

ALTERNATIVE TUITION MODELS

November 4, 2020



PRIZMAH

Center for Jewish Day Schools

WHY ALTERNATIVE TUITION MODELS?

- State of Tuition Assistance within Day Schools
- Alternative Tuition Models Include:
 - Middle Income Affordability
 - Indexed Tuition
 - Discounts for Jewish Communal Professionals
 - Tuition reduction by grade level or school wide
- Increase need for new and creative approaches to tuition and affordability
- Alternative Tuition Models can act as a catalyst to reduce barrier to entry

FIRST GENERATION PROGRAMS

Overall Takeaways

- Focused on Middle Income Affordability or Indexed Tuition
- Lacked intentionality and research
- Lack of donor support
- Focused on student enrollment growth

SECOND GENERATION PROGRAMS

- Continued focus on Middle Income Affordability or Indexed Tuition
- Emerging interest in grade level or school wide tuition reductions and discounts for Jewish Communal Professionals
- More Intentionality
- Data Based Research
- Donor Funding for Tuition Reductions
- Focus on Affordability and Student Enrollment Growth

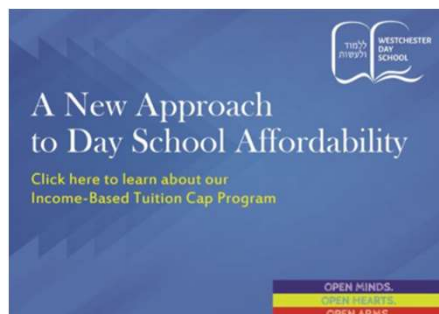
WHAT WE HAVE LEARNED

- Intentionally designed and well researched programs can improve affordability and student enrollment and retention.
- Donor funding helps ensure program continuity
- Programs introduced over the past 3-5 years appear to show results than those dubbed first generation.
- Communication and messaging are critical
 - Internal
 - External
- Steady leadership can play a key role

Westchester Day School

Income - Based Tuition Cap Program

Income-Based Tuition Cap Program



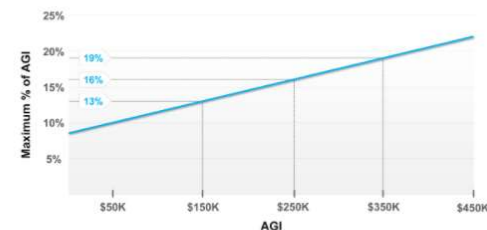
WDS is proud to offer a groundbreaking new program under which, based on Adjusted Gross Income (AGI), families with at least one child in grades K-8 may be eligible to receive up to 40% off tuition—without the need to complete a scholarship application.

After intensively studying the tuition and financial aid programs offered by approximately 100 Jewish day schools across the United States, we designed an income-based tuition cap that is unique in its simplicity and its fairness.

- The tuition cap is based on a percentage of AGI that rises slightly as AGI rises.

For example, as shown in the graph:

- For a family with an AGI of \$150,000, the cap is 13% of AGI (i.e., \$19,500).
- For a family with an AGI of \$250,000, the cap is 16% of AGI (i.e., \$40,000).
- For a family with an AGI of \$350,000, the cap is 19% of AGI (i.e., \$66,500).



- The income-based cap includes tuition obligations to area yeshiva high schools. If a family has children enrolled at one or more yeshiva high schools, identified and approved by WDS in its sole discretion, the WDS tuition obligation under the program would be based on a *pro rata* share of the income-based tuition cap. For example, if the family's WDS tuition is \$50,000, and the yeshiva high school tuition obligation is \$25,000, WDS's *pro rata* share under the program would be (50/75), or about 67%, of the income-based tuition cap.
- Under this program, you may enjoy up to a 40% reduction off your family's default tuition per the WDS tuition schedule. Reductions of more than 40% remain available through our traditional scholarship program, but the income-based program will provide many families with the relief they need without having to complete a scholarship application.

The following tuition calculator allows you to estimate your financial obligation to WDS based on the matrix and income-based programs. Please note that a family may utilize either the matrix program or the income-based program (whichever provides greater benefit).

WDS

Income - Based Tuition Cap Program

Calc 2020

TUITION CALCULATOR

Please enter your family's AGI from your Form 1040 (2019 line 8b, using numbers only):

Please enter your child(ren)'s WDS class information

for the upcoming school year * If your child attended Ganon in 2019-20 and will return to any Ganon class in 2020-21, please choose 'Returning Ganon.' If your child will be new to Ganon in 2020-21, please choose the relevant Ganon class.

