

Continental Council for Jewish Day School Education
(A JESNA / UJC Initiative)

DAY SCHOOL TUITION SUBVENTION, REDUCTION and SCHOLARSHIP PROGRAMS

AFFORDABILITY WORKING GROUP PROJECT

Billie Gold, Robert Aronson
Co-Chairs

JUNE 2003



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DAY SCHOOL TUITION SUBVENTION, REDUCTION & SCHOLARSHIP PROGRAMS

Background

The Continental Council for Jewish Day School Education is dedicated to the growth and enhancement of the quality of Jewish Day School Education. Through the engagement of volunteer and professional leaders from all sectors of the community, the Council serves as a forum for addressing key issues affecting day schools, a focal point for advocacy on behalf of day school education, and a vehicle for promoting collaborative action around shared concerns. The Council promotes and establishes positive and mutually supportive relationships between day schools, Federations, other Jewish religious, educational, communal organizations, and the community at large.

The work of the Council is being conducted through five working groups. Each group has identified essential short-term first steps and has initiated projects to further an aspect of the national agenda for day school education. The focus of the Council's Affordability Working Group is to create and promote ways to make Jewish day school education accessible to all who wish to enroll.

The Study

In March 1999, JESNA, in collaboration with the Harold Grinspoon Supporting Foundation, brought together representatives of five foundations (The Avi Chai Foundation, Paula and Jerry Gottesman Family Foundation, Harold Grinspoon Supporting Foundation, SAMIS Foundation, The Charles and Lynn Schusterman Family Foundation) all of which offered tuition reduction programs for Jewish day schools. The purpose of the consultation was to share information about each program as well as the lessons learned to date, and to raise questions for research needed to guide future directions and decisions. JESNA's report (*Consultation on Day School Tuition Subvention Programs: Summary Report* 1999) summarized the discussions.

This research on tuition subvention, reduction and scholarship programs, one of the initial projects of the Affordability Working Group of the Continental Council for Jewish Day School Education, is a follow-up and expansion of the original research on tuition subventions. In Fall 2002 data was gathered from representatives of foundations, Federations and day schools that support programs to reduce the cost incurred by families who enroll their children in Jewish day schools. Findings are intended to inform practice and to encourage the development of additional programs and initiatives throughout North America to make Jewish day school education more affordable.

This study is a follow-up and expansion of the original research conducted in 1999. Information on the original five programs was updated and expanded, and profiles were developed for seven additional programs. The first section of the report provides a summary and overview of findings from surveys and interviews with representatives of the tuition reduction programs that focused on:

- the goals of the twelve tuition subvention, reduction and scholarship programs;
- their approaches to tuition subvention, reduction and scholarship distribution;
- the amount of financial support provided per student;
- the total financial support provided by the programs, to date;
- the impact of the tuition programs on factors including school enrollment, parent satisfaction, etc.;
- challenges facing the tuition programs, the communities and the schools; and
- 'lessons learned' and suggestions to others who consider creating tuition subvention programs.

The second section of the report provides descriptive information about each of the programs that participated in the research, including:

- the programs' goals;
- program descriptions, procedures and eligibility requirements; and
- results to date including: number of cycles completed, participation rates, funds expended to date, and impact on enrollment.

SECTION I:

OVERVIEW OF DAY SCHOOL TUITION SUBVENTION, REDUCTION & SCHOLARSHIP PROGRAMS

Length of Program's Existence

The longest standing program among those reporting is the Heritage Academy/ Jewish Federation of Tulsa partnership, which was established in 1975. All of the other programs reported in this study were established between 1997 and 2002. Each of the latter programs has initiated between two and five funding cycles.

Program Goals

Although specific goals vary somewhat from program to program, they may be categorized as follows:

- attracting *new families* to local Jewish day schools;
- providing incentives for *continuing enrollment* in local day schools;
- encouraging enrollment in *particular pivotal grades* (e.g., early elementary, middle school);
- encouraging enrollment in local Jewish day *high schools*; and/ or
- enabling *lower- and/ or middle-income families*, in particular, to enroll their children in local day schools.

Approaches

Programs employed a variety of approaches to achieving their goals, including:

- providing *per pupil vouchers* for students not previously enrolled in Jewish day schools;
- providing *per pupil tuition stipends/ subventions* for new and/ or continuing students in local day schools;
- enabling families to *access funding more easily* through professionalized, equitable, consistent and confidential financial aid processes;
- making day school education financially accessible to all by means of *tuition caps*;
- general subvention of day school budgets through endowment funding (thus *lowering tuition costs across the board*).

Amount of Financial Support Per Student

The programs provide between \$2,400 and \$9,000 per student. Supports take a variety of forms including scholarships, vouchers, or the difference between capped tuition and actual costs. Programs that set 'caps' reduce tuition to between \$2,000 and \$9,000 per student.

Total Financial Support Provided by Programs to Date

Over \$17 million has been provided to date for tuition support by the twelve programs that were surveyed.

