

**SHIBBOLEY SCHECHTER:  
A GATHERING OF IDEAS  
FOR LAY AND PROFESSIONAL  
DAY SCHOOL LEADERS**

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**UNITED SYNAGOGUE OF CONSERVATIVE JUDAISM  
SOLOMON SCHECHTER DAY SCHOOL ASSOCIATION**

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## **Financial Aid**

by **Patrick F. Bassett**

President, National Association of Independent  
Schools

Typically, schools offer, in one form or another, two rationales for providing financial aid, one noble, the other pragmatic.

The Mission Rationale: Schools seeking diversity as part of their mission often articulate the belief that creating a diverse environment within the school is both the right thing to do and the best educational environment; these schools seek a diversity at least somewhat reflective of the culture into which its students will matriculate. Most often, mission-justified financial aid programs are strictly based on need, providing wider access to the school.

The Strategic Rationale: Schools seeking to advance a particular strategic goal often use financial aid as one tool to achieve the goal: greater representation of certain populations (more girls, more day students, more oboe players, more 90th percentile scholars, etc.), the rising tide theory being that a larger presence of underrepresented populations creates a better overall climate and program for all. The most pragmatic of such decisions is the “fill the classroom” strategy: that if the market is not delivering enough full-pay students to fill the classroom, then it is advantageous to discount tuition through financial aid to include some

### **A Response — A Schechter Committee's Position on Scholarships**

by Kenneth Goldrich

I write as an individual and not on behalf of any institution. That being said, I speak from experience. I have served on the Scholarship Committee of the Solomon Schechter Day School of Bergen County for almost eight years, five of them spent as chair of that committee. While Patrick Bassett’s comments on financial aid are informative, perhaps most intriguing is the extent to which they do not reflect my experience in the awarding of scholarships at this school.

Most significantly, at SSDS Bergen there are no “merit” scholarships, nor is financial aid awarded to encourage the attendance of a particular target group (e.g., students who excel at academics, basketball, music or art). Awards are based strictly on financial need. At SSDS Bergen the “mission” that guides the scholarship committee is that every Jewish child deserves a Jewish education and that, to the extent possible, financial need should not be a deterrent.

The last point made by Mr. Bassett conflicts sharply with the policy in effect at SSDS Bergen. Mr. Bassett states that final authority on financial aid “lies with the head of school” and that this is a “perfect example (of) ... good governance,” where the Board sets policy, which is then executed by the administration. Since scholarship decisions at SSDS

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**(Bassett -cont'd. from page 1)**

partial-pay (i.e., financial aid) students. Often, strategically justified financial aid programs are based on some combination of need and/or merit.

**Caveats:** Of the 200 or so schools in ISACS all but 4 or 5 report giving financial aid (and those that don't report it may give it but neglect to submit the data to ISACS): Thus, the issue is not whether to give financial aid but how much to give. The implicit standard in the independent school world is simply that financial aid is part of the cost of doing business and that it is good business to offer a financial aid program.

It is a myth in independent schools that financial aid primarily benefits minority applicants: In ISACS at large, roughly 25% of all students receive financial aid, 30% of minority families, not a large difference. Put another way, 70% of minority families are full pay. (For boarding schools, on average 35% of students receive financial aid — 37% of minority families — the average grant being 42% of tuition. For day schools, on average 22% of students receive financial aid — 23% of minority families — the average grant being 46% of tuition).

In the independent schools with the most significant endowments, the average amount of financial aid awarded, the number of recipients, and the financial aid budget have all grown dramatically in the last seven years, from serving about 20% to serving about 30% of the student body. The question for planning in the future is whether or not such a growth trend would be a good thing or a bad thing if it repeats the pattern in the next seven years: i.e., What is the point at which prudent financial planning dictates capping both the number of financial aid students and the percentage of budget allocated to financial aid?

