

The Tuition Crises and the Solution

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The Tuition Crises and the Solution

By: Eli Pollock

Introduction

Folks, there is a tuition crisis in the *frum* community. That means that the cost of tuition is greater than people can afford. This is causing many problems including birth control, *shalom bayis* problems, stress and dishonesty. I do not want to mince words but this is a real crises. Some problems do not have solutions. For me, the pain regarding this issue is that there *is* a solution. And the solution is straight forward and simple. Until now no one has stepped up to the plate to state the obvious.

Until now. So dear reader, please sit back and keep reading.

I THE BACKGROUND

Jews have been living in the United States since 1654. (They came courtesy of pirates while on the run from the inquisition). Large scale immigration started in 1840, with German Jews, and then in 1881 with the very large influx of eastern European Jews. When Jews came to this country they were proud to be Americans and often wanted their children to attend public schools to fit in. While there were several attempts to create a free day school system, ultimately these schools closed. The Spanish Portuguese Synagogue of New York City established a day school in the early 1800s. In addition, in 1865, German Jews opened a day school on the lower east side that was 100% free. The opening ceremony was covered in a local newspaper. The impetus for the school was when it was discovered that the children's teachers in public school were *missionizing* to them. In fact, according to an article in Jewish Action Magazine the first Hebrew day school was founded in 1730 by the Spanish Portuguese synagogue (the very same year that they constructed their first synagogue building.) They wrote that by 1854 there were actually seven Hebrew day schools in the country. It was understood that education for children was paid for by the community at large and tuition as a concept pretty much did not exist. However, most children received their Jewish education after public school. This was called Hebrew school or *cheder*, by the old timers. Eventually, it was termed the Talmud Torah school system. Boys attended public school and then Hebrew school afterwards, while girls received no formal Jewish education. Unfortunately, this

system did not create knowledgeable Jews and it certainly did not create Torah-observant Jews. In fact the Talmud Torah system set the stage for assimilation that we now see in the form of an overwhelming and tragic intermarriage rate.

In the early part of the 20th century, some very wise people started the day school movement in America. The cornerstone for RJJ - The Rabbi Jacob Joseph Yeshiva was laid in New York in 1912, and in 1917 the Talmudical Academy was founded in Baltimore. It was the first day school outside of New York City. They understood that Jewish children should not attend school with gentiles, as that would lead to assimilation. Rather, children would receive both religious and secular education in a Jewish school. This movement developed in the 1950s and 1960s and is still led by the Torah U'Mesorah organization. The day school movement succeeded where Talmud Torahs failed. It creates knowledgeable and committed Jews. There is only one problem - no one has figured out how to pay for it.

In the early days of the day school movement, they could fundraise from the general Jewish population. That means that non-orthodox Jews had an understanding of Jewish education and a concept of charity. Even if their own children did not attend these schools they understood that they had an obligation to support them. This generation has died off and their children and grandchildren are not at all committed to giving charity and certainly not to supporting orthodox day schools. As the years moved along, tuition went up faster than inflation due to the fact that the burden was being shouldered more and more by the parents and less by the community at large. Furthermore, our schools offer more than in the olden days. More teachers, more principals more *rebbeim* without second jobs, more special education programs and guidance counselors and even therapists, Sunday, night "*seder*" including supper, longer hours etc. Finally, and most importantly, the family size of orthodox Jews has increased over the average family size of the '50s and '60s. Parents are paying tuition for more children.

II THE PROBLEM

The cost of tuition has become prohibitively expensive. Greater and greater pressure has been applied to the parents to pay very high tuition fees.