Impact of Tuition Programs

Program representatives attribute sizeable increases in student recruitment to the tuition programs. Nearly all of the programs report substantial increases (between 8 and 87%) in the eligible day school enrollments since the inception of their programs. In some cases, enrollment increases were limited by the capacity of the schools to accommodate additional students; in others, the pool of eligible school-age children in the communities limited enrollment growth.

Tuition reduction was most effective for attracting new students in typical entry grades (*i.e.*, early elementary grades, beginning of middle school, beginning of high school). However, the impact on new enrollment in the upper grades at each level of school (*i.e.*, transfer students) was very limited.

Program representatives believe that tuition reductions are particularly effective in influencing "fence sitters" as well as calling attention to quality programs that families might not consider without reduced tuition.

All of the programs report that tuition reductions have had a positive impact on retention of students into the upper elementary and middle school grades.

Most respondents report that poor, middle-class and single parent families have easier access to day schools as a result of their programs.

Programs report a high degree of satisfaction on the part of participating families.

Challenges Facing Tuition Programs, Communities and Schools

Schools, communities, and the tuition programs themselves face a number of challenges in their efforts to increase day school enrollment by making it more affordable.

Financial Challenges

There is overwhelming consensus on the part of program representatives that the financial needs of the day schools outpace the capacities of the funders to meet them. The need and demand for tuition support exceed available funding, and are likely to continue to do so.

With growing popularity, day schools face different and additional demands due to increased enrollment and educational diversity of the student population. As more students with varied Judaic backgrounds, as well as those with learning differences enroll, day schools must provide a broader range of academic programs and ancillary services (e.g., guidance, academic preparation, special needs, enrichment, parent education) which become costly.

Schools are caught in the quandary of balancing affordability and quality. They will only attract students if they provide high quality, state-of-the-art Jewish and general education that requires ongoing continual updating of facilities, technology, curricular materials, professional development, co-curricular offerings, and more. At the same time, escalating costs of providing quality education make tuition prohibitive to large segments of the population.

Attitudinal Challenges

For many, there is a stigma associated with requesting financial assistance or consideration that is not easily overcome. Several of the affordability programs seek to address this challenge through tuition caps and efforts to reduce day school tuition across the board. However, all too often, under such programs families who *can* afford to pay full tuition do not – which works to the financial detriment of the day schools.

It must be acknowledged that some parents remain resistant to the notion of day school education, and are not persuaded by financial incentives at any level. The general issues involved in marketing day school education are highly relevant, but are beyond the purview of this report.

Enlisting Community Support

Engaging the community (*i.e.*, the Federation) in efforts to increase the affordability of day schools is a challenge in many communities where there are no staunch advocates and where community leadership is not committed to day school education. Without strong advocacy for day schools, valid competing needs and demands for financial support for social service programs, congregational education, Israel and overseas Jewish communities can overshadow and diminish support for day schools. Some community leaders also oppose tuition subvention for day schools on the grounds that the community has no responsibility to subvent what they see as a discretionary expense.

Retaining students after eligibility for tuition reduction ends

Some programs that provide tuition reductions for a limited number of years or grades as an incentive to enrollment face the challenge of retaining students after their eligibility for tuition reduction ends. For this reason, a number of programs extend throughout students' tenure in the school.

Overcoming school resistance to new operations and procedures

There is sometimes resistance from the schools when tuition reduction or subvention programs require adoption of new operations and procedures. Some funders have overcome this challenge by providing staff and support to enable the schools to make the transition more easily.

Faulty assumptions about the adequacy of funding

Funders, communities and day schools sometimes face faulty assumptions on the part of other funders (including Federations, families with financial assets and other potential income sources) who decrease their

contributions and allocations based on the erroneous assumption that foundation support is sufficient to meet all financial needs of a day school or a community's day schools. Educative efforts and advocacy are needed to correct and address these faulty assumptions.

Changing conditions

Factors such as changes in community or economic conditions, or the recognition of inefficiencies, inequities or other limitations sometimes necessitate changes in funding programs. When partnership relationships fail or must be significantly altered, stakeholders face the challenge of mitigating the negative impact on community relationships.

“Lessons Learned” and Suggestions to Others Considering Implementation of Tuition Reduction Programs:

Based on their experience, representatives of the tuition reduction programs stressed the importance and benefits of the following factors as advice to others who consider implementing similar programs:

- **clarity regarding the goals of the program.**

Funders should clarify their goals for themselves, and ensure that the program they design and implement is consistent with their goals. This is necessary to assess the effectiveness of the program in achieving their goals. The program's goals should be clearly communicated to the other stakeholders (e.g., the schools and community) in order to minimize false expectations.

- **maintaining and enhancing school quality.**

Day schools will only attract students if they provide high quality, state-of-the-art Jewish and general education. In the long run, reducing costs at the expense of providing high quality education will not increase participation in Jewish day schools.

- **articulating the connection between school quality and financial growth.**

Financial growth of day schools is contingent upon school quality. Publicizing the quality of the education provided will result in the school's financial growth.