Clearly, financial aid is a board-level consideration that should periodically be reviewed in terms of its relationship to mission and to the strategic goals of the school. The alternatives various schools consider regarding financial aid include meeting full demonstrated need; meeting a standard percentage of need (e.g., 75% of demonstrated need); varying percentage of need met with regard to desirability of student (e.g., 50% for some, 75% for others, etc.); no-need/merit scholarships (to attract certain candidates (e.g., high ability); need-conscious admission (admit a fixed percentage of the class on need); etc.

**Financial Aid Policies of the Board/School:**

Typical board-adopted financial aid policies include some or all of the following dimensions:

- Need for financial aid must be demonstrated by annual submission to the school's Financial Aid Committee the School Scholarship Service Parents' Financial Statement, plus a copy of the past two years' federal and state income tax returns.
- The school attempts to meet demonstrated need, but because of limited financial aid, funds typically meet only a portion of the need indicated by SSS and in no case offers more than a percentage of tuition (typically 50-90% of

tuition).

- Financial aid is funded through a combination of resources, including restricted annual giving, restricted and unrestricted endowment income, and general operating income. On principle with the goal of achieving socio-economic diversity, the board has committed 10% of its operating budget to financial aid.
- A portion of financial aid in the form of merit scholarships is awarded annually to deserving students in order to achieve the school's overall goals in terms of achieving excellence and diversity. Merit awards in the amount of \$2500 are awarded without regard to need but may be combined with need-based financial aid if need is demonstrated.
- Aid is applied proportionately to the periodic tuition payments, but aid can be withdrawn if a family is not current in all payments to the school.
- Aid is not available to early childhood students.
- Priority in financial awards is determined, as admissions, to serve the overall goals of the school, but consideration is given to returning students and siblings.
- Final authority on any and all financial aid awards lies with the head of school, acting within the guidelines and policies set by the board.

Financial aid is a perfect example of how good governance should work: The board sets the guidelines ("policy"), but stays away from the execution of policy (e.g., individual financial aid decisions) which lies within the province of management ("administration").

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**(Goldrich-cont'd. from page 1)**

Bergen are based solely on financial need, there is a strict "separation of powers" between the administration — which has control over admissions — and the scholarship committee — which has exclusive control over the awarding of assistance. The administration plays no role in the awarding of financial aid. Thus, the family is freed of having to discuss with an administrator its financial situation (often involving quite private concerns). Equally important, the administration is removed from the pressure of having its own judgment (for example, whether to admit a particular new student, or whether to suggest to the family of a current student that she or he not return) clouded or called into question because of its involvement in or even knowledge of financial aid issues.

The entire process of applying for and obtaining financial assistance at SSDS Bergen is designed to reflect our Jewish values — including avoiding any unnecessary embarrassment and protecting families' privacy. Every family at SSDS Bergen who receives an application package

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(whether new families or families whose children are already attending the school) also receives an application for scholarship assistance. No family is ever placed in the position of having to call the school to request the application. Further, the financial aid package is mailed directly to the home of the Scholarship Committee chair. Additionally, all interviews are conducted outside of the school, and the Scholarship Committee, which is comprised of five or six people, does not include administration, faculty members, or even parents or grandparents of children in the school (though former parents do serve). While this places additional burdens upon the committee members and, particularly, the chair, it ensures a process that is both fair and sensitive to the needs of the families involved.

While the school's business manager is told of any award (so that the tuition bill may be credited with the appropriate amount), the administration and the board is otherwise generally unaware of those families who have applied for or are receiving assistance.

The cost of a Jewish day school education is — for a variety of reasons — quite expensive. For all except the wealthiest families in our communities, providing a day school education requires both a high level of commitment and a degree of financial sacrifice. Indeed, the cost is such that if sufficient financial assistance were not available, we would exclude a significant percentage of our children. While the student body will necessarily be skewed to those whose families have a greater commitment to strengthening the Jewish identity of their children, we certainly do not want the opportunity for Jewish day school education to be limited to the children of high-income professionals and wealthy business people.