Tuition discounts have been overseen by tuition committees whose job it is to act as enforcer of the tuition policy. It is common that tuition committees consist of people whose identities are not revealed to the parent body. Parents are questioned regarding their excessive spending. Questions are directed at whether they bought a car, went on vacation, have cleaning help or made house improvements such as a deck. The implication is that people must have extra money since they can afford these luxuries. Furthermore the message is that parents could afford the full tuition if not for the fact

that they buy luxuries. A prominent pulpit Rabbi told me that the solution to the tuition crises is "for parents to get their priorities straight". Parents are also questioned if their children go to overnight summer camp. The most important question the parents are told is to disclose the amount of their annual charity giving. The implication is clear that parents have no right to give *tzedakah* if they are not paying full tuition. Stated differently if you are not paying full tuition you are a free loader and are the recipient of charity. Once you declare that a tuition discount is *tzedakah* you have created certain *halachic* requirements. Taken to its logical conclusion any family not paying full tuition should not eat *shabbos* food. The Talmud teaches "making your *shabbos* like weekdays and do not accept help from others." Peanut butter and jelly here we come.

Parents face greater and greater pressure to come up with more money. Clearly the amount of money demanded from parents has risen to the point where it is not realistic for the middle class family any more. When you ponder the amount of money that a middle class family earns (100-150k?) it is simply not possible to afford these tuition costs. Parents have to pay for all of life's expenses and then having to pay tens of thousands for tuition is literally not realistic mathematically. Sometimes children are even removed from class due to non-payment. (I really wonder what will happen in the next world to the one who does such a thing.) Here in Baltimore there is a minimum tuition which implies a potential threat of not allowing children into school. In fact parents are told that no child will be allowed into school unless they have an admittance pass which is issued by the tuition office. Report cards and transcripts are routinely denied to those behind on tuition. That means that parents sometimes are unaware of their child's academic progress because they are not allowed to see the report cards. I calculated that a family has to earn over \$250,000 per year **after** income taxes (possibly \$400,000 before income taxes) to "play the game" as a *frum* family. I calculated this for 6 children. That was the amount needed to pay full tuition, summer camp, seminary, bar-mitzvahs, weddings, mortgage, two respectable cars, and a vacation here and there etc. That required income level is a tragedy.

This has created great financial pressure on the family which results in a weakening of *shalom bayis*, and more women working outside the home.

It has also caused the *frum* family to have fewer children. To be honest and blunt; the financial foundation of our day schools is birth control

III

Solutions that are commonly suggested

There are 10 solutions that are often suggested. I will list them here and elaborate in appendix A as to why they will not solve the problem.

1 - Government Aid

2 - Less School Waste.

3: Parents spend too much on restaurants and vacations

4: A Return to Public Schools.

5: Endowments.

6: Woman Going to Work

7- Blame the Meshulachim

8 – A tax on meat

9-Stop giving free tuition to teachers

10- Understanding the difference between what you want and what you need.

See appendix A.

IV THE SOLUTION

The Real Solution

A new (but really very old) approach.

In life some things are paid for by the users. Other things are paid for by the general public which now means tax dollars. For example the library and parks are paid for by everybody even if they do not use these facilities. Other things are paid for only by the users. If you want to go to the Grand Canyon then your vacation is largely paid for by the US government. Yep, nominal entrance fees, free parking, free shuttle

buses, free spring water and campsites for dirt cheap. If you opt for Disney World than you the user pay for it and the public does not subsidize you from the public coffers.

According to Jewish Law it is well established that schools must be supported **by the community**. However, our schools' support is becoming more and more of a user tax. That means that the community does not see it as their responsibility to financially support the schools. Yes they do donate some money but that of course is *tzedakah* and not an obligation. Therefore if the giver feels that they have a higher priority charity recipient (such as their own adult child who might need a new car or help with a down payment) than they should stop giving to the schools. If one could analyze a standalone community such as Baltimore one would see many families in town that are non-tuition paying households. That means they do not have children in school. Typically they are older couples whose children are grown. I think one would see that on average this population group is giving only a nominal amount to schools. But this is not the way it should be. The proper path in life is how this was viewed throughout Jewish history; that torah education for children was always community obligation. What is needed is a coordinated fund raising drive that tells each non tuition paying adult what is expected of them. Plain and simple.

The Sources in Jewish law.

The *Shulchan Aruch Yoreh Deah* 245:7 citing *Shabbos* 119a states that any town which does not provide teachers to its youngsters must be placed in *cherem* and if the people still refuse to set up schools the town must be destroyed. The *Shulchan Aruch* does not refer to parents, but to *anshei ha'ir*

Rema - *Choshen Mishpat* 163-3 rules

In a place in which the residents of a city establish among them a teacher, and the father of all the children cannot afford tuition, and the community will have to pay, the tax is levied based on financial means.