- **setting realistic tuition goals relative to the actual cost of educating students.**

Full tuition charges should reflect the real cost of educating students in the school. Setting tuition at unrealistic levels will place unreasonable financial burdens on the school, and will diminish the value of the education provided in the eyes of parents and the community. Actual costs should be made public.

- **engaging capable staff to administer the program and assist the schools.**

Schools often lack sufficient and appropriate staff to administer the tuition reduction programs. Funders must therefore make such staff (or funding to engage staff) available, in addition to funding for the program itself.

- **making the process non-intrusive for applicants and non-overwhelming for schools.**

Complicated and overly intrusive application processes are counter-productive because they deter enrollment and overwhelm the administration of schools. The more straightforward and simple the process, the greater the likelihood it will achieve its goal of encouraging enrollment.

- **launching an effective marketing campaign to advertise program availability.**

All too often families do not consider day schools because they assume they cannot afford tuition and/ or that they are not eligible for tuition reduction. Effective marketing of tuition reduction programs can provide a powerful incentive for “fence sitters” to commit to enrollment, and for those who had not considered day school education to do so.

- **willingness of the funders to take risks**

Like any other innovative projects, initiating tuition reduction programs involves a measure of risk. To what extent do the programs achieve their intended goals? What challenges must be overcome before the programs take hold? Will other partners step forward to provide the level of resources that are needed?

Representatives of the existing programs advocate taking measured risks and initiating the programs (as opposed to waiting until all the questions are answered).

- **patience and willingness to invest for the long term**

Positive results may not be immediately evident. It may take several funding cycles to establish the program, iron out any administrative ‘wrinkles,’ and to observe the impact of the programs on student enrollment and retention. Funders must therefore be patient and willing to invest for the long term.

- **constant ongoing assessment and monitoring of program and participants**

The program should be closely monitored to ensure that the plan makes sense for the community and that it is being well implemented. Ongoing monitoring of participation rates, patterns and trends is needed to ensure that the program continues to be responsive to community and school needs, and to the intentions of the funders.

- **willingness to learn from experience and modify programs**

Ongoing assessment and monitoring may disclose changes in community and/ or school characteristics and needs, as well as the need to modify programs over time. All parties in the partnership (funders, community, school) must therefore, be flexible and willing to learn from experience and to modify programs when it is advisable to do so.

- **tailoring programs to specific needs and characteristics of particular community and/ or school**

Jewish communities and school communities vary demographically and are also characterized by differing cultures and value systems. It is, therefore, imperative to keep the distinctive needs and characteristics of the particular community and/ or school in mind when adopting, adapting or designing tuition reduction programs.

- **ownership of the program by schools and communities**

The majority of the programs described in this report represent a partnership between funders, schools, and sometimes the Jewish community through the local Jewish Federation. Representatives of these programs feel strongly that in order to succeed, the programs must be “owned” by the schools and the communities, and must represent a collaborative effort between all the partners (funders, Federations, and schools).

- **benefits of concentrating on recruitment to early grades or at natural “transfer points”**

Under most circumstances, parents are not willing to remove their children from an educational program and enroll them in a day school except at rational “transfer points” (e.g., at the beginning of elementary, middle or high school). Thus, efforts to “fill empty seats” in under-enrolled grade levels by means of financial incentives have not been successful. It, therefore, appears that concentrating recruitment efforts on the early grades or natural “transfer points” is most expedient.

- **seeking stable financial options such as school endowments**

Costs of providing high quality day school education will inevitably exceed tuition income, and tuition support will always be needed to make day school education accessible to all segments of the Jewish community. Communities and funders must, therefore, help schools establish stable financial options such as school endowments to meet these needs.

- **acquiring financial support from a variety of sources**

Day schools need financial support from a variety of sources to meet their needs, and to ensure the level and range of community advocacy needed to support them. Funders can often help generate such support from other funders and from the community.

- **advocating that those who are able to pay full tuition do so**

Some programs provide tuition vouchers or reductions regardless of need in order to encourage the broadest possible participation, and to eliminate some families’ reluctance to apply. At the same time, families that can afford to do so are asked to “do the right thing” and contribute all or a portion of the tuition grant back to the school or to contribute appropriately to the school’s fundraising efforts. These efforts have produced mixed results to date.

