why it doesn't

Without question, cost cutting measures are a critical component in solving the tuition crisis. And many day schools are cooperating both with each other and with organizations such as Yeshiva University, the Orthodox Union and PEJE to reduce costs. For the reasons described below, however, it is unrealistic to think that such measures can provide the kind of relief that the “cost-cutting-firsters” or advocates of no-frills schools are suggesting.

First, the per-student cost in public school systems is roughly comparable to, and in many cases exceeds, the per student cost in Modern

Orthodox day schools, despite a double advantage that the public schools have over the day school systems: economies of scale and the lack of a dual curriculum. In the northern New Jersey towns where the majority of the yeshiva day school students in Bergen County live, for example, the public school per-student cost is over \$16,000,⁵ as vs. the \$13,000 for day school students. No one is asserting that the public school system is a model of efficiency. Nevertheless, the numbers just cited ought, at the very least, to make one skeptical that a yeshiva day school can offer a quality education at one-half or less of the per-student cost of the public schools despite the yeshiva's lacking their economies of scale and its need for a double curriculum. And, of course, the problem of relative lack of economies of scale would be exacerbated by the creation of additional “no-frills” schools that would inevitably draw away students from existing day schools and that would themselves lack those economies.

Second, roughly three-quarters of the cost of day schools is for personnel: teachers, administrators, custodians, etc. While it is possible that there are cases of bloated staff, overpaid administrators, etc., it is not realistic to think that such bloat or overcompensation is so widespread that its elimination will fundamentally alter the current cost structure. Certainly the experience I, family members and friends have had over the years as active lay leaders and teachers suggests that a school cannot significantly cut its labor costs without significantly undermining the quality of the education it offers.

This brings us to the third reason to think that cost-cutting and/or no-frills schools are not the panacea some have suggested. There are in fact many yeshiva day schools whose tuition and per-student costs are significantly lower than those of the Modern Orthodox system

⁴ In other words, if the parents of each student paid the full tuition, the day school system collectively would be close to balancing its budget. Obviously, there are many parents who do not/cannot pay the full amount, causing a shortfall that has to be made up by revenue (mostly voluntary contributions) from other sources.

⁵ Average projected 2008-09 per-student cost for Teaneck, Englewood and Fairlawn as taken from the New Jersey Department of Education website: <http://www.state.nj.us/cgi-bin/education/csg/09/csg1.pl>.

that is the implicit subject of this discussion: the *haredi* school system has a cost-per student and per-student tuition that is perhaps 30% to 40% lower than that of the Modern Orthodox schools. They are able to achieve these “savings” with a combination of lower teacher salaries, larger class sizes, fewer extracurricular, enrichment and special needs classes and a system that places less of an emphasis on secular education. The *haredi* model has much we ought to admire. Above all, the *haredi* community is willing to put Jewish continuity at the very top of its value system—a willingness that brings with it an acceptance of a lower overall standard of living than is found in the Modern Orthodox community. While one can debate the theoretical question of whether the Modern Orthodox community should adopt this model, it is unrealistic to think that it will. Without that adoption, it is also unrealistic to think that a school that will appeal to the Modern Orthodox community and provide a day school education with those features that our community has come to regard as essential—especially a quality secular education—can be provided at a cost similar to that of the *haredi* schools.

Government assistance

The other much-discussed point in the “tuition crisis” conversation is the effort to seek increased government assistance whether in the form of direct subsidies to the schools, vouchers to parents, making the cost of religious studies tax deductible, tax credits, or some other form. It is critical that efforts to secure such assistance continue. Although the efforts to date have met with very modest success—not surprising given the constitutional issues, the scarcity of government resources and the political sensitivities of the issue—the potential benefit is sufficiently great that it is essential to continue trying. On the other hand, “*ein some'kbin al ha-nes*”—we cannot rely on a miracle (in the near-term, anyway) to solve the problem.

The generations that preceded us did most of the work for us: they created a day school system that has ensured Jewish continuity in the United States. It is up to our generation to put that legacy on a sound financial footing. If anything good comes from “the great recession,” perhaps it will be that it finally created in us the sense of collective responsibility that is necessary to make that happen.

The Economic Crisis and Jewish Education

Saul Zucker*

As any physician, lawyer, construction worker, or plumber will tell you, one cannot solve a problem in a meaningful way unless one knows thoroughly what the problem is, its nature, and its scope. In order to talk about approaching solutions to the economic crisis as it relates to Jewish education, we must first define precisely what the problem is. I have found in speaking to numerous people, including people in the field of education itself, that there is a widespread awareness of the problem in general terms, but not necessarily all of its specific details. If all that this article accomplishes is to highlight the need to understand the magnitude of what we are facing before we attempt to solve it, then the article will have served its purpose.