Aruch hashulchan , *yoreh deah* 245:9-10 reaffirms the community's obligation to fund Jewish education of the needy, if necessary through mandatory assessments.

Rav Shulchan Aruch spells out in detail that they schools must be supported by the rich and they can be forced to do so. Some quotes:

"Teachers are paid from community funds"

"Whoever cannot afford a teacher then the community must pay"

"The poor can force the rich to pay from the community funds even from those without children"

See *shulchan aruch harav yoreh deah* 81-3.

Clarifying this *halacha*

I want to clarify something. In the olden days if a parent could afford they hired a private or semi-private rebbe. Or maybe paid the rebbe of the cheder. When the *shulchan aruch* says that a father pays if he can afford this is what he means. The father paid *just* the rebbe's salary - not the school's overhead. In today's dollars that would translate in full tuition of maximum \$2,000 and probably less. And that would be the upper limit. This father was not covering the overhead costs. In those days the school was conducted in the *shul*. Hence the term *cheder* which means "room". Therefore the community was automatically providing the cost of "occupation" which today is mortgage, utilities, and maintenance. If it was cold then a simple *yid* with a big heart and a big ax provided heat as a volunteer. So at most the goal for a parent was to cover direct expenses - the rebbe's salary, not fixed overhead expenses. The *cheder* had no overhead and no one charged them "rent". Nowadays schools have a lot of overhead. Insurance, occupation, endless supplies and office expenses or all sorts. Also the administration salaries. But more; today's schools provide secular studies according to government rules. Moreover, nowadays girls go to school. In the days of the *shulchan aruch* it was only boys. This automatically doubles the cost of education. That means in today's world the *shulchan aruch* would never even mention a concept of a parent paying the costs of education for their child.

Excerpts from Jewish Action Magazine

In the Jewish Action magazine article on tuition (Fall 2005) they wrote:

There are many people of means in the community. Orthodox Jews today can be found among the ranks of successful entrepreneurs, managing directors of banks and law firm partners. However the wealth is not evenly distributed, and there are many in the community who are just getting by. What is needed is a new way of thinking about our collective and individual responsibilities for day school financing.

In fact the current system of financing Jewish Education is relatively recent and reflects both the collapse of the kehillah system and the adoption of American notions of individual autonomy.

In the Jewish worldview Jewish education is not a consumer good like detergent, but a communal obligation. ... in the shulchan aruch the funding of yeshiva education appears not in hilchot tzedakah the laws of giving charity but in hilchot shutfim, the section that lists all the communal services funded through kehillah taxes - e.g. gates to protect the city and the establishment of a synagogue.

(End of word for word quote from Jewish action magazine)

V

4 points on the topic of a communal fund

1. A Beautiful Message from Harry Hershkowitz

I came across a piece written by Harry Hershkowitz circa 1950. You see he was the chairman of the board of Yeshiva Ohel Torah on the lower East Side. He writes:

"The Yeshiva Ohel Torah is located on the Lower East Side which is in the poorest district of the city where our brethren who are not blessed with material possessions cannot support this institution. It is therefore the moral obligation and spiritual duty of every Jew in greater New York to contribute to the maintenance of the Yeshiva Ohel Torah, in order to enable us to continue it's noble work of molding the Jewish youth of the East Side so that they may become the pride of the community."

He continues. Ohel Torah - an institution well known to New York Jewry not alone for its teaching of the torah but for its inculcating into American Jewish youths a love understanding and above all observance of the torah.

1- 400 boys and girls receive a religious education daily.

2 -about 350 children cannot pay anything for their tuition.

3 -about 250 children are supplied with clothing twice a year.

4 -out budget is about \$35,000.

5 -our deficit is about \$20,000

6 -besides the religious training, we also provide physical training, gymnasium, showers, club-rooms etc

7 -The ultimate elimination of "drives" can be accomplished only by building up the Ohel Torah's income through regular annual subscriptions to a sum at least equal to the budget of our institution.