SECTION II: PROFILES

DAY SCHOOL TUITION SUBVENTION, REDUCTION & SCHOLARSHIP PROGRAMS

The following profile sheets summarize information provided by representatives of the foundations, communities and schools regarding their day school tuition subvention, reduction and scholarship programs. Profiles include:

- 1) The Avi Chai Voucher Incentive Program [The Avi Chai Foundation]
- 2) The Helen Bader Scholarship Fund [The Helen Bader Foundation in conjunction with the Milwaukee Jewish Federation]
- 3) Base Tuition Grant Program [The Paula and Jerry Gottesman Family Supporting Foundation with The Nathan Bohrer-Abraham Kaufman Hebrew Academy of Morris County]
- 4) The Tuition Incentive Program; Tuition Subsidy [Harold Grinspoon Foundation]
- 5) Tuition Voucher Program at Kehillah Jewish High School [Levine-Lent Family Foundation]
- 6) Tuition Support Plan at The Jerome Lippman Community Day School in Akron, OH [The Millennium Fund]
- 7) Tuition Assessment Program [SAMIS Foundation]
- 8) Tuition Reduction Program [SAMIS Foundation]
- 9) Fair Share Tuition Program at Heritage Academy in Tulsa, OK [Charles and Lynn Schusterman Family Foundation, Jewish Federation of Tulsa and Heritage Academy]
- 10) Jewish Day School Guaranty Trust; Individual Day School Endowment Foundations [The Jewish Federation of Metropolitan Chicago]
- 11) Shiffman Family Day School Tuition Assistance Fund [Jewish Federation of Metropolitan Detroit]

The Avi Chai Foundation

About the Foundation

The Avi Chai Foundation is a private New York and Jerusalem-based foundation with two basic goals: to encourage Jews in the United States and Israel to become more deeply involved with Jewish learning and observance, and to promote mutual understanding and sensitivity among Jews of different religious back-grounds. In North America, one of Avi Chai's primary efforts has been to encourage the growing day school movement. The foundation is a founding member of the Partnership for Excellence in Jewish Education (PEJE).

Program Goals:

The Avi Chai Voucher Incentive program is designed to: attract families to Jewish day schools; learn more about the importance of tuition in decisions about day school enrollment; and demonstrate the impact of a voucher system on day school enrollment.

Program Description:

The program provides a \$3,000 voucher per student per year for up to four years to subvent tuition at any of four Jewish day schools in Atlanta, GA and Cleveland, OH. Two four-year cohorts were funded, the first beginning in fall 1998 and the second in fall 1999.

Procedure:

Avi Chai allocates funds to individual schools at the beginning of the academic year based on the number of enrolled students from the two cohorts who remain eligible for a voucher payment.

Eligibility:

Students entering grades 2-8 of Jewish day schools who had previously attended public or private schools are eligible for vouchers. Students who receive vouchers for fewer than four years in grades 2-8 and who subsequently enroll in a Jewish day high school may receive a voucher for 9th grade. Students or their siblings who were previously enrolled in a day school are ineligible.

Results to Date:

Number of Cycles Completed:

The first cohort of students completed the program. The second cohort will complete the program by June 2003.

Number of Students Recruited and Vouchers Provided:

1998-1999: 87 Students

1999-2000: 128 Students

Funds Expended to Date:

1998-2002: \$2 million

Impact on Enrollment:

By October 2002 (five years after the program's inception), of the 215 students who had received vouchers:

- 45 (21%) graduated;
- 33 (15%) moved away;
- 49 (23%) withdrew for school-related issues (e.g. mismatch between student and school, unmet special needs, transportation difficulties);
- 88 students (41%) from both cohorts still attend day schools, including those who no longer receive tuition support. Only two students (from one family) left the school because their voucher ended.

Contact:

Joel Einleger (212)396-8830

Helen Bader Foundation in conjunction with the Milwaukee Jewish Federation

About the Foundation	The Helen Bader Foundation supports worthy organizations working in key areas affecting the quality of Jewish life in Milwaukee, Wisconsin and Israel. For twelve years, the Helen Bader Foundation has worked in conjunction with the Milwaukee Jewish Federation to fund day school education.
Program Goals:	The Helen Bader Foundation, in conjunction with the Jewish Federation of Milwaukee, has created the Helen Bader Scholarship Fund in order to provide scholarships for Milwaukee's day school and resident students.
Program Description:	Need-based scholarships are provided for students in kindergarten through high school who attend one of the five Jewish day schools in Milwaukee, WI: Yeshiva Elementary School, Hillel Academy, Milwaukee Jewish Day School, Wisconsin Institute for Torah Study (resident) and Torah Academy of Milwaukee.
Procedure:	The Helen Bader Foundation provides funding to the Milwaukee Jewish Federation, which distributes funds to Jewish day schools in the Milwaukee area. The foundation provided \$1 million per year for the academic years 2000-2003. This figure was increased to \$1.2 million for the academic years 2003-2006.
Eligibility:	Schools must: - be in existence for a minimum of three years - submit an annual operating budget to the Federation. Need-based scholarships are determined by each family's gross income and the number of children in the household.
Results to Date:	<u>Number of Cycles Completed:</u> The program has completed four 3-year cycles. <u>Number of Scholarships Granted:</u> The Foundation grant currently provides scholarship grants for approximately 250 students per year who are enrolled in Milwaukee's five day schools. <u>Funds Expended to Date:</u> \$5 million <u>Impact:</u> The community reports substantial increases in enrollment. Thirty percent of eligible school-age children are enrolled in Jewish day schools, even with high quality public schools available.
Contact:	Tobey Libber (414)224-6464; tobey@hbf.org

