

May 5, 2010

Dear JKHA / RKYHS Parents:

The leadership of our Yeshiva has been working tirelessly to ensure that your child will receive a first-rate education next year. In developing our plans for next year we were very mindful of the increasing financial burden on parents in providing their children with a Yeshiva education. Last year you will recall that we held tuition essentially flat. We were the only area Yeshiva to do so. This year, we have decided that we need to increase tuition by approximately 4% in order to fund critical priorities for our students.

At the same time, we are delighted to announce the establishment of a greatly expanded **Tuition Subvention Program**, which should substantially offset the impact of the tuition increase for many of our families. Specifically, families earning up to \$250,000 per year may qualify for tuition grants ranging from \$1,000-\$5,000. The application process is easy, requiring only the first page of your 2009 federal income tax return (Form 1040) and the submission of a short form by the May 31st deadline. Grants will be issued based on income level and the number of children you have in any Yeshiva Day School (lower or middle school) and our High School. Families requiring additional financial assistance are once again urged to apply for our **Tuition Assistance Program**, which provided \$1.4 million in scholarship funding at JKHA/RKYHS last year. A Tuition Subvention application is included in this packet for your convenience.

We wish to express our gratitude to the generous donors to MetroWest Day School Campaign for Academic Excellence and Affordability who were the visionaries and key financial supporters of the Tuition Subvention Program. It is our intention to continue to expand this program moving forward as we continue to seek out ways to ease the financial burden of Yeshiva tuition.

We are also very pleased to announce the establishment of our first-ever **Scrip Program**, which will provide our Yeshiva with a substantial new stream of income to stabilize tuition rates and help fund important educational initiatives. Additional information is included in this packet for your convenience—but in brief, the program provides rebates to our Yeshiva for every purchase made by school families on Scrip gift cards. More than 600 retailers participate in the Scrip program making participation in the program easy and convenient. In addition, families whose purchases generate more than the required \$350 in rebates will earn credits toward tuition for the following year. So, SCRIP is a win-win enabling the School to raise critical funds, while providing parents an opportunity to actually *reduce* their tuition bill going forward.

Also note that families who have not already made their required contribution to our **Building Fund** will find this fee included in next year's tuition contract. Please be aware that although families are welcome to fulfill their Building Fund obligation over multiple years, the total Building Fund fee must be paid to JKHA/RKYHS even if a family withdraws from the school. See the Schedule of Fees for details about our Building Fund policy.

As you know, many school districts offer free or subsidized **transportation** to students, and each district requires the completion of a B6T form. If you have not completed this form please make sure it is completed and returned as soon as possible. The cost for private transportation will remain at \$2,000 per child next year; bus service is currently available in Highland Park, Edison, East Brunswick, Springfield, Short Hills, Elizabeth, Hillside, Union, and Staten Island. If your family will require private transportation, please complete and return the enclosed contract to Vogel Bus Company as soon as possible.

A separate mailing will be sent in June regarding **lunch program** options for next year.

Last but not least, we are pleased to enclose your **final registration materials** for 2010-11, including your contract and other vital information. **We ask that you read all the enclosed information carefully and urge you to call our Business Office (973-597-1115 x1129) or email nannett@jkha.org if you have any**

questions. If you have not yet registered on line for this year but wish to do so, please see the enclosed instructions.

We thank you for your support of the Joseph Kushner Hebrew Academy / Rae Kushner Yeshiva High School, and we wish you and your family another successful year at our Yeshiva.

Sincerely,

Michael Grad
Executive Director

JKHA / RKYHS SCRIP PROGRAM FACT SHEET

What is SCRIP?

SCRIP is a special kind of gift card issued by merchants to help non-profit organizations raise much needed funds. For every SCRIP card purchased merchants rebate to non-profits anywhere from 1.5% - 15%. For example, a JKHA/RKYHS parent who purchases a \$100 SCRIP card from his or her favorite store will generate an immediate rebate to JKHA/RKYHS of \$1.50 to \$15.

Which merchants offer SCRIP?

JKHA/RKYHS is partnering with a national SCRIP organization to offer our parents a program with more than 600 member merchants from across the country. These include supermarkets such as ShopRite, Pathmark, and King's; movie theatres such as AMC and Loews; clothing stores such as Old Navy, Gap, and Land's End; department stores such as Macy's, Lord and Taylor, Kmart, and Walmart; pharmacies such as CVS and Walgreen's; specialty stores such as Babies R Us, Best Buy, Home Depot, and Borders; and travel companies such as Celebrity Cruise Lines, American Airlines, and Avis Car Rental. Non-kosher restaurants also participate in the scrip program, though of course these are not endorsed by our Yeshiva. A complete list of member merchants can be found on www.shopwithscrip.com.

How much will the new SCRIP program benefit our Yeshiva?

There is no limit to the fundraising dollars that can be generated for our Yeshiva by SCRIP purchases. Many schools similar in size are earning \$100,000-\$500,000 annually.

Is participation in the SCRIP program mandatory?

Each family at our Yeshiva is required to generate no less than \$350 in rebates for our school during the 9-month period of September 1, 2010-May 31, 2011. At the 15% rebate level, this would require SCRIP purchases of \$2,333. However, given that most rebate levels are in the 5-6% range, a more realistic purchase amount would be in the range of \$5,800-7,000.

Families who do not wish to participate in the SCRIP program may opt out for a \$350 fee.

What if my SCRIP purchases generate more than \$350 in rebates for our Yeshiva?

To encourage active participation, any JKHA/RKYHS family who generates more than \$350 in SCRIP rebates between September 1, 2010 and May 31, 2011 will be eligible for a tuition credit equal to 25% of the excess rebate to be applied to the following year. For example, a family generating \$1,100 in rebates (\$750 more than the required minimum) would receive a tuition credit of \$187.50 in 2011-2012.

