



JOSEPH KUSHNER HEBREW ACADEMY
RAE KUSHNER YESHIVA HIGH SCHOOL

Schedule of Fees 2021-2022

REGISTRATION	DUE DATE	GRADES	Per Student
New Student Registration: LS / MS		N3 through 8	\$750
New Student Registration: HS		9 through 12	\$1,000
Discounted Early Registration: Returning LS / MS Students	<i>If paid by 03/15/2021</i>	N3 through 8	\$750
Discounted Early Registration: Returning HS Students	<i>If paid by 03/15/2021</i>	9 through 12	\$1,000
Regular Registration : Returning LS / MS Students	<i>If paid by 6/30/2021</i>	N3 through 8	\$1,250
Regular Registration : Returning HS Students	<i>If paid by 6/30/2021</i>	9 through 12	\$1,500
Late Registration: Returning Students	<i>If paid after 6/30/2021</i>	N3 through 8	\$1,750
Late Registration: Returning Students	<i>If paid after 6/30/2021</i>	9 through 12	\$2,000

TUITION

Joseph Kushner Hebrew Academy: Lower School

N3	\$10,000
Pre - K	\$13,600
Kindergarten	\$14,500
Grade 1	\$15,700
Grades 2 / 3 / 4	\$17,700

Joseph Kushner Hebrew Academy: Middle School

Grades 5	\$18,800
Grades 6 / 7 / 8	\$19,300

Rae Kushner Yeshiva High School

Grades 9 / 10 / 11	\$26,200
Grade 12	\$26,700

Tuition rate covers our academic program, books, all regularly scheduled curricular and co-curricular activities.

Tuition rate does not cover Shabbaton, sports uniforms, and some school trips.

	Per Family
Kushner Parent Activities Committee Fee	\$60
Family Obligation <i>Each family is obligated to pay for or solicit \$1,250 per year which will be credited to your account upon written notice.</i>	\$1,250
Building Fund Obligation <i>Each family is required to pay a one-time \$3,200 Building Fund Assessment which can be paid over time (up to 4 years for HS Freshman; 5 years for LS / MS) and will be combined with your tuition payments. Should your family leave JKHA / RKYHS before the balance of your building fund is fully paid you will be obligated for the balance owed. Returning families should refer to their prior building / bond fund agreements.</i>	\$3,200
Scrip Program <i>The JKHA / RKYHS Scrip Program will allow you to help the school by purchasing SCRIP. Each family is obligated to purchase SCRIP in amounts that bring \$450 in Commissions to JKHA/RKYHS. Families meeting that goal will be credited up to \$450. In the past we sent a bill in May. We are now including it in the contract. See the Scrip Info sheet for details.</i>	\$450
Security Fee <i>Each family is required to pay a security fee per student.</i>	\$200



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JKHA/RKYHS Financial Policies

Welcome to JKHA/RKYHS. Once a child has gained acceptance through the admissions process, enrollment is complete when the school's Business Office receives a signed contract indicating the family's choice of a tuition payment plan and the registration fee. The deadline for finalizing enrollment is July 31st of each year. New families can setup their accounts directly with FACTS Tuition Service.

Payment Plans: Three Choices to Meet Your Needs

There are three payment plans available: Annual, Semi-Annual, and Monthly

- Plan A - Annual
Tuition and fees will be paid in full by August 1st.
- Plan B - Semi-Annual
Tuition and fees will be paid in two installments due August 1st and January 1st.
- Plan C - Monthly
Tuition and fees will be paid in ten consecutive installments beginning August through May on either the 1st of the month or 15th of the month. Payments are made through FACTS Tuition Service.

Financial Assistance

Financial assistance is granted solely on the basis of family need and the availability of funds. JKHA/RKYHS uses an outside agency, FACTS Tuition Aid, to verify each application. The Affordability Committee grants an award after it reviews the FACTS recommendations along with the school's guidelines, the school questionnaire and the family's personal narrative. Please note that applications will be reviewed by the committee only after all required materials are submitted and verified. Once an award is granted, the tuition contract will be superseded by the award letter, and the FACTS account will be adjusted accordingly. All award letters must be responded to within two weeks of date issued.