**Paula and Jerry Gottesman Family Supporting Foundation
The Nathan Bohrer-Abraham Kaufman
Hebrew Academy of Morris County**

About the Foundation:	The Paula and Jerry Gottesman Family Supporting Foundation promotes the enhancement of <i>Klal Yisrael</i> by encouraging and supporting quality Jewish education and improving quality of life for the disadvantaged in Israel. The foundation also supports programs that promote social justice, groups that are committed to assisting worthy causes and people who have no strong base of financial support.
Program Goals:	<u>Base Tuition Grant Program with Hebrew Academy of Morris County:</u> The goal of the Base Tuition Grant program is to make day schools more affordable for middle class families who might consider tuition for Jewish day schools too heavy a financial burden.
Program Description:	The Base Tuition Grant Program currently caps tuition at \$5,500 for families who have incomes of \$120,000 or less. It also enables families with incomes in excess of this amount to seek to qualify for the grant through “extenuating circumstances.” (The school continues to maintain a scholarship program for low-income families separate from the Base Tuition Grant Program.)
Procedure:	The school is responsible for administering the program and reports regularly to a foundation representative. Once grant awards have been determined the foundation provides the school necessary funding, and the school is responsible for disbursement.
Eligibility:	All new and returning students in grades 1-8 at the Hebrew Academy of Morris County whose families have incomes of \$120,000 or less may participate. In addition, families with incomes above \$120,000 with extenuating circumstances may apply.
Results to Date:	<u>Number of Cycles:</u> The Base Tuition Grant Program is currently in its fifth year. <u>Number of Subventions Provided:</u> Currently 28% of Hebrew Academy families are receiving grants through the Base Tuition Grant Program. <u>Funds expended to date:</u> No information available <u>Impact:</u> Over five years, the program has helped 85 children attend Hebrew Academy, with 33 of those new to the school. The program has helped the school maintain historically high levels of enrollment, particularly in middle school.
Contact:	Paula Gottesman (973)539-1992

Harold Grinspoon Foundation

About the Foundation:	The Harold Grinspoon Foundation makes grants and operates programs to promote vibrant Jewish life in Western Massachusetts and beyond.
Program Goals:	The Tuition Incentive Program (TIP) seeks to increase enrollment in Jewish day schools throughout Western Massachusetts and to keep the cost of Jewish living affordable for all Jews. The program encourages parents in Western Massachusetts to send their children to Heritage Academy, Lubavitcher Yeshiva Academy, Sinai Academy of the Berkshires, and the Solomon Schechter Day School of the Pioneer Valley. A separate incentive program exists to encourage enrollment of students from the greater Springfield area in the Hebrew High School of New England.
Program Description:	<u>The Tuition Incentive Program:</u> The program provides an annual subsidy for each child in grades K-8 for the full duration of the child's day school experience. The foundation provides up to \$2500 per year per eligible student, but no more than the amount required to reduce the tuition to \$2500 per year (the minimum tuition payment.) <u>Tuition Subsidy:</u> The Foundation offers a subsidy of \$3500 for any student from the greater Springfield, MA area to attend the Hebrew High School of New England.
Procedure:	The schools administer the program by submitting information on each child including addresses, scholarship and enrollment data. Each fall, the Harold Grinspoon Foundation allocates funds based on actual enrollment. Checks are made out to the child and the school. The child, along with the parent, endorses the checks and forwards them to the school.
Eligibility:	All incoming and currently enrolled students in any of the four participating day schools who meet the program guidelines are eligible.
Results to Date:	<u>Number of Cycles Completed:</u> The Grinspoon Foundation Tuition Incentive Program just completed its third year. <u>Number of Tuition Incentives Provided in 2002-2003:</u> A total of 223 tuition incentives were provided in 2002-2003. <u>Funds Expended in 2002-2003:</u> \$667,151 was disbursed for students in grades K-8. \$59,500 was disbursed for students enrolled at the Hebrew High School of New England. <u>Impact on Enrollment:</u> Enrollment at one of the schools increased from 103 in 1999-2000 to 130 in 2001-02. The number of children entering Kindergarten increased or stabilized at all four schools in the first year of the program.
Contact:	Beverly Pava (413)736-2552; beverly@hgf.org

Levine-Lent Family Foundation

About the Foundation:

The Levine-Lent Family Foundation was established by Fran and Bobby Lent to make grants and operate programs to promote the vibrant, emerging Jewish Renaissance in the Bay Area, American and worldwide Jewish Communities. It focuses primarily on formal, pluralistic Jewish education, especially promoting the sustained growth, excellence and success of Jewish day schools and high schools.

Program Goals:

The Levine-Lent Family Foundation seeks to double the number of students in Jewish day schools in the Northern California region by the year 2010. The Foundation's Tuition Voucher Program at Kehillah Jewish High School is designed to encourage all potential Jewish high school freshmen to seriously consider a Jewish high school education without worrying about the cost. The voucher grant is specifically targeted at middle income families who otherwise would be reluctant to apply for financial aid but would welcome needs-blind financial assistance. It is assumed that lower income families would apply for financial aid in any case and would do so even after receiving the voucher grant. The hope was that high income families would, with appropriate expectation setting, donate back the amount to the school.