If you will have any children in yeshiva high school during the upcoming school year,

please identify the school(s)

Calculate



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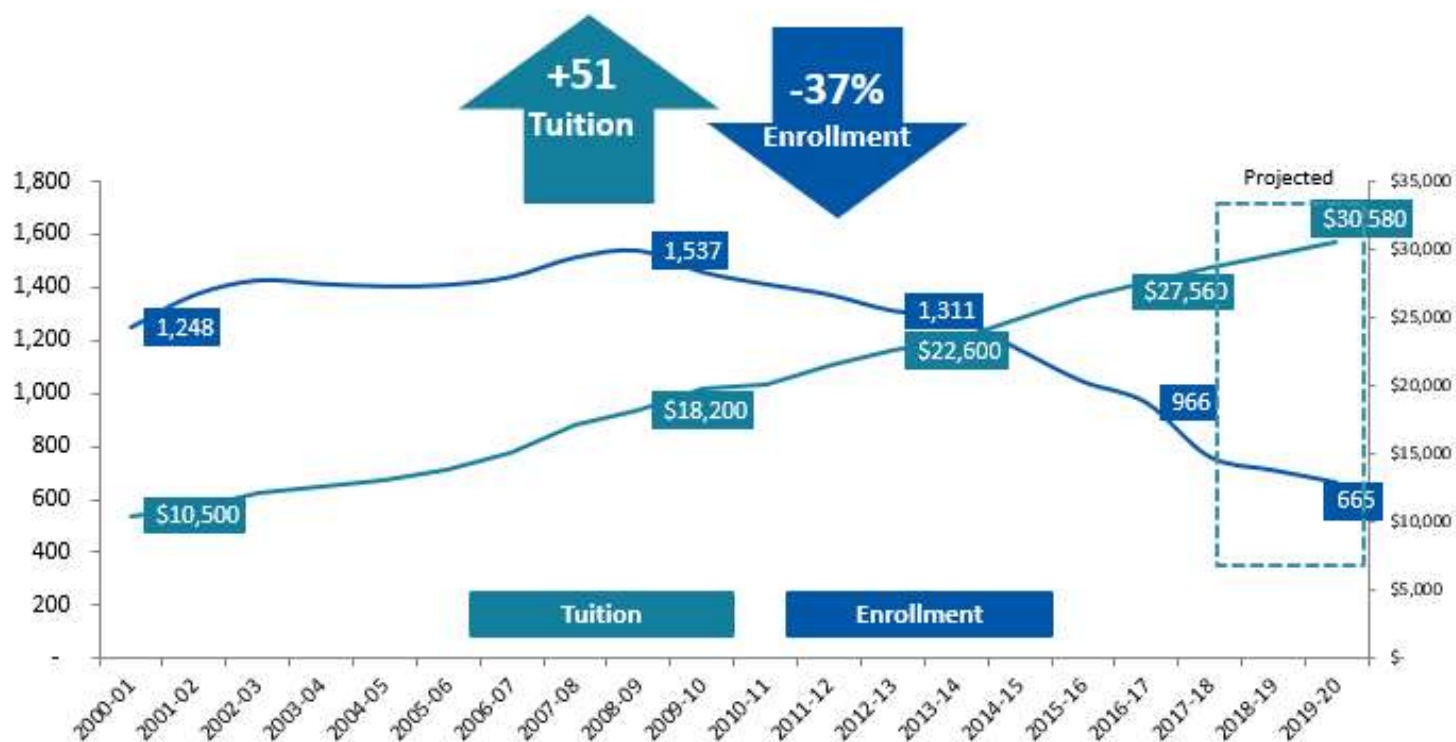
TanenbaumCHAT