It is important to note that there are really two distinct problems facing the Jewish day school community simultaneously. One is an Economic Crisis facing the Schools (ECS), and the other is a Tuition Crisis facing the Parents (TCP). The former began on a widespread basis this past year, while the latter has been in existence for the past five years or more. The ECS was caused largely by the current recession and its various, multiple ramifications, and has affected schools in their ability to meet payrolls on time, pay mortgage and utility bills on time, and maintain or expand educational and/or supplementary programming. The TCP was caused by tuition increases that far outpaced parents' salary increases.

Helping the schools to solve their economic crisis will not necessarily result in lower tuition

for parents, and therefore may not exert any impact at all on the parents' crisis. By way of example, in order to reduce the average tuition in Bergen County NJ to \$10,000, still a significant tuition cost for parents, it would take an infusion of approximately \$13.6 million of "new" money, which would then need to continue annually. That's just for Bergen County alone (approximately 2% of the total number of students in yeshiva day schools across the country), and that assumes a freeze of tuition levels indefinitely. And that is above and beyond whatever needs to be done in the Bergen County schools in order to help them meet their current payrolls, mortgage, and utility bills on time, and maintain their current educational and supplementary programming.

From the above it should be clear that when discussing "the crisis" we need to identify exactly which crisis we mean. Let us turn first to the ECS. As a result of the current recession, day schools are reporting significant decreases in their revenues. These decreases have come in the form of a 10% – 20% increase in scholarship requests and hence a correspondingly lower tuition collection and a 10% – 25% drop in major gifts and mid-level donations to the schools. To my knowledge, there has not yet been a compilation of hard data regarding total numbers in this area; however, the difficult decisions that many schools have made recently regarding downsizing of some staff and/or programs (along with increasing total dollars available for scholarships) reflect the significant, deleterious impact of the ECS on the educational programs of numerous schools. Even worse, there is

* While the author does not identify with the basic ideology of this journal, he accepted the invitation to submit this article in this forum because he believes that the gravity of the situation about which he writes requires the attention of every segment of the day school community, and that solutions can come only from broad discussion and a sharing of information and ideas.

already a (very) small number of schools that have closed or have communicated about the peril of imminent closure due to economic considerations. Clearly, with a significant reduction in revenues, almost all schools will be unable to continue to provide all the educational services in the manner that they currently do.

So what can be done to solve the ECS? A combination of increased revenues and decreased costs is needed. On the cost-cutting side, careful diligence is needed in areas that perhaps we have not focused on in the past. One school has reported that by reducing the thickness of the polyethylene trash bags that their custodians use by half a millimeter, they saved \$20,000 over the course of a year. Another school reported that by changing the disposable hand towel dispenser in the washrooms to a hot-air dryer, they saved \$30,000 over the course of a year. Still another school reported that by changing their light bulbs to a more energy-efficient type, they saved \$10,000 over the course of a year. Examples such as these can be applied to many different areas. In particular, schools can take advantage of energy conversion plans, switching from conventional to solar, in part or in whole, with savings that may approach the \$100,000 mark annually. This is particularly timely, as it looks as if the federal government will be awarding grants even to religious institutions for the energy conversion costs.

Other major cost-cutting measures can include the Nationwide HealthCare project, developed by the Orthodox Union, with savings of tens of thousands of dollars per year per school. Interschool collaboration in the form of group purchasing (an area in which PEJE has been particularly helpful) or sharing “back office” resources (an area in which the AviChai Foundation has been particularly helpful) can save schools tens of thousands of dollars, if not more. The issuance of tax-free bonds for capital expansion projects of greater than \$5 million can save a school approximately \$1 million over the life of the loan. Due diligence

and careful vigilance can help to yield five or six figures in savings per year for any given school.

And these solutions do not touch the educational program at all. In the realm of the latter, if it were within the “comfort zone” of a school to increase its class size by a tolerable number so as to need fewer teachers, or to hire more full-time rather than part-time teachers (saving on health care costs in the process), or to utilize select retirees or select graduate school educational interns as classroom aides in the preschool and younger grades, the payroll savings would be significant as well.

On the side of increasing revenues, it is obvious that greater efforts in fundraising and strategic planning would be extremely helpful. But what, specifically, can be done, especially when those greater efforts are unlikely on their own to close the gap due to the inability or unwillingness of major and mid-level donors, new or veteran, to meet the level of what is needed by the school during these hard times? Well, if a school has a shortfall and cannot approach one person to donate a million dollars, then it may be more effective for the school to approach one million people and ask them for a donation of one dollar each. It is this approach that lies behind a number of initiatives that have been proposed and executed.