Procedure:

Each entering freshman receives a gift voucher, regardless of family need. If the student's parent submits the voucher, tuition is reduced by the face value of the voucher. The Levine-Lent Family Foundation and Kehillah Jewish High School handle all the financial/ administrative details.

Students who entered the school in 2002/ 2003 (the school's inaugural year of operation) received a \$9,000 voucher, representing 50% of the \$18,000 tuition cost. Students in the entering cohort will receive an annual tuition voucher of \$9,000 as long as they remain in the school. Upon graduation, each student who attends all four years of Kehillah Jewish High School and is admitted to a four-year college will receive a one-time \$5,000 scholarship from the Levine-Lent Family Foundation to defray part of the student's college tuition.

Students entering the school in 2003/ 2004 will receive a \$7,000 tuition voucher for each year that they attend the school. The school's tuition for 2003/ 2004 will be \$19,000.

Families that can afford to do so are asked to "do the right thing" and contribute all or a portion of the tuition grant back to the school.

Families that require additional financial assistance beyond the tuition voucher are strongly encouraged to apply for additional financial assistance through the school's formal tuition assistance process.

Eligibility:

All families receive the tuition voucher each year their child(ren) attend Kehillah Jewish High School. No means test or provision of income statements is required.

Results to Date:

Based on a demographic study as well as the experience of the other community day high school that opened in San Francisco during the previous year, the school anticipated an entering class of 18 students. Thirty-six students initially enrolled. Two students subsequently left the school, leaving first-year enrollment at 34. Several families made donations back to the school of the amount of their voucher proving the “do the right thing” honor system works and that affordability programs can be optimized.

Number of Cycles Completed:

The program has completed one grant cycle and is preparing to begin its second cycle.

Number of Scholarships Granted:

Each of the 34 students enrolled in the first entering class received a \$9,000 tuition voucher.

Funds Expended to Date:

\$310,000

Impact:

Anecdotal evidence indicates that the tuition voucher was an important factor in the decision of many of the families to enroll their (child)ren in the school. More than 50% of the students who enrolled in the school had not attended elementary day school programs. The Foundation will conduct more formal research after several years of the program. Two families fully donated back the voucher to the school. Others donated smaller portions.

Contact:

PEJE (617)367-0001; www.peje.org

The Millennium Fund

About the Foundation:

The Millennium Fund is based on the assumptions that Jewish education is the cornerstone of Jewish identity and that communal support for Jewish education is an important value. The Fund selected The Jerome Lippman Community Day School in Akron, OH as the site for study of the tuition support concept.

Program Goals:

Tuition Support Plan

Three funders supported a five-year tuition support plan effective in the 2001-2002 academic year. The objective was to demonstrate the impact of affordable tuition upon student attraction and retention. The Tuition Support Plan is expected to yield three benefits. These are: increase in the percentage of Jewish children in the Akron community who enroll at Lippman; produce empirical findings about the viability of the tuition support model; and serve as a demonstration site for Jewish education funding nationally.

Program Description:

The Millennium Fund has effectively capped tuition for all Jewish students in grades kindergarten through eighth. Tuition is capped at \$2,000 for students in grades K -3, and \$3,000 for grades 4-8.

Eligibility:

Students must:

- have at least one Jewish parent
- be physically, cognitively and behaviorally able to participate in the school curriculum
- have a birth date making him/ her eligible for class enrollment
- demonstrate competency in English language

Parents must fulfill a service requirement of five hours per month as a bingo volunteer.

Results to Date:

Number of Cycles Completed:

There has been a commitment from the donors to complete the five-year tuition support plan effective in the 2001-2002 academic year

Number of Subventions:

2001-2002: 75 Students

Funds Expended to Date:

Excess of \$120,000

Impact on Enrollment:

33% of eligible school-age Jewish children are enrolled in the Jewish day school.

Contact:

