

Our Commitment to Affordability



Building Foundations for our Future

At JKHA/RKYHS, we believe that Jewish education is not only an essential birthright for every Jewish child, but also crucial to **BUILDING** the next generation of Jewish leaders. By laying the **FOUNDATIONS** of a robust Jewish heritage, nurtured in a Torah-centered environment of well-rounded academic excellence, we are preparing the next generation to pass on the torch of our traditions **FOR OUR FUTURE** as *Am Yisrael*.

The 2013 Pew Study on Jewish American life recognized that **Jewish day school education is the single most influential factor for instilling Jewish identity**. At the same time, in our own community, a Greater MetroWest Federation poll identified affordability as the greatest challenge for families seeking a Jewish education.

Rashi explains that at the beginning of *Parshat Mishpatim*, it is made clear that *Moshe Rabeinu's* task was not simply to transmit the Torah to *Bnai Yisrael*, but rather to make the Torah accessible to the people. In this spirit, JKHA/RKYHS is committed to providing the best Jewish day school experience possible by offering academic excellence and Torah-centered education, while partnering with our families to ensure accessibility for all.

To help strengthen this partnership and highlight our school's commitment to affordability and growth, we have created a triad of innovative and generous initiatives. These programs are designed to meet the needs of our families, stimulate growth in our community and school, and ensure that every child is offered an outstanding Jewish education.

On the next three pages, you can read about each affordability initiative and decide which one best meets your family's needs. If you have any questions about financial assistance, please contact Mr. Daniel Israeli at 862-437-8100, or via email at disraeli@jkha.org; or Ms. Allison Lyons at 862-437-8050 or alyons@jkha.org.



בוננים יסודות לעתידנו

Community Growth Incentive Program

If that apartment in the city that was so exciting when you were newlyweds seems a little squeezed now that you have children, or if you are looking for a new community, you'll be excited to learn about our Bonim program. It's a great incentive for you to come join one of our close-knit, vibrant local communities and become part of the JKHA/RKYHS family. You will benefit from a generous financial incentive while our synagogues, neighborhoods and school benefit from the addition of new families. It's a win-win for everyone.

If you move to one of our local communities and join one of the participating synagogues through August 2020 you will be eligible for a \$2,500 tuition reduction per year, for each of your first two children, for up to five years—a **\$25,000 total benefit.**



To be entitled to ongoing program benefits for any academic year, you must continue to be a qualifying family as determined by the participating synagogue.



Any children born within three years of your move date will be covered under the program.



As part of the package, the JCC is offering up to **\$15,000 off the cost of membership and camp fees** to qualifying families.

Bonim benefits are an alternative to our other affordability programs. You may opt for whichever program provides **the greatest benefit** to your family.



For a list of participating synagogues and more details, visit our website: www.jkha.org/bonim



The BONIM program is a community-wide effort to attract new families to JKHA/RKYHS and surrounding Jewish communities. Working in tandem with synagogues in the surrounding communities through August 2020, the school offers up to a \$25,000 credit for new families to the school that move to the area. The participating synagogues offer additional incentives of up to \$12,500 to qualifying families. Possible benefits may include discounts on membership fees, holiday seats, nursery tuition benefits, or mortgage assistance. Additionally, the JCC offers benefits in membership and camp fees of up to \$15,000, **bringing the total value of this initiative up to over \$50,000.** Come and join our wonderful community!

בוננים

Middle Income Tuition Max

Recognizing that new economic realities call for new solutions, we designed this program as a cornerstone of our commitment to affordability. Based on the principle that total tuition should not exceed a reasonable portion of a family's income, this innovative plan will provide relief to middle-income families who are simply stretched too far by the cost of Jewish education. By providing a more affordable day school experience, we will enroll more students, effectively lowering the cost for all.

The Yesodot/Middle Income Tuition Max features easy enrollment in the program for a wide range of qualifying families. Total tuition, regardless of how many children are enrolled, is capped at a percentage of Adjusted Gross Income (AGI), as determined by line 37 of the IRS tax return. If your AGI is between \$150,000 and \$275,000, the percentage caps would fall in the ranges shown at right:

AFFORDABILITY MATRIX	
AGI RANGE	TUITION CAP (AS A PERCENTAGE OF AGI)
150K to 174K	15%
175K to 199K	16%
200K to 224K	17%
225K to 275K	18%

Here's all you need to do to apply:

- 1 Review eligibility criteria (see URL below). 
- 2 Fill out a short form online. 
- 3 Submit the first two pages of your 2017 tax return before April 22, 2019. 