Third Party Sponsored Tuition Assistance Programs

Families with third parties making direct payment for tuition and fees must request and submit the JKHA/RKYHS Third Party Payer Form to the Business Office by July 31st together with the family signed contract.

What if We Miss a Payment?

If a family becomes aware of a situation in which they foresee that a payment or payments cannot be made, the family should call the Business Office as soon as possible to make temporary arrangements as to the timing of future payments.

In the event a family or a third party payer misses a scheduled payment without prior notification to the Business Office, the Business Office will notify the family or third party, if applicable, via phone and email within five business days of the missed payment.

Payment must be submitted immediately. If there is no return call or email from the family within three subsequent business days there will be one more attempt to reach the family via phone and email. If there is no response to the second attempt to contact the family, the Business Office and the Educational Administration will determine the next course of action together, which may include the student(s) not being permitted to attend school.

Other Important Information

Transportation Fees

Fees for students needing private transportation to the school are not included in the school contract and must be paid directly to the school independent of tuition payments and are not eligible for financial assistance. Failure to adhere to the transportation fee schedule as per the transportation contract will result in the termination of school provided transportation.

Insufficient Funds

There will be a service charge of \$100 for any returned check or debit failure.

Balances

Any family with a balance over \$5,000 will be required to sign a legal promissory note. The note will require the acknowledgment of the debt, and terms of repayment that is mutually agreed upon. Blanket promissory notes without any payment plan will not be accepted. Failure to sign the promissory note or failure to remain current with the terms of the promissory note payment will result in the family not being able to re-enroll for the upcoming school year. Families with open balances will not receive transcripts or report cards until payment arrangements have been made in collaboration with the Business Office.

Withdrawal

Once a family signs a tuition contract, the family is obligated to pay tuition for the full academic year.

Registration Fees

Registration Fees are nonrefundable.



Affordability Information

At the Joseph Kushner Hebrew Academy/Rae Kushner Yeshiva High School, we believe that a Jewish education is a vital investment in your child's future; however, we also recognize that Jewish education is a significant financial commitment for families. Just as we are dedicated to providing an outstanding education in both general and Judaic studies for our students, we are equally committed to working with families to achieve an agreeable financial outcome. We have created a triad of innovative and generous affordability initiatives including the following:

Bonim – Community Growth Incentive

We are offering a generous incentive designed to stimulate growth, strengthen our communities, and enhance our robust and thriving school. This program is available to new families who move into the surrounding communities, in partnership with local Orthodox synagogues. The בונים/BONIM Community Growth Incentive will create additional enrollment while building the vibrancy of our communities.

For additional information about this program please go to www.jkha.org/admissions/affordability or contact Daniel Israeli at 862-437-8100 or Disraeli@jkha.org.

Yesodot – Middle Income Affordability

This innovative initiative, was developed to strengthen the partnership between our school and our families. If qualifying, the program features automatic enrollment that assesses tuition cost as an affordable percentage of a family's income. In addition, it allows families to plan their financial future and education-related costs with greater certainty. We believe that infusing Jewish children with a quality Jewish education is essential to establishing יסודות/FOUNDATIONS for the future.

For additional information about this program and the application please go to www.jkha.org/admissions/affordability.

Applications are due no later than April 30, 2021.

L'Atidenu - Financial Assistance

Our Financial Assistance Program follows the traditional model of tuition assistance, based on demonstrated need by each individual family. We are proud to benefit from the L'Atidenu Financial Assistance Endowment Campaign. This initiative is building a robust endowment fund to provide a sustainable reserve supporting our Financial Assistance Program, ensuring the accessibility of our school's Jewish education לעתידנו/FOR OUR FUTURE.

For additional information about this program and the application please go to www.jkha.org/admissions/affordability

Applications are due no later than April 30, 2021. Applications received after April 30, 2021 are subject to the FACTS application fee of \$40.

Affordability Committee Decisions and Timing

The Affordability Committee works to evaluate each individual family's ability to meet tuition payments in a fair, consistent and equitable way. All information is kept confidential. Financial Assistance award decisions begin in late April of each year.

