



The Path to STABILITY



Navigating Contemporary Financial Challenges

I worked as a rebbe in a yeshiva for weaker boys that had small classes and trouble meeting its budget. When I was hired, I was told that there is money for the first two years. I was paid on time for the first seven months, but for the next three months I wasn't paid at all. I returned the next year and was told that we will start a new cheshbon and leave the old debt for later. Again, I was paid for six months, and that was it. The yeshiva now owes me over \$20,000.

The administrator's answer to my many requests is that his responsibility right now is to keep the yeshiva running, and that one day Hashem will help. It is very unpleasant to take such an individual to a din Torah since his motivations are really lesheem Shamayim, and it is also doubtful that a beis din can enforce collection. I am carrying this debt on my credit cards at high percentages, and I really do need the money.

I know many mechanchim in similar situations, and I would appreciate any advice you can offer.

Before we discuss your individual circumstances, we would like to address the point you raise about many mechanchim being in situations similar to yours.

It is a disgrace that so many of Klal Yisrael's chinuch institutions are unable to pay their employees on time or at all. Isn't it a shame that our rebbe'im and teachers cannot concentrate properly on educating our children because they have to cope with financial stress and uncertainty?

The solution to this vexing problem is actually very simple: If all parents would pay full tuition, rebbe'im and teachers would receive their well-deserved salaries in a timely manner.

True, there are some people who really cannot afford to pay full tuition. But there are many others who would be able to afford their children's tuition if they wanted to. These are the people who can afford vacations, new cars, home renovations, domestic help and designer clothing — but not tuition. It's all a matter of priorities.

Harav Avraham Yehoshua Heschel, the Kopyczynitzer Rebbe, zy" a, fled Europe shortly before the outbreak of World War II. The day after he arrived in the United States, he brought his two sons to cheder and began discussing tuition with the principal. The principal was quick to assure him that he would receive a discount. But the Rebbe, who was penniless at the time, insisted on paying the full amount.

How could the Rebbe promise to pay in full if he had no money, no property and no source of income? The answer is that to him, tuition was a priority. And when something is a priority, you find a way to pay for it.

Chazal tell us (Beitzah 16a) that every person is allotted his annual income at the beginning of year. The only expenses that do not go into that allotment are Shabbos, Yom Tov and sechar limmud expenditures.

All through the generations, Jews have exhibited extraordinary mesirus nefesh to pay sechar limmud. If people nowadays would realize that their sechar limmud expenses come with a reimbursement guarantee, perhaps they would be more eager to fulfill their tuition obligations.

In many schools, parents who request scholarships are asked to fill out income and

expense reports for review by the school's tuition or scholarship committee. Members of these committees have told Mesila that they routinely review scholarship applications from people who earn respectable incomes and maintain a high standard of living yet beg poverty when it comes to paying tuition.

Obviously, there will always be some individuals who need and are entitled to scholarships. But if fewer people would receive scholarships, tuition costs could be reduced significantly, which would in turn enable more people to pay full tuition.

If yeshivos and schools would not have to supply so many scholarships, they could concentrate less on fund-raising and more on enhancing their operations. So many mosdos are financially mismanaged because their administrators are too busy raising funds to think about implementing cost-cutting measures. Think of the gargantuan efforts that go into coordinating costly annual dinners, parlor meetings, teas, and Chinese auctions. Wouldn't it be nice if these efforts could be redirected into the chinuch of our children?

If the pressure of fund-raising would be alleviated, administrators could focus on running their mosdos efficiently, like businesses. This would also help bring down tuition costs.

All this having been said, administrators of yeshivos and schools are directly responsible for meeting their payrolls, regardless of whether parents are paying tuition. If fund-raising is necessary, then it has to be done.

Yeshivos and schools that cater to weaker students or students with special needs have no choice but to set up an effective fund-raising apparatus, since it is not realistic to expect tuition payments to cover the enormous costs associated with the high staff-to-student ratio typical of these institutions.

For an administrator to tell a staff member that "Hashem will help" is nothing but a copout, a classic example of using misplaced bitachon as an excuse for shirking responsibility.

Considering the many obstacles to successful chinuch today, it is obvious that chinuch institutions need a great deal of siyatta diShmaya. Scrupulous observance of the mitzvos of paying workers on time — Devarim 24:15 and Vayikra 19:13 — is surely an excellent way for chinuch institutions to merit this much-needed siyatta diShmaya.

Meanwhile, mechanchim who find themselves in this situation have to ensure that they maintain control over their finances. In our next column, we will discuss practical strategies for the rebbe who wrote to us.



Mesila is a nonprofit organization dedicated to helping families and businesses in Israel achieve financial stability and independence. With over 25 chapters across Israel, Mesila is rescuing hundreds of families and businesses from the cycle of poverty and debt through its three-pronged approach of education, counseling and financial assistance. Readers are invited to submit questions and feedback to homodia@mesila.org. or by fax to (02) 500-0478.



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