Mike Wise (330)869-2424; mike_wise@jewishakron.org

SAMIS Foundation-Tuition Assessment Program

About the Foundation	The SAMIS Foundation was established by Sam Israel in 1987 as a legacy for the Jewish people from Washington State and Israel - to be used to strengthen the Jewish community and the appreciation of Jewish culture, education and history. One of the philanthropic missions of the SAMIS Foundation is helping ensure that quality, affordable K-12 day school education is available in Washington State. SAMIS also funds overnight camping and Israel experiences for Washington State children. In Israel, it funds archeology, immigrant absorption, wildlife preservation, widows and orphans, and university scholarships for gifted indigent students.
Program Goals:	To create a fair, professionalized, equitable, consistent and confidential financial aid process among the schools SAMIS supports, as part of its affordable day school mission.
Program Description:	1) <u>Local Third Party (LTP):</u> A person hired and trained by SAMIS oversees the program and serves as consultant for each school. 2) <u>Tuition Assessment Committee (TAC):</u> Each school is responsible for assembling a Tuition Assessment Committee. The TAC is generally composed of a school professional and 1-2 non-parent lay leaders in the school. The committee is the decision-maker in consultation with the SAMIS-hired LTP. 3) <u>Designated Trustee (DT):</u> Each school appoints a Designated Trustee to serve as a sounding board for dissatisfied parents. The DT has no authority to make adjustments but ensures that all pertinent data has been considered and that the integrity of the process is maintained.
Procedure:	The School and Student Services for Financial Aid (SSS) serves as the basis for tuition assessment. Parents complete and submit the SSS forms and provide IRS information to SAMIS. SAMIS submits SSS forms but retains IRS materials. Upon receiving the SSS computations, the SAMIS LTP calculates the tuition assessment. The TAC reviews LTP's calculations and makes appropriate adjustments, formalizing an assessed tuition. The school's business office informs parents of their tuition assessment.
Eligibility:	Interested families from the four participating schools must follow the procedures described above.
Results to Date:	<u>Number of Cycles Completed:</u> The program has completed its second funding year. <u>Number of Subventions:</u> 300 of the 600 students enrolled in the four eligible schools (50%) <u>Funds Expended to Date:</u> 2001-2003 \$2.6 million <u>Impact on Enrollment:</u> The parents are pleased and the process is working smoothly.
Contact:	Rabbi Rob Toren (206)957-8760; robt@samis.com

SAMIS Foundation-Tuition Reduction Program

About the Foundation

The SAMIS Foundation was established by Sam Israel in 1987 as a legacy for the Jewish people from Washington State and Israel - to be used to strengthen the Jewish community and the appreciation of Jewish culture, education and history. One of the philanthropic missions of the SAMIS Foundation is helping ensure that quality, affordable K-12 day school education is available in Washington State. SAMIS also funds overnight camping and Israel experiences for Washington State children. In Israel, it funds archeology, immigrant absorption, wildlife preservation, widows and orphans, and university scholarships for gifted indigent students.

Program Goals:

To reduce the financial barrier for parents who consider enrolling their high school age children in the Northwest Yeshiva High School.

Program Description:

From 1997-2001 the program capped tuition for 9th-12th grade students at the Northwest Yeshiva High School at \$3000 for as long as the students were enrolled in the school. Tuition increased by 2-3% annually in 2001-2002 and 2002-2003. Tuition will increase to \$5200 in 2003-2004.

Procedure:

Until 2001, SAMIS provided a block grant to the Northwest Yeshiva High School to reduce the school's annual tuition from \$7000 to \$3000. Since 2001 the foundation has provided funding through per capita grants, which increase by a minimum of 2% annually.

Eligibility:

Students must be enrolled in grades 9-12 at the Northwest Yeshiva High School.

Results to Date:

Number of Cycles Completed:

The program was initiated in 1996-1997 and was formally reviewed and adjusted after its first four-year cycle as noted above.

Number of Subventions Granted:

From 1997-2002: 506

Funds Expended to Date:

1997:	\$ 200,000
1998:	\$ 250,000
1999-2002:	\$1,536,520

Impact:

Current enrollment in the Northwest Yeshiva High School is 135. Enrollment has increased from 70 in 1998 to 131 at the end of the first four-year cycle in 2001, and has remained stable since then.

Contact:

Rabbi Rob Toren (206)957-8760; robt@samis.com

Charles and Lynn Schusterman Family Foundation

About the Foundation:	The Charles and Lynn Schusterman Family Foundation was established in 1987 to support programs that enhance Jewish life in the United States, Israel and the former Soviet Union. The foundation also funds Oklahoma-based non-sectarian charitable groups focusing on education, children and community service.
Program Description:	The Schusterman Family Foundation developed a “sliding scale” tuition program for the Heritage Academy in Tulsa, Oklahoma, which makes every student eligible to receive financial assistance.
Procedure:	The tuition program is supported by a three-way partnership that decides on the Heritage Academy’s annual budget. Each partner provides one-third of the total budget. Partners are the Heritage Academy, the Jewish Federation of Tulsa, and private donors. Families of students enrolled in the school submit a brief financial summary and the sliding scale is used to determine their tuition.
Status of Program:	The Schusterman Family Foundation provided planning support to help the Heritage Academy establish the “Fair Share” tuition program, and supports the school with annual gifts.

