

MAKING IT

REAL PEOPLE. REAL MONEY. REAL ACCOUNTS.

Zivia Reischer

Groceries. Utilities. Mortgage Payments. Tuition. Insurance.

HOW DO WE PULL IT OFF?

In a monthly series, *Mishpacha* speaks to real people in our communities who are struggling — and succeeding — to “make it.”

Learn their strategies, secrets, fears, and dreams as they share the wealth of their hard-earned experience

THIS MONTH'S FOCUS

REBBEIM

It's a labor of love. Though it doesn't pay much and the hours are long and exhausting, most *rebbeim* say the satisfaction they get from their jobs can't be found anywhere else. But that doesn't mean it's easy for the *rebbeim*, or their families, to get by. Not only are their salaries low, they often don't get paid on time, running a credit with the school that can run into tens of thousands of dollars.

We spoke to three *rebbeim* about the job they describe as giving them the ultimate *sipuk* and how they tighten their belts, budget wisely, and daven for monthly assistance. It's truly a story of *bitachon*, a tale of a group of dedicated individuals who give everything they have to educate the next generation of *frum* children. Though their checking accounts may be nearly empty, their Heavenly accounts grow by the day. All the numbers in the following stories are true, but some of the details have been changed.

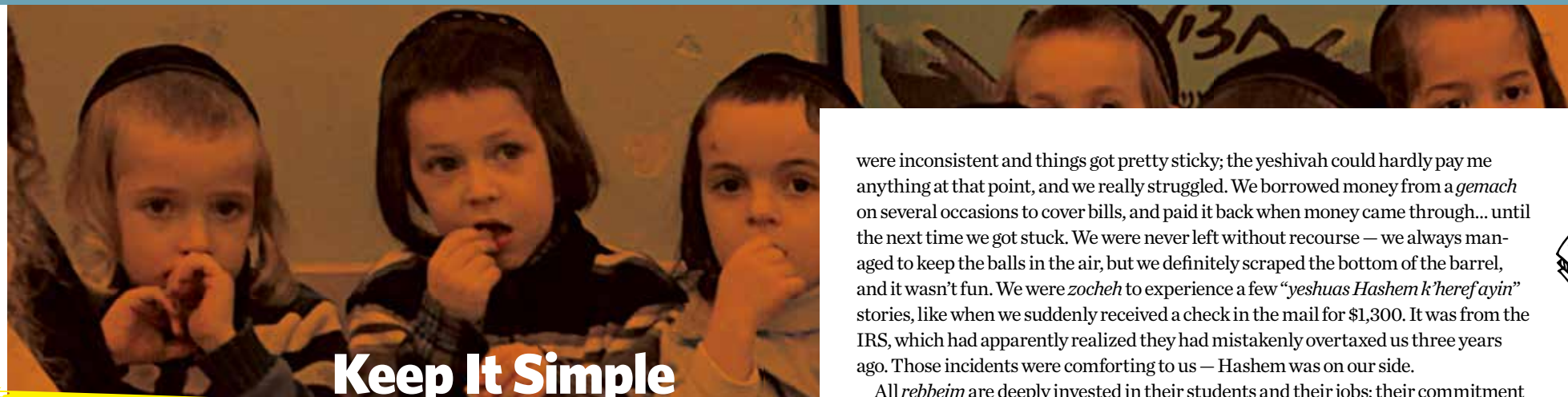
Real people, real numbers, real inspiration. This is how they do it.

MEET ...

Yaakov & Shifra Farkas

Tzvi & Mindy Greenberg

Mordechai & Sara Rivka Levine



Keep It Simple

Yaakov and Shifra Farkas

AGE BRACKET: 30s

CHILDREN: 6

YEARS IN CHINUCH: 6

ANNUAL SALARY: \$40,000

WIFE'S INCOME: \$35,000-\$50,000/YR

MORTGAGE: \$1,530/MO

TUITION: \$640/MO

CHILDCARE: \$550/MO

HEALTH INSURANCE: \$0/MO

AUTO INSURANCE: \$75/MO

CAR PAYMENTS: \$0/MO

EMPLOYMENT: REBBI

WIFE'S EMPLOYMENT: SPEECH THERAPIST

The best investment I ever made:

When we moved here, there was very little *frum* infrastructure in our part of the city. There were a lot of Jewish families, but we were the first *frum* family in our neighborhood. We moved here to work at the school, and we have been with it as it has grown from a handful of students to about 150 *talmidim*. We're no longer the only *frum* family in our part of town — there are now over 35 others.

It's a school with a relatively small student body and the administration struggles to pay the *rebbeim*. Sometimes they can't. My salary is \$40,000 annually, but months can pass without me seeing a check. In the early years, supporters of the school made sure that our basic expenses were covered, and we got by with my wife working full-time, and relying on her salary. We also still had savings — it was supposed to be for a down payment on a house — which we tried not to use, but it was there if we needed it. Eventually we did buy a house, and we lost that security blanket.