The success of Jewish day schools cannot be measured by the wealth of its parent body or the future financial achievements of its graduates. Mr. Bassett speaks of utilizing scholarship awards as a method of achieving diversity so that the school population is “at least somewhat reflective of the culture into which its students will matriculate.” The families that comprise our Jewish community find themselves in a wide range of financial situations — some permanent, some temporary. The Jewish community should share the goal of inclusiveness at least as far as achieving and reflecting the financial diversity of our community.

Lastly, it permits the administration and teachers to be in a position to respond to any accusation of discrimination because "Jeremy/Sarah is on scholarship" with a truthful "until you said that I did not know. We do not know who is and who is not a scholarship student."

## Ten Ways to Support Israel

by Lois Goldrich & Joy Perla

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1. Be active media monitors, following print media, call-in talk shows, and websites. Write letters to the editor with positive, pro-Israel messages. E-mail [info@prescon.org](mailto:info@prescon.org) for a Media Reference Card, a listing of major US media outlets (newspapers, television, radio), letter writing tips and useful

websites. In Canada, contact [newsworld@toronto.cbc.ca](mailto:newsworld@toronto.cbc.ca) (CBC National News/Canada).

2. Keep yourself informed from many perspectives. Subscribe to Jewish magazines and — if for no other reason than you need to know your opponents — educate yourself with information and disinformation from the right and the left, from Arabs and Israelis, from Muslims and Jews, from fundamentalist Christians and liberal Christians.

3. E-mail, telephone or write government officials to thank them for their prior support and say how strongly you support Israel and the war against terrorism.

President George W. Bush  
[president@whitehouse.gov](mailto:president@whitehouse.gov)  
 The White House  
 1600 Pennsylvania Ave. NW  
 Washington, DC 20500  
 Comments: 202-456-1111

Vice President Richard Cheney  
[vice.president@whitehouse.gov](mailto:vice.president@whitehouse.gov)  
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[pm@pm.gc.ca](mailto:pm@pm.gc.ca)  
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 80 Wellington Street  
 Ottawa, Canada K1A 0A2  
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Secretary of State Colin Powell  
[secretary@state.gov](mailto:secretary@state.gov)  
 U.S. Department of State  
 Washington, D.C. 20520  
 Switchboard: 202-647-4000

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Less well known are the benefits that accrue to us as recipients of support from the Federations and the USCJ and its Solomon Schechter Association.

...The United Synagogue of Conservative Judaism and the Solomon Schechter Day School Association help us in a wide variety of ways that enhance the educational quality of our programs. Neshama, our school's Israel experience program for second semester seniors, is a primary example of our collaboration. Innovations in curriculum and professional development that benefit students and teachers alike are costly. It makes a real difference for our school to have access to the resources, expertise and support of a wide network of associated schools and projects under the auspices of our movement. The Department of Education secured a major grant from the Jim Joseph Foundation to embark on the MaToK Bible curriculum for Conservative day schools. Our Schechter was selected as a pilot school right from the start of the project.

Last year, USCJ was the broker for a significant grant for professional development from the Jewish Agency in Israel to benefit Upper School Hebrew and Judaics departments in Diaspora schools. Charlotte Abramson, Dean of Studies, is taking the lead on the "Chil" project at SSDS, working with Hebrew teachers on a number of pedagogical challenges. This grant includes some funding for tuition assistance for new Americans. Imagine that Israel is now in a position to give us support to enable more students to reap the benefits of a Jewish day school education!

Other opportunities for collaboration and training come through United Synagogue, such as educator missions to Israel, the annual Schechter principals' conference, and a series of conference calls for Board leaders on topics of common concern. It is a great advantage to our school to be part of this valuable national and international network.