8 -located at the heart of the poorest Jewish section of the east side, it can only exist by the support of the community at large

Wow ! Who was Harry Hershkowitz? Sounds like an accountant right? Well Actually he was one and also a true hero of Orthodox Jewish History. He worked for the IRS and was very high up. He seems to have been close with President Franklin Roosevelt in regards to taxation. He died in the 1950s and the Yeshiva *Torah Voda'as* building is named in his honor. Rav Aharon Kotler zt"l was *maspid* him. He helped numerous institutions. But listen to his words. "The majority of the students pay no tuition". "More than half RECEIVE clothing from school". He wants the entire budget covered by *askonim* and to forget about tuition. You see the "subscriptions" he wants mean

the following. If the budget is \$35,000 then 100 *baala batim* step forward and each pledges on average \$350 per year to donate. Done deal. The parents will give whatever they can but with no pressure.

Now Folks - that is called a Jewish Soul! Wow. His charge to the community is so inspiring and brimming with *ahavas yisroel* - "moral obligation" "spiritual duty" "every Jew in Greater New York".

His sentiments are a good description of what a Yeshiva Administration should sound like. Let's learn from such *tzadikim*.

2. Love and Kindness. *Ahavas Yisroel*

What has happened to the Jewish people? Don't people want to do *mitzvahs*? Does it not say "love your neighbor like yourself"? Aren't we happy to support yeshivas? Aren't we eager to pay other children's tuition? I see people spending large amounts of money on *esrogim*, *tifilin* and kosher food. Do they complain? Of course not - because it is a *mitzvah*. How can it be in this *ikvasah d'mishecha* that our schools are managed and funded by harsh tuition committees whose job it is to brow beat parents to pay more than they can afford. How can they even threaten to expel children for non-payment? Doesn't this seem improper? Is this actually happening in the great USA? The land of Lexus Escalades and *Pesach* hotels ! Now allow me to clarify. Under the current funding system the schools have no choice. If they are not strict they will not have critical funds. I cannot criticize the schools. Rather I am criticizing our overall leadership of the Jewish community that has allowed this to happen.

3-A *Segulah* to get Rich

Let's say we are truly selfish. Aren't we taught that if you give *maaser* then you can test *hashem* that you will be rich. Why is that not stressed more often? Why do we talk down charity? In my entire life I have never heard a *muser shmooze*, nor a rabbi's sermon that stressed that point. I have talked finance with hundreds and hundreds of people and not one client ever told me that his rabbi has raised this point. Invariably when I mention the concept of the guarantee to get rich with the permissibility to test *hashem* I receive surprised reactions. But more. Unfortunately I hear the opposite. I hear clients repeat over every possible *heter* not to be charitable. I find this unfortunate.

4 Free Government Money.

What if I told you that the government here in the USA has told our Jewish day schools that they would receive well over 100 million dollars in aid. But on one condition. They have to commit to live according to the *shulchan aruch*. Well that

would be a no-brainer. Why would an orthodox Jew reject the book of Jewish law? Listen carefully dear reader.

There is something called a tax deduction. The more money one spends on things that are tax deductible than the less income taxes you pay. Let us say that a person earns 100,000. After deductions and dependents your taxable income might be 70,000. If you then gave away an additional 1,000 for charity than your taxable income would drop to 69,000. As a result of this additional donation one does not pay income taxes on one thousand dollars.

When parents pay tuition it is not called a donation and it is not tax deductible. It is not a donation because the parents are receiving something in return for their donation; their child's education. It can only be called a donation if one is not receiving anything of benefit in exchange for the money.

If a portion of our tuition dollars was transferred to the general population then all those transferred dollars would be tax deductible because they would be considered a donation. If 500 million dollars was raised in the entire United States and I assume a marginal tax rate of 33% then we would be receiving from the government 166 million dollars a year. FOR FREE. Yep ultimately we will be schlepping the same money out of the same community but now we will have all this free money. All the downsides of government aid do not exist. We will not have to be supporting people out of our community and there will be no income cut-offs. And we do not have to march on State capitals like beggars. An end to the *chillul hashem* of Jews not taking care "of their own".