Is there a single SCRIP card that is accepted by multiple retailers?

Not at this time.

How much do SCRIP cards cost?

Most SCRIP cards are available in denominations ranging from \$10-\$100.

How do I pay for SCRIP?

Our SCRIP program offers "Presto Pay," a feature which connects your SCRIP account with any specified checking or savings account, and ensures secure and timely processing of every SCRIP order. A convenience fee of 39 cents (less than the price of a stamp) is added to each order. When you enroll at shopwithscrip.com we ask that you also enroll in Presto Pay.

How will my SCRIP orders be processed?

Simply visit www.shopwithscrip.com to fill out your order whenever you are in need of SCRIP. We will process orders on a weekly basis for your convenience. There are several options for obtaining your SCRIP. You can pick it up yourself at school or you can sign a form to allow your child to bring home your SCRIP. Orders placed by 1:00 PM on Friday will be available after 3:00 PM the following Tuesday at the school. For orders over \$500, we will have community drop-off service available every 4-6 weeks.

Do SCRIP cards expire?

There are no expiration dates on any SCRIP cards.

What happens after I have spent all the dollars on a SCRIP card?

Some SCRIP merchants will gladly refill cards online; in these cases, SCRIP cards can be used again. Other merchants, however, cannot refill a SCRIP card online; in these cases, a new order must be submitted and a new SCRIP card will be issued by the merchant.

What if I lose my SCRIP cards?

Unfortunately these cards are like cash. If you lose the card, there is no reimbursement.

What if I have further questions about scrip?

Please email scrip@jkha.org and we will respond in a timely manner.

What else should I know about SCRIP?

To save yourself time and generate much needed dollars for our Yeshiva, think about pre-ordering SCRIP to cover your anticipated grocery purchases (Pathmark, 4% rebate); Bar/Bat Mitzvah gifts (Macy's, 10%; Sports Authority, 8%); college textbooks (Barnes & Noble, 9% rebate); Shabbat and Yom Tov outfits (Bloomingdales, 12%; J. Crew 13%, Brooks brothers, 16% rebate); office and school supplies (Staples, 5%); pharmacy needs (CVS-6%). With a little advance planning, meeting-- and even exceeding--your rebate requirement of \$350 will be easier than you think!

How do I set up my SCRIP account?

Go to www.shopwithscrip.com, and follow the directions online, using enrollment code: 1L5DBAA624627, or go to our website at www.jkha.org. Instructions are also on the next page.

Instructions for Purchasing Scrip

Log on to www.shopwithscrip.com

FIRST TIME SETUP

- A. Create an account by clicking on “Family Sign Up!” green box on the left side of the screen.
- B. Follow the instructions to create a username, password, and enter the requested information. *(Be sure you save this account information for future login access.)*
- C. Choose and answer two challenge questions.
- D. Enter the Non-Profit enrollment code for JKHA / RKYHS: 1L5DBAA624627
- E. You will be directed to a page that confirms your membership enrollment in JKHA.
- F. Click on the “Presto Pay” tab on the left
- G. Read the term page, and click on the tutorials for information about Presto Pay, then continue to the bottom of the page by clicking “yes and I agree”.
- H. Enter your banking information and choose a pin. *(Be sure you save this account information for future login access.)*
- I. Once complete your account will be “Pending”.
- J. Log out of the website.
- K. Two small deposits will be made by Presto Pay into your bank account.
- L. After two days check your bank account and note the amount of these two deposits.
- M. Return to www.shopwithscrip.com and click again on “Presto Pay” on the left. It will ask for the amount of the two deposits. Once you enter the deposit amounts and click “next” your verification will be complete for you to begin to order scrip.

IMPORTANT: Please choose a pickup method which will be the standard way you want to receive your scrip. You can enter “parent pickup” or “send with student”. This can always be changed under your profile. If you leave this blank, your scrip will be held in the office. For orders over \$500 there will be a community drop off every 4 – 6 weeks.

HOME PAGE

When you Log On to www.shopwithscrip.com, your Home/My Account page will include the following:

- a. Favorites: as you browse through the listing of merchants you can select your frequently used merchants as “favorites”.
- b. Express Add: allows you to quickly purchase Scrip by entering the merchant name, choosing a quantity and clicking on “Add to Cart”.

- c. Reload: shows that you have previously purchased a rechargeable scrip card, which can be quickly reloaded here without having to receive a new card from the school.
- d. Specials: view additional savings offered by merchants.
- e. Browse: shows a directory of all merchants by category.
- f. Other items on the page include viewing your previous 5 orders, seeing your account profile and other account information.

ORDERING SCRIP

- a. Click on “Shop” at the top of the page or choose an option on your home page.
- b. Choose the merchant.
- c. Select a product (i.e. \$100 Shop Rite card)
- d. Enter the number of cards you wish to purchase.
- e. Click “Add to Cart”.
- f. Select “Continue Shopping” to buy more scrip or “Proceed to Checkout”.

CHECKOUT

- a. Review your Cart to ensure your order is correct.
- b. You can edit quantities or delete cards from this screen.
- c. Click “checkout” when you are done.
- d. Select a payment option
 - (a) Pay by Check – If you select “Check” your Scrip will not be delivered to you until your check clears the bank. This method is NOT PREFERRED.
 - (b) Select Presto Pay and enter the pin number that you created when you signed up for Presto pay. *(If you forget your pin, click on the “Forgot Pin” tab and follow the directions for retrieving the pin. Do not call the school for pin issues because we have no access to this information).*
- e. Confirm your order.
- f. Print your confirmation page or write down your confirmation number for your records.
- g. SCRIP Orders placed by 1:00 PM on Friday will be available for pickup at the school by 3:00 PM the following Tuesday.