Please understand that if a reasonable financial award is not agreed upon, you will be released from your contract prior to the start of school. All award letters must be responded to within two weeks of date issued.

Have Questions?

Please contact Daniel Israeli in the Business Office, 862-437-8100 or via email at Disraeli@jkha.org, with any questions regarding affordability.



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Financial Assistance Policies

- All applicants **must** complete the **entire** application, questionnaire and narrative and must submit all required documentation along with any other requirements in order to be eligible to qualify for Financial Assistance. All materials must be submitted on or before April 30, 2021.
 - Applications received after April 30, 2021 are subject to the FACTS application fee of \$40.
- Any outstanding debt to the school must be addressed by the CFOO and the Affordability Committee before an award is considered.
- Every family must be compliant with the School's Financial Policies and have submitted registration payment and a signed tuition contract prior to the committee's review.
- It is the School's policy that all funds generated by the Financial Assistance Endowment will be allocated to the Financial Assistance program only.
- All financial information must be verified prior to being accepted for committee review. If current financial information such as the current year's tax return is not available, it must be supplied upon availability in order for the award to be implemented.
- Failure to adhere to agreed upon terms and policies will result in the revoking of the Financial Assistance amount in its entirety and the family's absorption of the entire cost of the tuition.
- Any existing family benefiting from the Financial Assistance program who requests an additional grant must provide documentation to support a change of circumstances.
- Any new family requesting Financial Assistance after the start of the school year must comply with the complete application process and must provide documentation to support a change in circumstances.
- All applicants must meet deadlines and comply with all required communications. Failure to comply may result in a reduction of the award.
 - All award letters must be responded to within two weeks of date issued.
- Awards may only be appealed if there is a change of circumstance.
- Awards will be granted based on the contents of the submitted and verified information; any significant inconsistencies in information as submitted and lifestyle evidence will be scrutinized and may impact the amount of the award.



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2021-2022 New Family Enrollment Procedures with FACTS

All New Families must set up a payment account with FACTS online for 2020-2021. This FACTS payment account will enable you to download statements, view account activity, and setup payment plans. Additionally, the FACTS account is how the school will track our enrolled census used for class assignments, and track fees for all students and families, regardless of payment method.

- Go to: <https://online.factsmgt.com/signin/3CF7B>
- Create a username and password and enter required information to set up an account.
- Enter student information as requested; for multiple students please follow the directions on the website for adding each additional child to this same FACTS account.
- Make a record of your FACTS account username and password for future use.
- Select a Payment Plan for your 2020-2021 tuition fees* by clicking “View Available Schedules” and “Select” to confirm your FACTS payment plan option.
 - Full- Pay August 1 – no fee
 - Semi Annual- Pay August 1 and January 1 – subject to a \$10 fee
 - Monthly- Pay August through May – subject to a \$45 fee

Any alternate arrangements must be made through the business office.
- Select a Payment Method: Credit Card or ACH Direct Debit from your checking or savings account. (Note: FACTS accepts Visa, MasterCard and Discover, but not American Express. Credit Card payments incur a 2.85% convenience fee charged by FACTS.)
- Enter payer’s information including the security setup questions.
- Submit application.

Once the FACTS account is submitted, registration fees paid (via credit card, through your existing FACTS account or a check mailed directly to JKHA/RKYHS) and your tuition contract signed and returned to the business office, your registration will be considered complete.

**Please note payments begin in August.*

For questions or assistance please contact Adam Langer at (862) 437-8029



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Dear Parents,

The State of New Jersey provides transportation services to Non-Public Schools for children who meet eligibility criteria (grade level, distance to the school, birth date, etc.). In some districts there is a reimbursement of expenses while in other districts there has been free district busing.

In districts that provide busing in lieu of the reimbursement the number of buses allocated to us depends on the number of people submitting this form. It is therefore critical that **every family return this form— regardless of whether or not you use the district-provided transportation.**

The B6T form to apply for **2021-2022** busing or reimbursement is attached. Fill out one form for each student and return by March 1, 2021 to ensure eligibility for reimbursement or free district busing.

