

THE HIGH COST OF TUITION

B"H my wife and I are benched with 8 wonderful children. Our oldest is in Bais Medrash, we have 2 children in high school, 4 in elementary and our youngest is at home (where we need to pay a babysitter since my wife needs to work to help our family financially). While I certainly understand that the Yeshivos and schools need, and rightfully deserve, to be paid their tuition in full, I have on my desk at home the tuition contracts for all of my children for the upcoming school year. If I were to pay full tuition, with all the added (creative) fees tagged on that are now a requirement, I am expected to pay over \$54,000 combined for my children to attend school next year. I would love to be able to pay full tuition but the tuition bill is more than half of what we bring home. What should I do? Asking for a scholarship is difficult in it of itself. Having to go through the humiliation of filling out scholarship forms and showing my tax returns to tuition committees consisting of people who do not have the right to know my private and personal situation is so painful. (Is the school prepared to show me their books so I can review them and see where they can make adjustments?) The school cannot possibly understand my Matzav just by looking at forms. I feel that the school cannot fully know nor should they have the right to pry into my private life to tell me where I should or shouldn't spend. Yet unless I agree to the process the schools will not talk to me. (A friend of mine showed me a 10 page booklet that he needed to fill out for the tuition committee to review). As well, because finances are so tough and I am still a bit behind in this past years obligations, I have to 'funfer' some excuse to my children as to why they never got their report cards! (Schools don't send report cards unless all monies owed are paid). I had to beg for Rachmanus that the school not embarrass my children and let my kids take their finals – something the school says they don't let until the monies owed are paid. I do not know where to turn so I am seeking advice from this forum. Please help and advise me. (I am sure I am not alone with this problem).

I picked up this question in a motel's e-mail business center where I was staying on the way home from a *simcha*. I wonder if I should have approached the manager for a discount because I didn't use the pool, the fitness room or other amenities that the motel offered. Would the manager have considered this to be a legitimate request for a discount? Of course not. How, then, can our questioner ask "is the school prepared to show me their books so I can review them and see where they can make adjustments?" Is this request legitimate? Of course not.

I am in no way minimizing your quandary. I, along with many parents and administrators, have been there and we feel your pain. However, what you suggest is not the way to go about solving our collective, humongous problem.

The predicament is that we, as an instant gratification generation, are all living way above our means, using our credit beyond our limits, and we are unable to escape. The solution would be to live a much different life style, one that matches our income. Unfortunately, I

do not think it is going to happen before the coming of *Mashiach*. We feel we must pursue our needs in a most relentless way, no matter what the cost.

You say that “I feel that the school cannot fully know, nor should they have the right, to pry into my private life to tell me where I should or shouldn’t spend”. Then you cannot ask for *Tzedoko* monies and expect to receive as much as you say you need because the *Klal* has the right to know for what purpose they are collecting *Tzedoko*, and should be able to weigh the needs of those receiving the monies collected. The *Gaboim* or the Executive Director may want to distribute the monies available to single parent families, *yesomim*, or fathers without jobs. You, therefore, must prove your case, no matter how painful it may be.

The *chiyuv*, obligation of *chinuch* as given by the *Torah*, is first and foremost the responsibility of the father. *Bais Din*, that is, the community, takes over if the child has no father or if the father is unable to teach his child *Torah*. You, therefore, must prove that you are unable.

The school’s ability to raise funds is not endless. We must understand that the schools are there to help us, not to shame us. If by not sending a report card, the student is shamed, then it is an error in judgment and must be corrected. I am aware that many schools do have this policy. My opinion is that it should be changed because a child should not suffer for the ‘sins’ of the father.

In your question, you mention that “I had to beg for *Rachmanus* that the school not embarrass my children and let my kids take their finals”. I cannot believe that such a travesty has taken place in our *Torah* schools. It is public humiliation and embarrassment with absolutely no *chinuch* value whatsoever and should not be tolerated. If such a thing truly happened, the children should be taken out of such a school, as no *Gadol* would agree nor give his approbation to such *chinuch*.

What then should you and all the rest of us do, whether it is the executive directors of our schools or the parent bodies who are on a collision course with each other? I therefore think that the solution may be some sort of a variation of the following idea or suggestion.

A ‘*Bais Din Le’inyanei Sechar Limud*’ should be established by every city or group of schools, or maybe even by an individual school. It would be beneficial, although not necessary, for the *Bais Din* to be in another city, in order to assure complete anonymity. The Executive Director would assign a number to each name for anonymity and every one will work with these numbers, (Information on the scholarship form might make the applicant familiar to the *Bais Din* if it is in the same town). A *Dayan* familiar with *inyanei tzedoka* must be a member of this *Bais Din* because the use of *Tzedoka* monies being raised because of the school’s shortfall, is being decided upon, The school will also send a short note with the parent’s application to the *Bais Din*, explaining their recommendation viz. a vis the candidate’s request.

The ‘*Bais Din Le’inyanei Sechar Limud*’ should consist of a group of people who match the life style of the parent body with whom they are dealing. For example, if one is not

himself *chasidish*, one cannot understand why parents must travel every year to Israel in order to spend *Yomim Noraim* with their *rebbe*, or why a *yeshivishe* must spend \$200 or more for an *esrog* etc. In other words, particular life styles must be understood by the *Bais Din*.

The recommendations of this *Bais Din* should be considered as binding for any parent who needs and asks for a reduction in their tuition and on the school who must give the reduction.

For the *Bais Din* to have respect and authority, I would suggest that a national organization such as Torah Umesorah, be approached to form these *Batei Dinim*, as they have the wherewithal to acquire a cadre of *Yidden* who will donate their time to serve on such a *Bais Din*. Hopefully, these *Batei Dinim* will be made up of unbiased volunteers who have no connection to the school or its parent body.

Presently, scholarship committees exist in most schools and are perceived as biased towards the schools because they are created by the schools. The *Bais Din* I am recommending, would be of a more neutral composition of people who have only *yashrus* in mind as they are not the 'school's people', nor will they know the names of the applicants.

It is my hope that at least one school will be the '*Nachshon ben Aminodov*' which will try to set up a '*Bais Din Le'inyanei Se'char Limud*'. Then they can tell the rest of us what they have found to be the *maylos* and/or pitfalls of such a plan. What do we have to lose?