"The facts are that the Jew is a good and orderly citizen. ... He is not a burden on public charities; ***that he is not a begger***"

Mark Twain, Harpers Monthly September 1899.

Let me explain. For this to work then these funds must be raised from the general public. If they are raised only from parents than the money is not deemed a donation. This is because the parents are receiving their child's education in exchange for the donation.

How could the *frum* community not be aware of this? The current system is hurting families, causing untold thousands of children not to be born and wasting a billion dollars every few years. I wish I was exaggerating.

VI

A Question a Friend asked Regarding My Idea

The question

I showed a draft of this article to an old friend. He raised the following concern. Aren't you going to divert money away from other Institutions to the schools? Isn't the amount of charity fixed and now you are carving up the pie differently? For example wouldn't this mean that less money will go to Yeshiva *Gedolahs* and more to the day schools?

My Answer to This Question

Let me lay out my answer in numbered fashion.

1- Many people are not giving *maaser*. Sad but true. I know this because I prepare income taxes.

2-Even if you are giving *maaser* many people are giving it to one's own adult children who have children of their own. Now you might ask - doesn't the *halacha* say that family comes first? The answer to that is that the *halacha* does not say that. That is simply a false rumor. The *halacha* says that charity is prioritized by the seriousness of the situation. If you have 2 equal situations - then family is a tie breaker. See the *sefer* Guide To *Halachos 2* (*piskei halacha* of Rabbi Heinemann) page 71 . "Two needs in the same category from the above section should be prioritizes in the following order... relatives ... people in same city etc.

Also *Rashi* on *devarim* 15- 7 Where *Rashi* says *toav toav kodem* - the greater need has priority over family.

3 - Even if one thinks they have to give their charity to their own adult children no one has defined poor. Who says the child qualify as "poor". Maybe the children are living in an expensive neighborhood and they need help with the lease of a brand new fancy car.

4 - Even if you are giving 10% let us remember that 10% is a minimum. The Vilna Gaon in *Even Shelayma* says that one should give 20%.

5 - Even if one is properly giving all their charity properly still let us recall that helping schools is not really charity. It is actually a community obligation and it is similar to a requirement to contribute toward building a wall around the city.

6 - Bottom line. Jews in America have unprecedented wealth. Surely there is enough money out there to support schools and all other charities.

7 - But let me come out clear. Schools are amongst the biggest priority in charity giving. For sure before building shuls. You can always *daven* outside - but teachers

need to be paid. I see nice *shuls* going up - that should only be happening after schools are paid for.

VII CONCLUSION

A Deeper Thought

Think back to the 1800s and allow me to put on my mystical glasses. We *yidden* did not provide such a good *chinuch*. *Cheder* stopped at 13 and *rebbe*s smacked and hit with straps. Poor children were dragged off to become cantonists in the czar's army and rich children were spared. Rich children patronized tailors and shoe-makers and poor children wore rags and went barefoot. Those were the sad times. Maybe just maybe our father in heaven has sent us all back to this world to re-do *chinuch* in a proper *b'kavodeck* manor. This manor should be a system that supports the poor and stops the class warfare. And maybe just maybe we are blowing it. Dear reader what if we are ruining our complete *tafkid* in coming back as a *gilgul* ? Isn't that a scary thought?

To Summarize

In Jewish law schools should be supported by the total community. Doing so would be fair and kind and save hundreds of millions of dollars in tax savings. I am not too naive to believe that we could completely eliminate tuition. My conceptual goal is to transfer 1/2 of the tuition that is currently being paid to a community fund. However let's start with \$4,000 per student from the community. According to Torah Umesorah there are over 250,000 day school students in the United States (and Canada?). Folks I need a billion dollars a year. But remember - that will give us back 333 million dollars from the government automatically. In a city like Baltimore it breaks down as follows. There are at least 4,000 day school students. Therefore we need to raise 16 million dollars per year. There are at least 2,000 households of non-tuition paying people. I need \$8,000 per each of these households. Some can afford less but many families can afford significantly more. After tax savings that works out to under \$500 per month. Is that too much? Last night I spoke to a client - a mother of 5 children whose discounted tuition is 29,000 per year. That does not include camp. Furthermore a daughter who will be applying to seminary in 3 months. Their after tax income is a little over \$95,000. Folks - the numbers don't work. They need to pay over \$2400 per month - 12 months a year. Can't non parents pay \$500 per month?