The *Kebillah Fund*, a project initiated by Dr. Yosef Walder and Mr. Nesanel Siegal in Chicago and adapted and expanded by NNJKIDS in Bergen County and by Torah Umesorah in the Five Towns area outside New York City, calls for all member families of the synagogues within a self-defined community (*kehillah*) to log onto a dedicated website and have a fixed amount debited each month (the amount is determined by each individual family; the suggested amount is a minimum of \$30) from a credit card or checking account, to go to a communal fund. The monies are then distributed regularly to the *yeshivot* within the *kehillah* on a per capita basis. (In addition to the

financial benefit to the schools, the theme of Jewish unity inherent in this program is invaluable). In its most recent year, the Chicago *Kehillah Fund* collected approximately \$750,000 for distribution to the area schools, and the anticipated numbers for Bergen County and the Five Towns approach or exceed the million-dollar mark.

There are other ways, as well, to “approach a million people for one dollar each.” On a recent visit to Norfolk VA, I was amazed to learn that the day school there raises approximately \$300,000 per year by running weekly bingo nights. Rav Moshe Feinstein, ז”ל, has written that Bingo is a halakhically acceptable form of fundraising for *yeshivot*, and that policy has been confirmed as well by the *Vaad Roshei Yeshiva* of Torah Umesorah. Bingo was a staple of fundraising for *yeshivot* in the sixties and early seventies, and was largely abandoned when more elaborate and sophisticated fundraising techniques came into being.

After mentioning the Norfolk case as an aside in a newspaper interview recently, I am told that I was taken to task on some blogs for suggesting such a “crude, unsophisticated” method of fundraising. In the meantime, I was contacted by Mr. Charles Lessin, president of B1 Technologies, who has established a highly successful program dedicated to helping non-profit organizations, and particularly *yeshivot*, to run bingo events as a fundraising tool. He confirmed that the average annual income is consistent with what the Norfolk school has reported. Parents who are required to give service hours to the school can easily form an effective rotation in helping to staff the events throughout the year. This idea is not for everyone; obviously, a school would need to be comfortable with bingo as a fundraiser, but Mr. Lessin correctly points out that the money is the same legal tender that is acquired by other sources of fundraising.

All of these initiatives and programs are designed to help the schools with the ECS. By

adapting all or some of the above, a school can navigate through the turbulence of the recession, and meet its financial obligations on time and maintain its educational and supplementary programming with somewhat greater ease. That navigation, however, will probably not result in lower tuition at all since the savings accrued will go toward managing current financial obligations. There is a great difference between not being too much in the red and being very much in the black. Parents and community members need to understand this; all of the proposed solutions thus far are critical for the survival of the yeshiva day schools, yet they will not, in all likelihood, translate into lower tuition.

So what is to be done with regard to the TCP? First, let us appreciate of the gravity of the problem. It is not an exaggeration to state that the effects of the TCP can sometimes be horrific. Young married couples speak of having fewer children because of mounting yeshiva tuition costs; many couples speak of escalating tension, arguments, and in some cases couples even report about marriages in jeopardy due to extreme financial pressures in the home. The stakes here are very high, and ought not to be underestimated, and the problem does not seem to be going away any time soon.

Perhaps even worse, the current system of yeshiva day school education will not be able to be sustained as it is for too much longer. A survey of tuition costs in the greater NY area over the past five years reveals an average tuition increase of 7% per year. This is nearly double the rate of inflation and double the rate of parents’ salary increases. Taking into account that all tuition payments come from “post-tax” dollars, we can conclude from the above that at this rate, within five more years, an upper-middle income family with three children will not be able to afford yeshiva day school education. As a result, families that a few years ago would never have entertained alternative solutions such as Hebrew immersion public school programs are now willing to think about

such options; in fact there is already a small number of families that have begun to send their children to public school for no other reason than economic considerations. As a community, we must consider serious, viable solutions for this crisis. Imposed family planning, serious marital tension, and public school enrollment are absolutely unacceptable.

At first blush, it is easy to suggest that the solution to the TCP is government funding. This can take two forms, tax credits and tuition vouchers, or charter schools. While the Orthodox Union and Agudath Israel continue to pursue the area of tax credits and tuition vouchers, the tenor and climate of the current federal, state, and local governments are such that broad success seems to be a long way off. That does not mean we should not continue to try; it does mean that we need to plan other strategies in the interim. Charter schools, which are, by definition, public schools, have a number of problems associated with them in terms of using them as part of a yeshiva education. The barriers associated with church and state issues, the influences and environment of a public school, and the lack of freedom for the yeshiva administration to establish curricula, all pose serious problems to the charter school model as a solution to the TCP. Thus, we must look elsewhere.