Increasing Enrollment at TanenbaumCHAT by Lowering Tuition: The Story So far



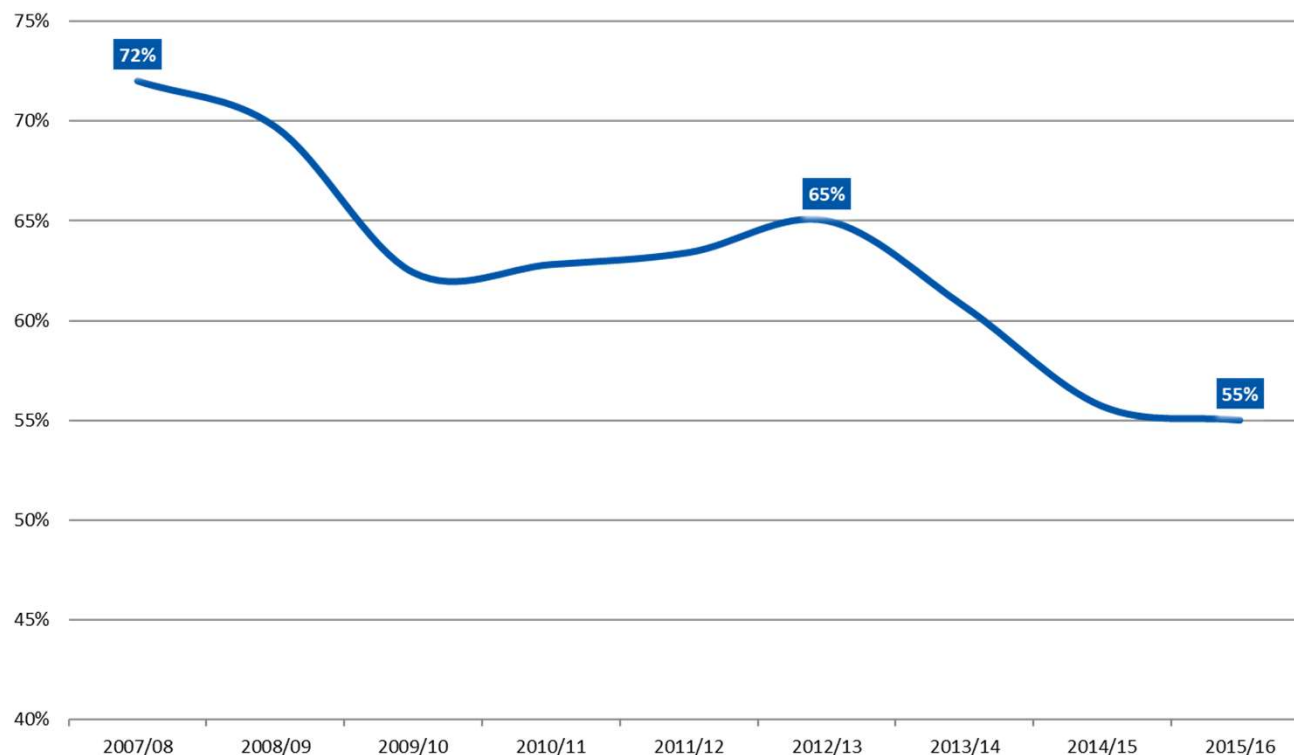
TanenbaumCHAT

Between 2007 and 2016, enrollment dropped by 37%



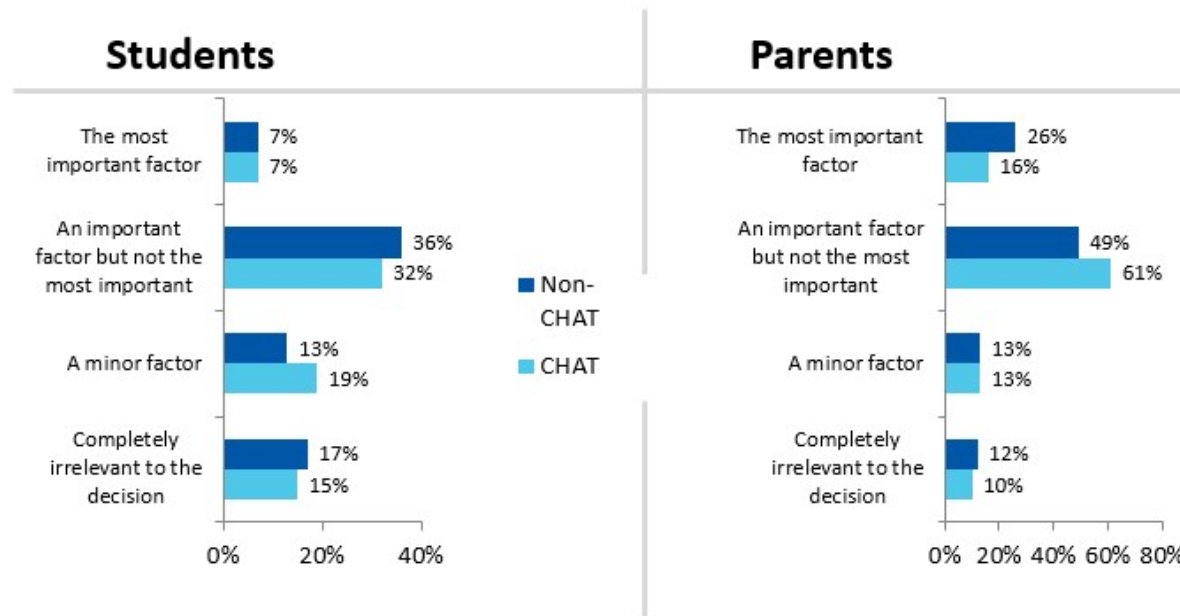
TanenbaumCHAT

Retention from Grade 8 Feeder Schools into TannenbaumCHAT dropped from 72% to 55%



TanenbaumCHAT

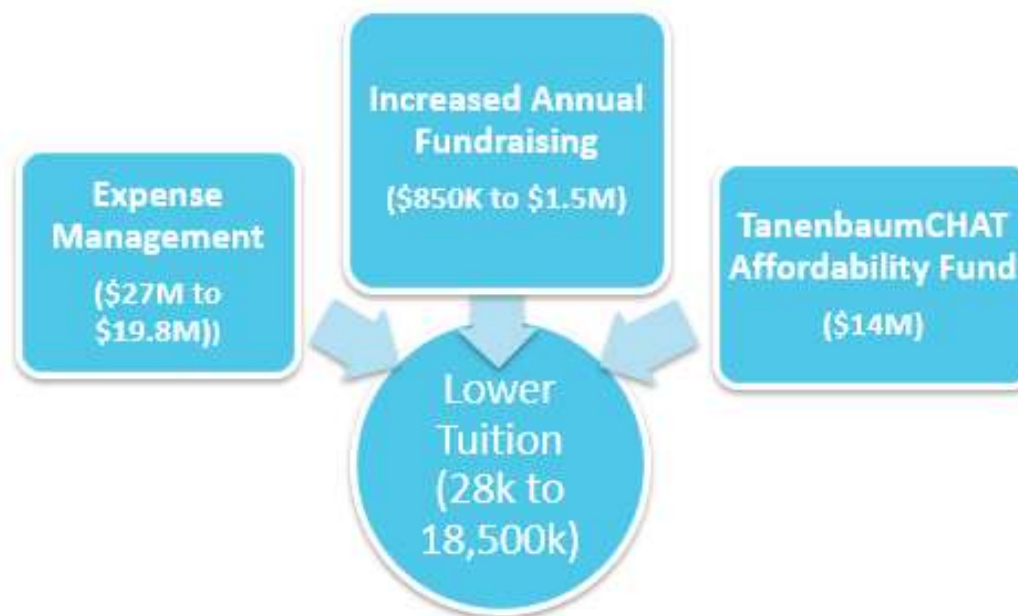
In 2016 UJA and TanenbaumCHAT commissioned a study to examine the factors families and students in grade 7 and 8 weigh in their choice of high school. The goal was to uncover data-driven interventions to increase retention from middle school into TanenbaumCHAT



75% of parents of children in grade 7 and 8 report that cost is the key factor in their choice of high school.