Leadership Is Needed

Someone needs to step unto the plate and spearhead this movement. Someone has to say loud and clear that **the support of schools is a community obligation**. Each

community should have a fund and a *vaad*. I have been asked many times how I will enforce this. Enforcement per se is not necessary. As soon as each *shul* puts up a plaque listing the names of donors then those who have shirked responsibility will be too embarrassed to hide. That's life.

Rabbis

Pulpit rabbis need to talk about this like they talk about the internet and cell phones that ring accidentally and talking during *davening*. The sacred words "**the support of schools is a community obligation**" should be heard from the pulpit on a constant basis. That will have a profound effect.

To The One Who Takes On This Project.

You will return your *neshamah* after 120 years to your just reward. You will approach the *kisai hakavod* as the greatest *baal tzdedakah* in the history of the Jewish people. If you crunch the numbers you will see that I am not exaggerating. The scope of this plan is incredibly audacious but also very simple. We can be raising 1/2 billion dollars a year and more! To the one who spearheads this - on your *chesbon* will be untold billions of *tzedakah* - plus the unbelievable *z'chus* of *shalom bayis* and more children being born. I am jealous of the one who steps up to the plate. Dear *Askin* who might be reading my words - please ponder that even if you fail - you will be credited in *shamayim* with all of this anyway. Please help!

About the Author

Eli Pollock CPA is a self-employed accountant in Baltimore. He attended Ner Israel Yeshiva in Baltimore and Mercaz Hatorah in Yerushalayim. For over 18 years he has been voluntarily writing a monthly magazine article on the topic of tax law and *frum* family finance in the *Where What When* a magazine that serves Baltimore/Washington. Eli's writings have also appeared in the voice of Lakewood, Country Yossie, Family First & Jewish Action. Eli can be reached at eli@elipollock.com

Appendix A

The 10 Solutions that are commonly suggested.

I will list the main solutions that have been offered and why I feel that each will not work.

1 - Government Aid

It is axiomatic that every orthodox Jew believes that the government should be giving money to yeshivas. After all we pay school taxes and get nothing for our money.

Can you imagine how much it would cost the government to educate all of our children? They are saving a fortune since we do not use the schools

Jewish organizations have presented essentially one plan - government aid. For upwards of 60 years Agudath Israel of America has tackled this problem with only this solution. The government should be supporting yeshivas. Endless requests to our politicians have gone forth for the government to help us. These efforts have born limited success. Generally the government claims it cannot help private schools because of the separation of church and state. The teacher's unions also oppose such aid. It appears to me that the teachers union is concerned that public schools should not turn into the dumping ground of low functioning kids. Furthermore they are afraid such aid will adversely affect their compensation. Some government programs have been created but they are not that significant. For example here in Maryland one day school's website states that the "state of Maryland *generously* gives \$95 per child towards books" (emphasis mine). I am not sure how they determined the cut-off of the term "generous". Since help from the government is limited, the burden of support rests on the shoulders of the parents. The argument for government help seems to be strong. After all Jews pay taxes for the support of public schools - why shouldn't we get something for our money? I once believed strongly in this but I had a change of heart.

I am now opposed to government aid to private schools. Why? We all want free money myself included. I am opposed because I think we will end up losing more money than we get.

Here's Why:

Let us assume that the government agreed to fund private schools. As with all government programs it will come with income caps. That means that parents who earn over X dollars will be ineligible. Such income caps are common place with our income tax system. This new government program will cost a fortune and will be paid from the education budget. The education budget comes and must come from the real estate taxes. Therefore this will lead to increased real estate taxes. Hence Jews will be paying for a program that they will not be able to collect from. We will not be able to collect because we earn too much. However this money will be doled out to other minority groups who never seem to have a problem with income caps. Let me be direct and blunt. The IRS never seems to audit low class inner city groups. These groups have a cash life-style and any extra income can be hidden.

