

What is JEC Tuition Affordability?

In his groundbreaking "Bill of Rights for the Jewish Child," our founder and gadol b'Yisrael Rav Pinchas Mordechai Teitz z'l declared that "It is the inalienable right of every Jewish child in America to receive a proper Jewish (Torah) education" and that "it is the most sacred duty of the parents and responsible citizens of the community to channel all available funds for the establishment and maintenance of educational facilities to guarantee the children of that community their inalienable Jewish right." As such, thanks to the generosity of our many donors and supporters, the JEC provides millions of dollars each year in scholarships and financial aid to ensure that every child receives a proper Jewish education.

Who qualifies for financial aid?

There are many different factors that go into qualifying for financial aid. Any family can apply and we encourage you to do so by filling out the financial aid application online at <https://online.factsmgt.com/signin/3K0PD>

How does one apply for financial aid?

Applications for financial aid can be made by filling out the financial aid application online at <https://online.factsmgt.com/signin/3K0PD>

What is the financial aid process?

After completing the financial aid application and submitting all accompanying documentation, the Scholarship Committee reviews each application. If the Committee requires additional information before making a determination, the JEC office may contact an applicant. If no additional information is required, then the Committee will meet and issue a decision.

What is the deadline for applying for financial aid?

The deadline for submitting a completed financial aid application and supporting documentation is April 30, 2018. Applications may be accepted after that date if the applicant experienced a 'life altering event,' in the period after the deadline.

When can one expect a response from the Scholarship Committee?

Financial Aid applications are reviewed on a rolling basis and responses are issued immediately after review.

Tuition Max - Middle Income Affordability
Frequently Asked Questions

What is Tuition Max and Middle Income Affordability?

Tuition Max is a groundbreaking program that caps tuition as a maximum percentage of income for qualifying families. So, under program, a family earning \$150,000 per year will never pay more than 15% of their income in tuition regardless of tuition prices and how many children they send to the JEC Lower School, RTMA and Bruriah. Similarly, under the program, a family earning \$250,000 per year will never pay more than 18% of their income in tuition.

Who is eligible?

Any family with an adjusted gross income between \$150,000 and \$250,000, as determined by line 37 of their IRS tax returns is eligible.

What is Line 37?

It is the line on your IRS tax returns that defines your adjusted gross income or AGI.

What if I pay tuition to the JEC as well as other Jewish schools?

The JEC believes that every child is unique and that some families might to choose to send some of their children to schools other than the JEC that do not have such a groundbreaking Tuition Max program. To help those families, the JEC will deduct up to \$5,000 from the total AGI for each child attending another Yeshiva. For example, a family that has an AGI of \$180,000, and has two children at a JEC school and 2 children in another school, will have their AGI recalculated by the JEC to \$170,000 for the purposes of determining their Tuition Max amount.

What are exceptions to this program?

Exceptions to the Tuition Max program include families that file a Schedule C and/or E on their IRS Form 1040 Income tax returns.

What are Schedule C and E?

People who are self-employed file a Schedule C as part of their IRS Form 1040 Income Tax returns. Schedule E is filed with the IRS Form 1040 for those who have other various supplemental incomes.

I am self-employed and complete a Schedule C on my IRS 1040s. Does this mean I am automatically excluded?

No, you are not necessarily excluded, but if you don't qualify, you may still apply for the traditional financial aid program. Please visit thejec.org/financialaid

What if I am not eligible but still require financial aid?

Families that do not qualify for the Tuition MAX program, may still apply for the traditional financial aid program. Please visit thejec.org/financialaid

We are a single income family, but one of us is either temporarily disabled or permanently disabled. Are we automatically excluded?

No, you are not excluded under these special circumstances. You may need to provide documentation to substantiate this case.

What does "Reduction of a JEC family's current year's tuition by more than \$5,000" mean in plain English?

It means that if you are currently a full paying JEC parent and now applying to take advantage of TutionMax, the maximum that we will reduce your final tuition bill by in your first year of participation in the program will be \$5,000. In subsequent years, we will reduce the tuition again by up to \$5,000 to align your final tuition bill within the guidelines of the program. For some it may take two years to align with the guidelines, for some, it may take longer.

For example, if your AGI is \$250,000, paid \$55,000 in tuition and received \$0 financial assistance. This year, while participating in the program, (and assume no tuition price increases), we will require that you pay \$50,000 (\$55,000-\$5,000) for the year, not \$45,000 (\$250,000 x 18%), which is what the guidelines would require that you pay. In the second year of eligibility, we would again reduce your tuition by \$5,000 to \$45,000 (this assumes all financial information hasn't changed - your AGI and tuition rates).

If I have another child/children enrolled in a private day school, but not Jewish (k-12), will I receive a \$5,000/child credit to my AGI?

No, you will not. Unless, the reason for enrollment in such a private school is due to the

requirement of special services - services that the typical Jewish day school cannot provide.

If I am a rabbi and I receive parsonage, will that affect my tuition cap number?

Yes, we will add the parsonage amount to your AGI.

For example, if your AGI is \$150,000 and you receive \$50,000 in parsonage, we will treat your AGI as \$200,000 and place you in the 16% tuition cap bracket, instead of the 15% tuition cap bracket.

If I teach in another school and my school sends the JEC a monthly tuition check that is taken from my salary pre-taxed, will that affect my tuition cap number?

Yes, we will add the current pre-tax tuition amount to your AGI.

For example, if your AGI is \$150,000 and you pay \$30,000 in tuition pre-taxed, we will treat your AGI as \$180,000 and place you in the 16% tuition cap bracket, instead of the 15% tuition cap bracket.