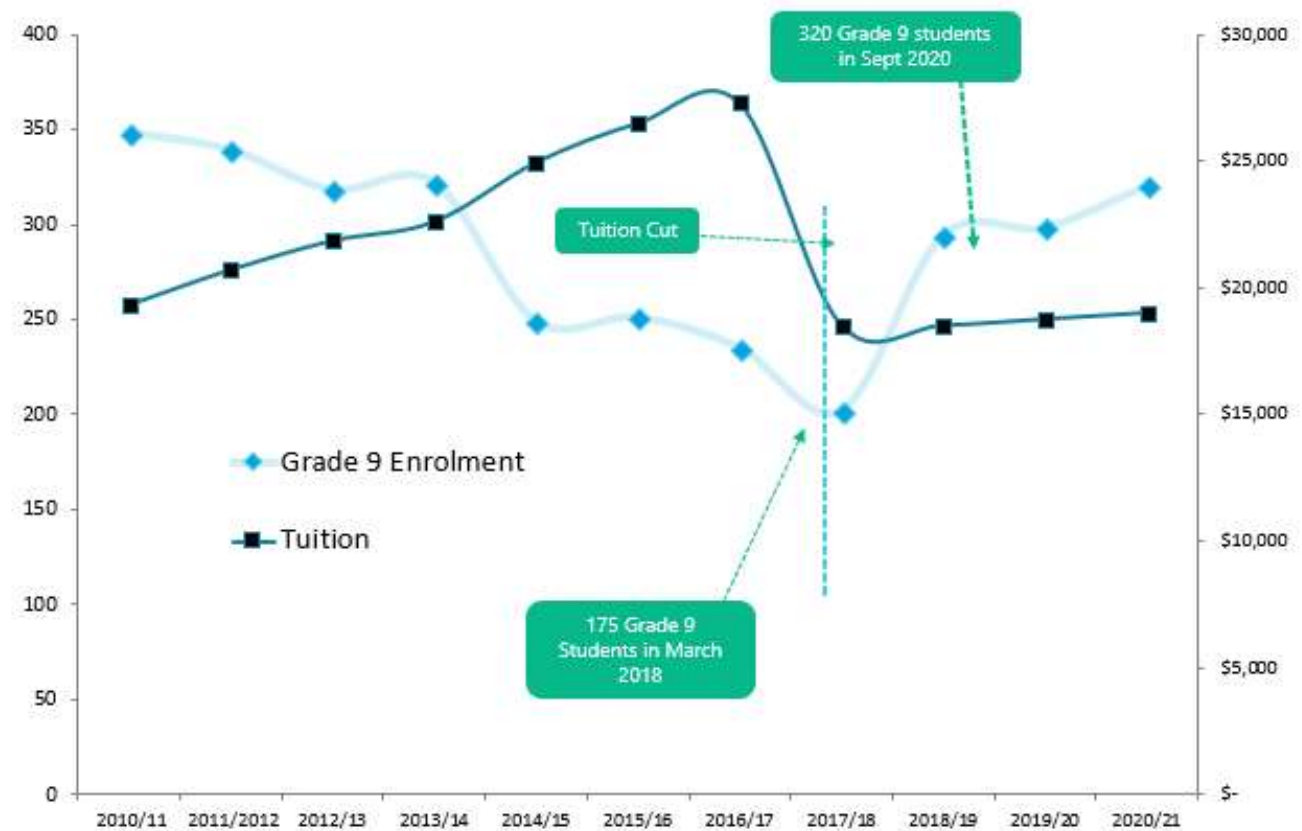
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The Introduction of an Affordability Initiative



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Results To Date



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Lessons Learned

- Long line of sight
- The power of affordability
- Scholarships for the right people



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TTAP



TanenbaumCHAT Tuition Accessibility Program (TTAP)

We are excited to introduce a new initiative that continues to make tuition more affordable, so that families can give their children the gift of a TanenbaumCHAT education.

The TanenbaumCHAT Tuition Accessibility Program (TTAP) will start in the 2022-23 school year. TTAP will provide tiered tuition for enhanced financial accessibility and tuition predictability.

STUDENTS ENTERING GRADE 9 IN 2021		
Year / Grade	2021- 22 / Grade 9	
Tuition	\$18,999	
TANENBAUMCHAT TUITION ACCESSIBILITY PROGRAM (TTAP)		
Year / Grade	2022-23 / Grade 10	2023-24 / Grade 11
Tuition	\$22,500	Will not exceed \$23,400
For households with income up to \$249,999		
1st child enrolled: 10% reduction	\$20,250	Will not exceed \$21,060
Each additional child: 15% reduction	\$19,125	Will not exceed \$19,890
For households with income between \$250,000 and \$350,000		
1st child enrolled: 5% reduction	\$21,375	Will not exceed \$22,230
Each additional child: 7.5% reduction	\$20,815	Will not exceed \$21,645
Note: Tuition for 2024/25 / Grade 12 – TBD		

Please note that the UJA Federation of Greater Toronto Tuition Assistance Program will still be available to families who meet the criteria for additional support.

WESTCHESTER DAY SCHOOL AND TENENABAUM CHAT

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