Has an IRS agent ever approached someone "in the hood" fixing cars in an alley and inquired as to their tax filings? On the contrary these neighborhoods are known to collect billions from the fraud ridden "earned income credit" program run by the IRS.

Therefore "they" will be able to collect on these programs to support their private schools. Their private schools are run by black Muslims and Arabs and Hispanic's and they will collect billions of tax money.

Let's review.

This new government program will be paid for by taxpayers - including and probably disproportionately Jews.

Jews will collect a very small amount of the proceeds due to income caps.

Other minorities will not pay for it due to government programs capping their real estate taxes. These minorities will collect the lion's share of this new program because they are always able to show low income.

Bottom line - the Jews will be paying money that others will collect.

Does it make any sense to consider this the only solution for the schools?

Dear Fellow Yid. The politicians only want to get votes. They will love giving our money away to them to buy votes.

And then when we try to back-peddle on this stupid money losing government program the inner city minorities **will riot** because we are taking away *their money*. Remember Crown Heights dear brother.

It is this argument that made me look into the income tax laws for a better solution.

2- Less School Waste.

Some have argued that day schools waste money and if that waste could be stopped than tuition cost would be reduced. I have heard that schools use too much paper, have too many fund raisers have too many administrators and too many principals. I think that such arguments collapse upon analysis. Do people assume that workers are doing nothing? Do they think these positions do not really exist and these workers are idle? With that said in any organization there will be waste and of course it is an ongoing challenge to identify and eliminate such waste but I cannot believe that the waste is so large as to increase tuition cost in such a dramatic way.

3: Restaurants and Vacations

Whenever I get into a discussion regarding tuition invariably someone brings up the topic of parents who have money for luxuries but not for tuition. I call this the "restaurants and vacations" argument. Essentially people claim that the parents have enough money for "whatever they want" and the entire problem stems from parents who overspend on luxuries. It is imagined that the parents have access to a significant supply of cash that they keep diverting for frivolous purposes. These arguments are starting to sound anti-Semitic literally out of the middle ages. I can tell you that in 25 years of preparing income tax returns for *frum* clients I have never seen a family that I thought was paying too little tuition based upon their net worth and income.

This argument then extends further. The claim goes out that parents lie on tuition forms and claim lower than actual income. The argument goes like this. Really tuition is reasonable and everyone can afford it. However parents lie and understate their income. This is what is causing the whole problem. Therefore no action or effort is required to help with the cost. Really all the parents can afford full tuition except for all the trouble that the liars cause. Doesn't this argument sound a little, well a bit crazy?

4: A Return to Public Schools.

Sadly many *frum* people have called for abandoning the day school model altogether and revisiting the *talmud torah* model mentioned in the beginning of this article. They want Jewish children to attend public school. They envision a system called charter schools which is a publicly funded independent school. It would emphasize the Hebrew language (but no religion) and therefore not be of interest to gentiles. Therefore it would be mostly Jewish and orthodox. A proposal in Lawrence NY called for children to attend public school. That proposal changed (obviously because no one was willing to send their children to public school) to having the secular department in the day school taught by secular teachers paid for by the government. I have 2 comments on that. They are going to have non-stop legal battles to prove that the government can legally help our schools without violating the separation clause. Secondly, it is pretty sad that in Lawrence - known to be one of the wealthiest Jewish areas in the world literally - they cannot support day schools and therefore we must be ready to give up on them in their current mode. From the fact that *frum* people are seriously considering sending their children to public school you see the extent of this problem and the fact that to date no one has put forth a workable solution.

5: Endowments.