Elaine R.S. Cohen, EdD, Head of School

## Our Schools and the Schechter Day School Association

*Understanding the connection between our Schechter schools and our Schechter Association is critical to our main concern — building better schools. Excerpts from the following article by Dr. Elaine Cohen, Head, Essex and Union appeared in a recent edition of their school newsletter. It shares valuable information with our constituency.*

### From the Head of School

In many of our school publications readers will notice the following notations: "SSDS of Essex and Union is a beneficiary agency of the United Federation of MetroWest, the Jewish Federation of Central New Jersey and the United Synagogue of Conservative Judaism (USCJ), New Jersey Region.... The School is a member of the Solomon Schechter Day School Association and the North American Association of Jewish High Schools. Accredited by the New Jersey Association of Independent Schools (NJ AIS)."

Last year, we explained in some detail the process of accreditation when we received a glowing report from the NJ AIS at the five-year re-accreditation benchmark. Our school families appreciate the high standards that our school has met to earn our designation as an accredited independent school.

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# Align Tuition Assistance Policy and Philosophy With Your Goals

From *To The Point*, ISM, Vol. 8, No. 4

The Tuition Assistance Task Force has completed its audit,<sup>1</sup> laying the ground work for revising the existing tuition assistance policy.

As coordinator, you guided the group in looking beyond direct financial aid. The goal was to identify all the programs and services that facilitate the recruitment and retention of students by assisting parents with the payment of tuition.<sup>2</sup>

The task force also determined costs and gave each component a success rating. The final step was to make a recommendation on whether to retain, modify, study or eliminate each service.

You've shared the audit results with the School Head, the Board, and the Management Team, and your direction seems clear. However, it is important to poll these leaders individually to ensure that you identify and smooth out any potential rough spots before drafting the tuition assistance philosophy.

## The Tuition Assistance Ballot

Armed with the audit results, the school mission statement, and the strategic or long range planning document,<sup>3</sup> create a tuition assistance ballot. (The sample below can be adapted to your school's needs.)

You'll need the planning document to determine whether any new student recruitment or retention initiatives are being mandated and how they are being funded. For example, if the plan calls for neighborhood outreach to increase the presentation of students from one or more ethnic backgrounds,<sup>4</sup> this specific option should be included on the ballot.

Submit the ballot to the administrators and Board members, excluding any who served on the audit task force. Ask the "voters" to rank order the tuition assistance programs and services from high to low. Use a zero to indicate any program that should be discontinued.

Check the ballot results and the audit findings to determine whether there are any serious discrepancies. If, for example, the ratings on an item are dramatically and somewhat evenly split, or the majority of the voters disagree with an audit finding, make an effort to identify the problem and reach consensus.

## Drafting the Philosophy Statement

Reconvene the task force to draft a statement that defines your tuition assistance philosophy. (See the statement created by The Point School, our imaginary coed, K-12 day school.) Schedule time for the Board to review the proposed statement and its financial implications.

Once you agree on the essential statement, ask the wordsmith in your school to polish it into a document that will become part of your tuition assistance literature and a key planning tool for the future. Prior to future planning cycles, the Board should revisit the philosophy statement and affirm

that it accurately represents the school's current goals and objectives, is working as planned and is still financially feasible. Minor adjustments can be made without recalling the task force.

*Articles on implementing the tuition assistance philosophy and creating tuition assistance policies will be published in future issues of "To The Point."*

<sup>1</sup>See "Tuition assistance: How much does it really cost your school?" *To The Point*, Vol. 8, No. 1, p. 1.

<sup>2</sup>These might include merit scholarships, tuition remission, payment plans, and other strategies. For details, again see the tuition assistance article cited above.

<sup>3</sup>See "Planning overview: The long range and strategic approaches," *TTP*, Vol. 5, No. 8, p. 43.

<sup>4</sup>See "Defining Diversity in Your School's Culture: Implications for Planning," *Ideas & Perspectives*, Vol. 27, No. 6, p. 23.

### Tuition Assistance Philosophy - The Point School

The Point School's mission is supported by the belief that everyone in the school community benefits from the opportunity to interact with people who have diverse beliefs and backgrounds. Tuition assistance is one of the tools for developing and maintaining that cultural environment.