These forms should be returned either by mail or email no later than March 1, 2021 to:

Aly Greenstein
JKHA / RKYHS
110 South Orange Avenue
Livingston, NJ 07039

If you have any questions please call 862-437-8002 or agreenstein@jkha.org.

Thank you,

Aly Greenstein
Transportation Coordinator
agreenstein@jkha.org
862-437-8002



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Scrip PROGRAM FACT SHEET

What is Scrip?

Scrip is a simple way to help JKHA/RKYHS raise needed funds. For every Scrip gift card you purchase, merchants will rebate to us anywhere from 1.5% to 18%. So buying a \$100 gift card will generate \$1.50 to \$18 for the school.

Which merchants offer Scrip?

JKHA/RKYHS partners with a national Scrip organization to offer gift cards to more than 600 merchants countrywide. These include supermarkets such as ShopRite, Stop and Shop and King's; movie theatres such as AMC and Loews; clothing stores such as Old Navy, Gap, and Lands' End; department stores such as Macy's, Lord and Taylor, Target and Walmart; pharmacies such as CVS and Walgreen's; specialty stores such as Best Buy and Home Depot; and travel companies such as Celebrity Cruise Lines, American Airlines, and Avis Car Rental. Non-kosher restaurants also participate in the Scrip program, though our Yeshiva does not endorse these establishments. Visit www.shopwithScrip.com for a complete list of merchants.

How do I get started?

Go to www.shopwithScrip.com, and follow the directions online, using enrollment code: 1L5DBAA624627, or go to our website at www.jkha.org. Instructions are also on the next page.

How do I use Scrip?

Physical or digital Scrip cards can be purchased in advance to cover things like your anticipated grocery purchases, Bar/Bat Mitzvah gifts, college textbooks, Shabbat and Yom Tov outfits, office and school supplies, pharmacy needs, and more.

How much can our Yeshiva raise from the program?

There is no limit to the fundraising dollars that can be generated for our Yeshiva by Scrip purchases. Many schools similar in size are earning \$100,000-\$500,000 annually.

Is participation in the Scrip program mandatory?

Each family is required to generate no less than \$450 in rebates for our school during the 12-month period of June 1 through May 31. Even if you are unable to meet this threshold, any rebate money you generate will result in a lower charge on your tuition bill. Families who decline to participate in the Scrip program will be billed \$450.

What if my Scrip purchases generate more than \$450 in rebates for our Yeshiva?

To encourage active participation, families who generate more

than \$450 in Scrip rebates between June 1 and May 31 will be eligible for a tuition credit to be applied the following year. The credit will be equal to 25% of the excess rebate. To illustrate, a family generating \$1,100 in rebates (\$650 more than the required minimum) would receive a tuition credit of \$162.50 the following year.

Is there a single Scrip card that is accepted by multiple retailers?
Not at this time.

How much do Scrip cards cost?

Most Scrip cards are available in denominations ranging from \$10-\$100.

How do I pay for Scrip?

The most time-efficient way is to link your checking or savings account to your online scrip account. A convenience fee of 15 cents will be added to each order. You may also bring cash check or cash to the school business office, but your order will not be placed until we receive payment.

How will my Scrip orders be processed?

Visit www.shopwithScrip.com to order and pay for Scrip whenever you are in need. E-cards will generally be available immediately; physical card orders will be processed weekly. You can pick up the Scrip from the school or you can sign a form to allow us to send Scrip home with your child. Orders placed by 9:00 AM on Friday will be available at the school after 3:00 PM the following Tuesday.

Do Scrip cards expire?

There are no expiration dates on any Scrip cards.

What happens after I have spent all the dollars on a Scrip card?

Some Scrip merchants will refill cards online. Other merchants, however, do not allow this, so you must place a new online order.

What if I lose my Scrip cards?

Unfortunately these cards are like cash. If you lose the card, there is no reimbursement.

What if I have further questions about Scrip?

Please call Aly Greenstein at 862-437-8002 or email Scrip@jkha.org.