Many have suggested endowments. For example a day school could collect 50 million dollars to invest in mutual funds that will provide an income stream. I must ask a question. If our schools cannot raise money to run day-to-day then how will they raise tens of millions of dollars for this endowment? Some have suggested that it could be a "tax" on inheritances. How realistic is this? Who exactly is going to reveal the amount of their inheritance? How will we deal with the elderly who gift away their assets in their old age? But more. Why do we want the dearly departed to do *mitzvos*? Aren't *mitzvos* for those in this world? People (in this world) can reap the *mitzos* and benefit from the *bracha* of attaining wealth. By Relegating this mitzvah to the departed then living people are going to miss out on a lot of *mitzvos*. Furthermore this idea assumes that people will be happy to part with a portion of an inheritance. If so then why not simply impose a more comprehensive collection system. Keep reading.

6: Woman Going to Work

Many have suggested that mothers should go to work to earn money to pay more tuition. The most obvious problem with that is of course who is raising the children at home? In addition, let's examine it from a financial position.

A-When a wife goes to work she is in a high tax bracket. That is because her income is coming in on top of her husbands. Therefore I would expect that her income could be subject to 40% tax or more.

B- Her income could eliminate government hand out programs and tax credits. That is a hidden tax.

C -There is a cost in money and time to commute to work. That reduces her take home income as well.

D -lastly when mom is working she has to pay for things that she could make herself.

Read: more takeout. By being a stay at home mom she can do many things more efficiently – such as food preparation vs take out.

E -Some woman want to work for many reasons. There is fulfillment and keeping current with skills. However let's focus on whether it is worth it from a financial perspective.

F If a woman has a job skill that pays well then going to work is obviously more worthwhile then if she is doing unskilled work.

G Clearly woman can help with the finances (read aishes chayel) but the question remains: who is raising the kids? Ultimately woman working has a price to pay: smaller families and less mommy time.

H Woman working will certainly help with the finances in most situations. (However government programs are impacted it might pay for woman to stay home from a financial perspective). I think that a mother working is something that the community cannot demand. And ultimately it will not solve the tuition crises because it will not produce enough money.

7- Blame the Meshulachim

Another solution that comes up is that “too much money is going out of town”. That means people should direct their charity dollars to local needs.

This assumes:

A-everyone is giving the amount of charity that they “should” be giving. But more - no one can give more – everyone is maxed out. This means that everyone is already giving their charity properly and no one can give more.

B-therefore the only way to increase donations to local schools is to reduce donations to other places since everyone is giving all they can possibly give.

C – It also means that support of schools is charity. Actually it is not. The support of schools is actually a community obligation. Like building a wall around a city.

D- The facts as I see it. There are plenty of people who are not giving what they should. Surely with a well-defined campaign they could give more.

8 A tax on meat. This is an example of “close but no cigar”. There is this rumor that in Europe schools were supported this way. Not sure how common this was or what the evidence is. The attempt here is to move the cost onto the general community and indeed – onto the wealthiest of the community. However, this would entirely exempt the vegetarians ! Furthermore it would mostly affect large families which is exactly what I am trying not to do. Ultimately the cost of schools should be on the entire community based on ability to pay (assets and income calculation) and a tax on meat does not address that but rather only taxes some people.

9 Stop giving free tuition to teachers. Whoa ! Free tuition is a tax free fringe. If you increase the salary and take away the fringe benefit then you are paying more income taxes unnecessarily. And the rebbe might be in a high tax bracket when you factor in government hand out programs. Besides this will not increase income because when these teachers apply for a tuition break they will get it and we will not end up with more income. But we will end up with a lot more taxes. Ideas like these are based on ignorance of income taxes and I suspect a resentment of teachers getting this perk.

10 Understanding the difference between what you want and what you need.

Another buzz line that comes up is that old one. It sort of blames parents for buying too much stuff. And of course if not for that then tuition would be no problem. So pretty much anything parents buy that is not essential for survival is deemed guilty.

I'm not sure how to define need vs want. But it can be argued that we "need" very little. Really only bread and water. Not even that - people can eat leftovers from weddings and simchas. Even out of garbage cans in restaurants. That's all they *really* need. Isn't that nice?

Conclusion. These 10 arguments are all inaccurate and even downright cruel. And none will solve the problem. The only solution in play right now is birth control.