The Point School Tuition Assistance Program supports two goals:

- to provide mission-appropriate students with access to a high-quality education that, for financial reasons, might otherwise be unavailable to them, and
  - to ensure that we maintain a well-qualified student body that reflects the socioeconomic diversity of the community in which the school resides.
- To that end, the Point School offers a series of tuition assistance initiatives that can be used individually or in combination. These programs include:
- discount based on demonstrated financial need,
  - tuition payment plans designed to meet a variety of economic circumstances,
  - low-cost loans made available by community banks,
  - discount for payment of tuition in full by July 1,
  - Trustee Merit Scholarships, and
  - Latino Scholars Program.

Our ability to provide these programs is limited only by the financial resources we are able to budget for tuition assistance. Parents, alumni, and friends of the school are encouraged to be generous in their support of our Tuition Assistance Program. For information on making a contribution, contact the Admission Office at 222-333-5555.

Adopted by the Board of Governors of The Point School  
Signed: \_\_\_\_\_, Board Chair  
Date: \_\_\_\_\_

Sample Tuition Assistance Ballot

To: School Head, Board of Governors, Management Team  
 From: Tuition Assistance Task Force  
 Re: Ranking tuition assistance initiatives  
 Date: June 15, 2002

Please rank the tuition assistance initiative below. Use No. 1 to indicate your highest priority. Mark any items you would discontinue with a zero.

Return your ballot to Charlie Snow, Chair of the Tuition Assistance Task Force, in the enclosed envelope or e-mail your responses to charliesnow@snow.com. The deadline is June 30.

**TUITION ASSISTANCE BALLOT**

**Current tuition assistance initiatives**

- |   |       |
|---|-------|
| Assist families with adjusted gross income below \$50,000 | _____ |
| Offer low-cost loans in lieu of need-based aid            | _____ |
| Offer multiple-year prepayments that “freeze” tuition     | _____ |
| Continue parish/congregation membership discount program  | _____ |
| Continue full payment by July 1 discount                  | _____ |

**Rank Order**

**New initiatives (from planning document)**

- |  |       |
|--|-------|
| Establish Trustee Merit Scholars program (available to all students)           | _____ |
| Increase representative of Latino students through need-based/merit assistance | _____ |
| Assist families with adjusted gross income below \$58,000                      | _____ |

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4. Call your family and friends in Israel. Tell them what you and your synagogue and community are doing. Asimon Calling Cards @ 5 cents/minute are available in many Jewish areas. Phone 1-888-708-6466 or 1-800-691-8438
5. Log on to the rally websites, [www.israelrally.org](http://www.israelrally.org) and [www.jccalendar.org](http://www.jccalendar.org), to view pictures, transcripts, and clippings from past events and see other information on pro-Israel activities.
6. Organize and participate in community events: rallies, meetings, walk-a-thons and other fundraisers for Israel.
7. Go to Israel. Join a solidarity mission or make a longer trip. (From Joy: “We spent a month in Jerusalem with our grandchildren from Israel and New York, and while we didn’t go everywhere, we did visit the Jerusalem Zoo, the Israel Museum, the small Natural History Museum, swimming pool and yes, the supermarkets and Ben Yehuda Street. Everywhere we were met with astonishment and gratitude. The economy badly needs an injection of tourist dollars; the Israelis need our presence.)
8. Pray. Prayer connects us to God and to each other. Come to synagogue services and feel the power of community to encourage and support us all. Make sure that the Prayer for Israel is included in the service.
9. Talk to your friends and neighbors, reminding them how

important Israel is to you and to the democratic nations of North America. Provide them with good resources

10. Purchase products made in Israel. Visit [www.uscj.org](http://www.uscj.org) and click on “All for Israel” for a full selection of Israeli gift items.

*See you soon...*

... at the Solomon Schechter Day School Association Biennial Conference December 15-17. For Conference information go to [www.uscj.org](http://www.uscj.org) and click on Day Schools. To register contact your school head or president or the Solomon Schechter Day School Association. [Education@uscj.org](mailto:Education@uscj.org).