If you have a child/children enrolled in grades K-8 in a Jewish elementary school other than JKHA, a \$5,000 credit will be applied to your AGI.



For more details on eligibility, please visit our website:

www.jkha.org/yesodot

The four exceptions to automatic eligibility* for the YESODOT Middle Income Tuition Max are as follows:

1. A family net worth over \$1 million (net worth includes home equity and retirement accounts).
2. A reduction in a new applicant's 2017 gross tuition payment (tuition plus registration and fees for daycare, nursery and school tuition through 12th grade) of more than \$5,000; such payment amount includes any financial assistance awarded in that year.
3. Filing of Schedules C and E as part of your federal tax return.
4. Both parents should be employed if children are in kindergarten or older.

*Families who do not qualify for automatic enrollment because of these exceptions may still be eligible to participate. The Affordability Committee will review such YESODOT Middle Income Tuition Max applications on a case-by-case basis. Additional supporting documentation may be requested at the discretion of the Committee.

Financial Assistance Program

The Financial Assistance Program is a traditionally modeled source of tuition aid that is based on demonstrated need. Mindful of the increasing financial responsibility placed upon our parents, JKHA/RKYHS is dedicated to making the Financial Assistance Program available to all families who seek our first-rate education. Last year, our Financial Assistance Program provided over \$3 million of support to over 50% percent of our families.



Eligibility for this program encompasses a wide range of circumstances, and each family's financial situation is carefully and compassionately considered. As with any other investment, the school is responsible for ensuring that these funds are dispersed in a thoughtful, equitable manner. If you think you may be eligible, apply online. Once submitted and verified by FACTS, your application will be reviewed by our Affordability Committee.

Financial Assistance is awarded annually for the upcoming academic year. All families must apply annually for Financial Assistance.



To apply for financial assistance, please visit our website: www.jkha.org/latidenu



To qualify for our Financial Assistance Program, please complete the FACTS Financial Assistance application on or before April 22, 2019. The new and streamlined application includes the following steps:

- 1 Complete the financial information portion of the application.
- 2 Submit all required tax documentation to FACTS via fax or mail, as shown on the webpage, by April 22, 2019.
- 3 Complete the Financial Assistance Supplemental Questionnaire.
- 4 Compose a narrative that supports and clarifies your application for financial assistance.

The 2013 Pew Study on Jewish American life recognized that Jewish day school education is the single most influential factor for instilling Jewish identity. To help ensure that every child receives a Jewish education while meeting the needs of our families, we are proud of our L'ATIDENU/OUR FUTURE Financial Assistance Endowment Campaign. This initiative was created to build a robust endowment fund which will perpetually provide additional resources to our annual Financial Assistance Program.

The YESODOT Middle Income Tuition Max program allows qualifying parents to manage the cost of Jewish education and to plan personal finances with greater certainty over a multi-year horizon. It combines a financial benefit with a user-friendly application process requiring a minimum of documentation and disclosure. We are grateful for the leadership of the Paula and Jerry Gottesman Family Supporting Foundation, the Jewish Community Foundation of Greater MetroWest NJ, and the Federation's Partnership for Jewish Learning and Life for their support of this endeavor.



*Nursery 3 students are not eligible for our affordability program

Tuition

a step-by-step guide

STEP 1 Complete application to JKHA

Upon acceptance, a nonrefundable registration fee is due.

STEP 2 Decide if you will be applying for one of our affordability initiatives

Yes

No

Decide which type of financial assistance you want to apply for:

L'ATIDENU Tuition Assistance

Go to www.jkha.org/latidenu and follow the steps below.*

1. Application: Complete the Financial Assistance application on or before April 22, 2019.
2. Tax Documents: Submit all required tax documentation to FACTS via fax or mail as shown on the webpage.
3. Narrative: Compose a narrative that supports and clarifies your application for financial assistance.

* For this process, please make sure you access FACTS through the JKHA website, rather than going to the FACTS website directly.

or

YESODOT Middle Income Tuition Max

Go to www.jkha.org/yesodot and follow the steps below.

1. Application: Complete the YESODOT Middle Tuition Max application on or before April 22, 2019.
2. Tax Documents: Upload an electronic copy of the first two pages of your tax return.

Go to Step 3.

Your application will be processed after the above requirements are complete and you have paid the nonrefundable registration fee.