A helpful approach may be found within an initiative that the Orthodox Union is about to launch. Clicks for Kids, the OU Education Fund Toolbar project, is designed to help lower tuition, albeit to a modest degree at first. Users will be invited to download the toolbar, free of charge, and use it as a portal to the internet. When users go through the OU toolbar, using the same Google, Yahoo, etc. search engines as one regularly would use, corporate sponsors donate money per click to the Toolbar fund.

The money collected will be distributed to the yeshiva day schools as follows: 20% will be reserved for an emergency fund for communities where there is only one yeshiva

day school on the elementary or high school level, such that the possible failure of the school would mean failure of the community, not just of the school itself. Of the remaining revenues, 40% will be divided equally among all schools that meet a “best fiduciary practices” set of criteria. The other 40% will be allocated to the schools in form of tuition vouchers for the parents. When the user signs on, he or she identifies a yeshiva day school with which he or she affiliates. The Toolbar has its own accounting software, and at the end of every quarter, the program will report what percentage of donations came from those affiliating with school “X”. The pro-rated percentage of the 40% part of the revenues will be allocated to school “X”—not for the operational costs of the school, but for vouchers to reduce tuition for parents by the total amount allocated divided equally by the total number of the parent body.

The long range potential for this program is enormous. The Susan G. Komen Breast Cancer Foundation generates approximately \$600,000 per month from its toolbar (produced by the same company that has designed Clicks for Kids). Our initial launch will be sent to tens of thousands of users, and the software uses a social network to exponentially increase invitations to join the program. In addition, the launch will be accompanied by print ad and internet ad campaigns. It is a beginning in tuition reduction.

I have written in the past about establishing lower-cost schools as another model for parents who cannot afford the current model. This alternative is not designed to replace the current model, nor would it offer the same educational program as the current model—it could not possibly do so at a significantly lower cost. Rather, it would offer a quality core educational program, making use of parent cooperative efforts, larger class sizes, fewer classroom aides, and other cost-saving initiatives, for a tuition fee of \$6,500 - \$8,500 rather than the current average of approximately \$15,000.

This is clearly not for everyone, and it does have problematic issues associated with it, such as the *de facto* formation of a “caste system” within our communities. Nevertheless, many feel that these problems can be addressed effectively, and that this is a viable alternative for those facing the crushing burden of tuition costs. It appears that a school following this model, developed by a dedicated and talented parent committee in Englewood NJ, will be opening in September 2010. Perhaps others will follow this model and parents will have a greater economic and educational choice available for their children.

There is another area, yet untapped, that may help to solve the TCP. K12, a company that has developed an outstanding program of online education resources, recognized by prestigious educational accrediting agencies, sponsors online charter schools in 23 states. In an online charter school, students learn from the course work produced by K12. (I cannot stress enough how excellent their programs are. I was a harsh skeptic at first, until I saw firsthand how wonderful and thorough their programs and resources are. The reader is advised to disregard everything (s)he thinks (s)he knows about online courses, since this is radically different). The learning can take place in a classroom equipped with computers, within the yeshiva, with the state and local district paying for all education costs, except that of the “classroom manager.” This model can be as individualized or as socialized as the school wishes. That is, students can work individually, in cooperative learning, with regular “breaks” in the learning for class discussions and presentation, or with a combination of all of the above. There is

currently a new yeshiva high school scheduled to open in 2010 that is considering this model for their general studies program. This excellent program of differentiated-learning with a sophisticated curriculum designed by award winning master teachers and professors of education, a program that includes an array of electives and clubs as well, can cut the cost of education by as much as 40% - 45%, thus bringing the average tuition cost down to \$8,250 - \$9,000, while maintaining a top quality curriculum. Again, this is not for everyone and schools who consider this approach need to move deliberately, with careful and thorough planning.

It is often the case that complex problems do not have simple solutions. There is no “magic answer” that will solve the crises that schools and parents face. I do, however, believe that a combination of solutions can indeed work. It is vitally important to think both in and out of the box. It is vitally important to share ideas. If we maintain that the current system must remain as it is now with no alternatives for parents and for the schools themselves, then what shall we say in a few years when the issues of imposed family planning, serious marital tension, and public school enrollment, along with a collapse of the current system as we know it, take their awful toll? We cannot afford to be idle or to be vague. We cannot afford to refuse out of hand to seriously consider proposed solutions while saying that we will manage to survive the crises somehow.”

The stakes are high; the time is now. Let us proceed together with vision, deliberation, enthusiasm, and confidence.