Instructions for Purchasing Scrip

Log on to www.shopwithScrip.com

FIRST TIME SETUP

- A. Create an account by clicking on "Family Sign Up!" green box on the left side of the screen.
- B. Follow the instructions to create a username, password, and enter the requested information. (Be sure you save this account information for future login access.)
- C. Choose and answer two challenge questions.
- D. Enter the Non-Profit enrollment code for JKHA/RKYHS: BE45D72E24627
- E. You will be directed to a page that confirms your membership enrollment in JKHA.
- F. Click on the "Presto Pay" tab on the left
- G. Read the term page, and click on the tutorials for information about Presto Pay, then continue to the bottom of the page by clicking "yes and I agree".
- H. Enter your banking information and choose a pin. (Be sure you save this account information for future login access.)
- I. Once complete your account will be "Pending".
- J. Log out of the website.
- K. Two small deposits will be made by Presto Pay into your bank account.
- L. After two days check your bank account and note the amount of these two deposits.
- M. Return to www.shopwithScrip.com and click again on "Presto Pay" on the left. It will ask for the amount of the two deposits. Once you enter the deposit amounts and click "next" your verification will be complete for you to begin to order Scrip.

IMPORTANT: Please choose a pickup method which will be the standard way you want to receive your Scrip. You can enter "parent pickup" or "send with student." If you leave this blank, your Scrip will be held in the office. You can switch delivery options at any point by updating your account profile.

HOME PAGE

When you Log On to www.shopwithScrip.com, your Home/My Account page will include the following:

- a. **Favorites:** as you browse through the listing of merchants you can select your frequently used merchants as "favorites".
- b. **Express Add:** allows you to quickly purchase Scrip by entering the merchant name, choosing a quantity and clicking on "Add to Cart".

Reload: shows that you have previously purchased a rechargeable Scrip card, which can be quickly reloaded here without having to receive a new card from the school.

- c. **Specials:** view additional savings offered by merchants.
- d. **Browse:** shows a directory of all merchants by category.
- e. Other items on the page include viewing your previous 5 orders, seeing your account profile and other account information.

ORDERING SCRIP

- a. Click on "Shop" at the top of the page or choose an option on your home page.
- b. Choose the merchant.
- c. Select a product (i.e. \$100 Shop Rite card)
- d. Enter the number of cards you wish to purchase.
- e. Click "Add to Cart".
- f. Select "Continue Shopping" to buy more Scrip or "Proceed to Checkout."

CHECKOUT

- a. Review your Cart to ensure your order is correct.
- b. You can edit quantities or delete cards from this screen.
- c. Click "checkout" when you are done.
- d. Select a payment option
 - (a) Pay by Check – If you select "Check" your Scrip will not be delivered to you until your check clears the bank. This method is NOT PREFERRED.
 - (b) Select Presto Pay and enter the pin number that you created when you signed up for Presto pay. (If you forget your pin, click on the "Forgot Pin" tab and follow the directions for retrieving the pin. Do not call the school for pin issues because we have no access to this information).
- e. Confirm your order.
- f. Print your confirmation page or write down your confirmation number for your records.
- g. Scrip Orders placed by 9:00 AM on Friday will be available for pickup at the school by 3:00 PM the following Tuesday.



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Dear Parents,

Please be aware that the following policies are in effect for all Joseph Kushner Hebrew Academy/Rae Kushner Yeshiva High School students:

Immunization: All students must be immunized to meet the New Jersey Department of Health requirements. Immunization records for new students must be submitted before the first day of school. Parents of new students will receive an email from Magnus Health, our electronic student health record system. This email will guide you in the process of establishing an account for your child which enables you to submit all required health forms and information. Medical exemptions must satisfy the strict criteria established by the New Jersey Department of Health. Religious and philosophical exemptions are not accepted.

Food allergies: For the protection of students with nut or peanut allergies, no student or staff member may bring in any food items containing peanuts or nuts of any kind to school at any time.

Please contact Racheli Gerson, nurses@jkha.org, with any questions regarding health policies or Magnus Health.

Thank you for your understanding.

School Health Office

Joseph Kushner Hebrew Academy

Rae Kushner Yeshiva High School