Go to Step 3.

STEP 3 Receive JKHA tuition contract and select your payment plan.

Plan A: Annual

Payment of tuition and fees are due in full by August 1, 2019.

Plan B: Semi-Annual

Tuition and fees will be paid in two installments due August 1, 2019 and January 1, 2020. A postdated check is required for the January 1, 2020 payment.

Plan C: Monthly

Tuition will be paid in ten consecutive installments beginning August 2019 through May 2020 on either the 1st or the 15th of the month. Payments are made through FACTS Tuition Service.

Affordability and excellence lead to significant growth for our school

Enrollment at JKHA and RKYHS grew significantly in 2017-2018 as families were drawn to our school's winning equation of academic excellence and commitment to affordability and growth. **JKHA and RKYHS established an innovative commitment to affordability and growth and continued to strengthen our outstanding academic program.** Our school's quality reputation along with the launch of these new initiatives, anchored by a three-tiered affordability program, were met with great success. We are pleased to report that our school continues to trend upwards in 2018-2019 exceeding expectations in enrollment, quality of education and commitment to our families.



JKHA/RKYHS continued its upward trend of receiving an **unprecedented number** of inquiries to the school.

100 new families enrolled in JKHA/RKYHS over the last 2 years.



Our Bonim community growth initiative has attracted close to **50 families** who have enrolled in the school in the past four years.

THE JKHA/RKYHS COMMITMENT TO AFFORDABILITY

The **BONIM** community growth initiative is a community-wide effort to attract new families to JKHA/RKYHS. Incentives for families who move to participating area communities, and send their children to JKHA/RKYHS include:

- + Up to \$25,000 tuition credit
- + Up to \$12,500 from participating synagogues
- + Up to \$15,000 from the JCC

= Total value of this initiative is over **\$50,000**



Our **BONIM** program attracted new families for the 2018-19 school year from Highland Park, Manhattan, Passaic, Queens, Riverdale, Staten Island, and Teaneck

JKHA/RKYHS is one of the only schools in the country where you can predict your tuition, manage the cost of your Jewish education and plan your personal finances.

The **YESODOT** Middle Income Affordability Program caps tuition at a percentage of a family's AGI.

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AGI RANGE	TUITION CAP (AS A PERCENTAGE OF AGI)
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To meet the needs of our families we offer the **L'ATIDENU** financial assistance program which helps ensure that every child receives a JKHA/RKYHS education. This program is a traditionally modeled source of tuition assistance and is based on demonstrated need.

\$3 million

will be provided to support over **50%** of our families

בונים יסודות לעתידנו

Affordability & Growth

A Message from

Our Development Office creates and builds philanthropic partnerships with members of our community, parents and supporters who share our mission and vision, and who are passionately committed to continually raising the bar for educational excellence.

Building Capacity through Development

The JKHA/RKYHS Annual Campaign and Major Gift Campaigns support the mission of JKHA/RKYHS to ensure academic excellence in Judaic and general studies. We are deeply committed to helping our families who prioritize Jewish education and who require assistance to afford the cost of our Yeshiva's top quality education.

JKHA/RKYHS has an unwavering commitment to make our school affordable and accessible to our families. We must also remain fiscally responsible and balance our operating expenses, as tuition payments cover only 70% of the costs of educating a child at JKHA/RKYHS. To accomplish this vital mission, and to meet the growing tuition assistance needs of our families, our Development Office creates and builds philanthropic partnerships, and engages parents, grandparents, parents of alumni, corporate supporters and members of our community who share our mission and vision, and who are passionately committed to continually raising the bar for educational excellence. Along with our Board of Trustees, our Development Committee, our educational leadership and dedicated volunteers, the Development Office leads, promotes and inspires philanthropic giving to our institution through these key initiatives:

Annual Campaign

Gifts directed to the *JKHA/RKYHS Annual Campaign* include the Annual Dinner, ATID SOCIETY concert, and other innovative gift initiatives, including the Mezuzah Campaign, Parnas Hayom, and Tribute Dedications, all of which allow us to bridge the gap between tuition and the expenditures necessary to provide educational excellence to our students.

Major Gift Campaigns

The L'Atidenu Financial Assistance Endowment Fund helps build a robust, permanent endowment to provide funding for the more than 50% of our JKHA/RKYHS students whose families require financial assistance to afford the cost of our Yeshiva's exceptional Jewish education.