The Jewish Federation of Metropolitan Chicago

Program Goals:	The Jewish Federation of Metropolitan Chicago established an endowment program to reduce the rapidly rising costs of day school tuition and to provide funding to attract and retain qualified teachers.
Program Description:	The Federation, in conjunction with the Associated Talmud Torahs (ATT) and the Community Foundation for Jewish Education (CFJE) has created an endowment program that offers two opportunities to help fund day school education: 1) <u>Jewish Day School Guaranty Trust</u> The Jewish Day School Guaranty Trust is designed for donors who wish to endow day school education, but do not have a particular school designated for their gift. The Federation offers a 10% matching gift. 2) <u>Individual Day School Endowment Foundations</u> Each participating ATT and CFJE school establishes endowment funds, in the form of support foundations. Endowment gifts to these support foundations solely benefit the respective school designated in the gift. The Federation offers a 10% matching gift.
Procedure:	The Federation distributes funds from the Guaranty Trust to the schools on a per capita basis related to enrollment. Endowment funds are disbursed to the particular schools designated in the gifts.
Eligibility:	Jewish day schools in metropolitan Chicago that have been in existence for a minimum of three years may participate.
Results to Date:	<u>Number of Cycles Completed:</u> The Federation has completed one funding cycle. <u>Number of Students Benefiting from the Program:</u> 4300 students are enrolled in the 15 day schools in the metropolitan Chicago area that receive funding through the Trust and Endowment programs. <u>Funds Expended to Date:</u> Total Federation match for the Endowment: \$175,000 Total Federation match for Guaranty Trust: \$165,000 Total distribution to date from Guaranty Trust: \$72,900 <u>Impact on Enrollment:</u> Not yet assessed.
Contact:	Stuart Gold (312)357-4813; stuartgold@juf.org

Jewish Federation of Metropolitan Detroit Shiffman Family Day School Tuition Assistance Fund

Program Goals:	The Shiffman Family Day School Tuition Assistance Fund is working together with the Jewish Federation of Greater Detroit to make the cost of day school education more affordable. The fund enhances existing community support for day schools and also provides grants that address the particular circumstances and barriers to enrollment in the individual day schools.
Program Description:	Funders made an initial commitment of five million dollars payable over 10 years, to be matched by the Federation. The Federation projects that the fund will reach \$10 million by 2008. Based on a projected 8% return, an overall grant pool of \$1.6 million is anticipated for support of local day schools. Five day schools currently participate in the program, with a sixth scheduled to be added.
Procedure:	Schools must submit a letter of intent to the Shiffman Tuition Assistance Committee describing how they plan to make the school more affordable and stipulating the amount of the grant amount needed. A liaison from the Shiffman Committee visits the school and provides feedback to the school about its letter of intent. The school then prepares a full proposal to the Committee. In January, the Shiffman Committee determines its grant distribution for the following academic year, which allows the school to incorporate the funding into its budget. Payment begins in August at the beginning of the new fiscal year.
Eligibility:	Schools must be constituent agencies of the Jewish Federation for a minimum of two years to apply.
Results to Date:	<u>Number of Cycles Completed:</u> The Federation has completed 5 funding cycles. <u>Number of grants:</u> Five day schools currently receive assistance from the Federation. <u>Funds expended to date:</u> A total of \$1.4 million in grants have been approved to date. Grants are dependent on school needs and range between \$24,000 and \$150,000 <u>Impact:</u> Schools report that the fund has helped to sustain ongoing retention and made school more affordable to families that would otherwise not receive aid. There is no conclusive data that enrollment has been significantly affected to date.
Contact:	Howard Neisten (248)203-1464; neisten@jfmd.org

Heritage Academy

Tulsa, Oklahoma

School Description:	Heritage Academy is a Jewish Community Day School that seeks to provide all students with an outstanding education in both general and Judaic studies. Heritage Academy maintains a supportive yet challenging atmosphere that fosters a lifelong commitment to learning and to the imperative of <i>Tikkun Olam</i>, repairing and caring for the world. A Jewish school for students of all faiths, Heritage Academy offers Judaic studies and Hebrew classes integrated into the academic curriculum to Pre-Kindergarten through 5th grade students. Through observances of traditional celebrations and by learning core Jewish values, our children find they become members of a close-knit family that fosters the best in them and guides them towards future community leadership.
Program Goals:	The Jewish Federation of Tulsa and the Heritage Academy strive to make tuition more affordable for anyone who is enrolled in the school. Any Jewish child should attend the school regardless of financial concerns.
Program Description:	The Fair Share Tuition program caps tuition for all grades at \$5500. The program has three equal responsible parties: The Jewish Federation of Tulsa, Heritage Academy and private donors. The Federation provides \$75,000 per year, which represents about 20% of the school's annual operating budget. These funds are used for tuition assistance.
Procedure:	Jewish families applying or currently enrolled in the school receive a one-page document that provides parents pay a portion of tuition according to their family's gross income levels.
Eligibility:	Any Jewish student currently enrolled in the school. Families are on the honor system for what they are able to afford.
Results to Date:	<u>Number of Cycles:</u> The partnership has existed for 28 years. <u>Participation rate:</u> 65% of the students currently receive financial assistance <u>Funds expended to date:</u> The Jewish Federation of Tulsa provides Heritage Academy with \$75,000 per year. <u>Impact:</u> Total school enrollment is 41 students and the Kindergarten has stabilized at 10-13 students.