The Campaign for Excellence is part of a unique challenge grant that provides \$5 million of infusion funding to elevate academics throughout our Yeshiva and to secure investment for capital improvements so our students continue to learn and flourish in a state-of-the-art learning environment.

JKHA/RKYHS is grateful to the many families whose generous support sustains our school every year. Each gift is deeply appreciated and makes a difference in helping us reach our fundraising goals.

The Office of Development

What Parents Say About our Financial Assistance Program

"I have four children who attend the school and I believe in its mission. Both my spouse and I are working full time to make ends meet. My children are thriving in JKHA and I very much want them to remain in the school. However, every month is a struggle, and it becomes even more difficult as tuition rises and our children progress. The various JKHA/RKYHS affordability programs offer me the opportunity to qualify for the appropriate program, **making tuition manageable for my family** and allowing me to continue to offer them the values and education that we dream of for them."

"My family was forced to transfer our children to public school when we were unable to afford the increasing cost of our Jewish day school. We heard about the new JKHA/RKYHS Yesodot Middle Income Tuition Max and contacted the school. Today, **we are thrilled to have all of our children enrolled at the school and receiving an outstanding education** imbued with all the values and messages that we hoped for our children."

"Our children are great-grandchildren of Holocaust survivors, who not only fought to survive 70+ years ago but were also determined to provide a Jewish education for their children. As parents, we now want to perpetuate their legacy and provide the next generation in our family with a Jewish education at JKHA. My husband and I both work multiple jobs and we still do not earn enough to afford tuition at JKHA. **We are so incredibly thankful that our children's Jewish education is as important to JKHA as it is to us;** through the JKHA financial assistance program, the school has made the educational experience we envision for our children possible."

"As a young parent, the long-term commitment to a Jewish education for our growing family was daunting and overwhelming. When we met with the school, they reassured us of **the school's commitment to affordability and willingness to partner with each qualifying family in an effort to determine a manageable tuition structure.** We qualified for the Yesodot Middle Income Tuition Max, which not only made our current tuition affordable, but also gives us the ability to plan for the future and ensure that our children will be able to grow and flourish at JKHA/RKYHS."

Greater MetroWest Day School Initiative



Greater MetroWest Day School Initiative

We know that academic excellence and affordability are among the most important factors in your day school decision. Our school benefits from the Greater MetroWest Day School Initiative, a unique and groundbreaking multi-million dollar investment to enhance the academic excellence of every educator, and every learner, and to make the day school experience more affordable for families.



For more information on the Greater MetroWest Day School Initiative, contact Rebecca Hindin at rhindin@jfedgmw.org

www.njdayschools.org



Our school is more affordable because we are part of Greater MetroWest.

Our community is at the forefront of affordability efforts by capping tuition to help families “squeezed” in the middle. The YESODOT Tuition MAX program sets a ceiling based on a percentage of income as the maximum amount that eligible middle income families pay, no matter how many children attend the school. This grant is generously funded by the Gottesman Family Supporting Foundation of the Jewish Community Foundation of Greater MetroWest.

If you want to know how much tuition may be for your family we invite you to try the **Tuition MAX Estimator** which will quickly and confidentially estimate the cost of your tuition based on just a few factors. You can try it at <http://estimator.njdayschools.org>

Our school has enhanced academic excellence because we are part of Greater MetroWest.

Excellent teachers and academic excellence go hand-in-hand. The Greater MetroWest Day School Initiative has invested nearly \$2 million since 2010 in professional development for teachers through “**The Quest for Teaching Excellence.**” Teachers from all divisions of all Greater MetroWest day schools gather regularly for collaborative efforts and sharing of innovations and “best practices.” The Initiative also funds a Dean of Professional Development in the school, an expert dedicated to supporting our teachers in their quest for continued learning.



Our school is stronger because we are part of Greater MetroWest.

Our day schools are among the first in the nation to develop comprehensive and aggressive endowment development programs to achieve greater affordability and excellence today, and to ensure strong, sustainable Jewish day schools for generations to come.

Are you thinking of moving to Greater MetroWest? The Greater MetroWest Day School Initiative awards a limited number of \$1,800 grants to families, with children in kindergarten through twelfth grade, who make the Smart Move to Greater MetroWest and register a child for Jewish day school, regardless of financial means. To learn more, please visit http://www.njdayschools.org/1800_grant or phone the Day School Initiative office at the Jewish Federation of Greater MetroWest.

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