Our strategy worked for a while, but as our family grew baruch Hashem, we decided that my wife would leave her full-time job and work as an independent contractor, which would give her more flexibility. We thought she would earn about the same income but things didn't turn out exactly as we had planned. Her paychecks

were inconsistent and things got pretty sticky; the yeshivah could hardly pay me anything at that point, and we really struggled. We borrowed money from a *gemach* on several occasions to cover bills, and paid it back when money came through... until the next time we got stuck. We were never left without recourse — we always managed to keep the balls in the air, but we definitely scraped the bottom of the barrel, and it wasn't fun. We were *zocheh* to experience a few “*yeshuas Hashem k'herefayin*” stories, like when we suddenly received a check in the mail for \$1,300. It was from the IRS, which had apparently realized they had mistakenly overtaxed us three years ago. Those incidents were comforting to us — Hashem was on our side.

All *rebbeim* are deeply invested in their students and their jobs; their commitment goes way beyond the drive for a paycheck. And for me it's more than that. I've been with the school since the beginning and sweated to plant the seeds. I get tremendous satisfaction from seeing the fruits of that labor and watching the students grow. My heart and soul are in the school. The yeshivah administration is not a bunch of strangers removed in an office somewhere — they're my friends; we've worked alongside each other to get to where we are now. It does get frustrating when I need money and the yeshivah has none for me, but I also understand it — I see everything that goes on. It's not us against them, we're all in it together.

For all practical purposes, my salary has been \$20,000 per year. But I know that when the yeshivah is more established, they will pay me what they owe. The yeshivah is working on accessing School Choice and scholarship funds that, if received, will stabilize the yeshivah's finances significantly. I know these people, we're here in the trenches together, and I know that as soon as they can, paying the *rebbeim* will be their highest priority.

Meanwhile, there are a couple of factors that make it possible for us to survive in these financial circumstances. Since our children attend the school, we do not pay tuition (but we do pay for preschool). The cost of living here is lower than in many major cities with established *frum* communities and housing is relatively cheap. We try to be careful not to buy things we don't really need, and while we are baruch Hashem able to afford to take care of our basic necessities, we also accept hand-me-downs or used clothes from a *gemach*.

But besides for the numbers, a major component of our success is our attitudes. Not everyone could live like this. The reason it works for us is because my wife and I are laid back and don't get stressed out. I hope I can say it comes from a place of *bitachon*! We do what we need to do, and don't get riled up about it. If we need to borrow money, we just do it, without obsessing or agonizing. And we borrow only for necessities. We hardly use credit cards, and if we do, we're careful to pay back the balance on time. We never focused on the fact that the yeshivah owed us money or wasted emotional energy blaming them for our financial challenges. We accepted the reality and figured out how to work with it.

Although financial stressors can put a huge strain on *chinuch* families, the satisfaction of being part of something so important is bigger than any financial reward could be. We're shaping lives and molding futures — that's eternal currency, everlasting *kevod Shamayim*. I believe my children only gain from having a father involved in this role. Yes, our standard of living is pretty basic. We don't live extravagantly. We spend within our means — and it's the most satisfying life I can imagine.

My financial strategy

Yaakov: We're pretty *frum* Dave Ramsey chassidim. He believes in staying out of debt and creating a working budget.

Tzvi: Spend only what you have. Don't be afraid of making a budget — it might be a lot of work and a little frightening, but it's also very liberating.

Mordechai: Be very frugal, know where the bargains are, plan ahead as much as possible.

Describe your attitude in a single word

Yaakov: Laid back. We try not to put a lot of mental energy into money. We keep on top of our balances and keep track of our spending while staying pretty coolheaded.

Tzvi: Realistic. Realistic about our needs, our income, and about whether we have the funds to buy something. We do not pretend we have more than we have.

Mordechai: Fulfilled.

Do you think rebbeim are underpaid?

Yaakov: Yes. *Rebbeim* — all *rebbeim* — provide an invaluable service with a level of dedication that is hard to find in any other employee. *Rebbeim* should be compensated commensurate with the value they provide. I understand why practically the pay scale has evolved the way it has, but it's a shame that things can't be structured in a more appropriate way.

Tzvi: Yes.

Mordechai: Yes. An appropriate salary would be one that's enough for a *rebbei* to cover his basic living expenses, including summer camp and *simchahs*, without worry.



Budget Wisely

Tzvi and Mindy Greenberg

AGE BRACKET: 40S

CHILDREN: 6

YEARS IN CHINUCH: 12

ANNUAL SALARY: \$50,000

SECOND JOB: \$23,000/YR

SIDE INCOME: \$11,000/YR

WIFE'S INCOME: \$67,000/YR

TOTAL GROSS INCOME: \$151,000/YR

MORTGAGE: \$2,800/MO

CHILDCARE/TUITION: \$2,333/MO

HEALTH INSURANCE: \$0/MO

AUTO INSURANCE: \$200/MO

CAR PAYMENTS: \$184/MO

EMPLOYMENT: REBBI,

ADMINISTRATOR

WIFE'S EMPLOYMENT: SOCIAL

WORKER

If I had \$1,000 extra

Yaakov: I would replace the white carpet we have in the dining room. It was there when we moved in. It's still there, but it's not white anymore.

Tzvi: I would buy some furniture.

Mordechai: I would buy a nice piece of jewelry for my wife. I haven't bought her a significant gift in 15 years.

If I had \$100 extra

Yaakov: I would buy some seforim. We don't usually have spare cash for that.

Tzvi: I would give it to tzedakah. It always hurts me that we can't give more.

Mordechai: I would buy a new toy for my kids. In a sense, our kids make a bigger sacrifice than I do. I get tremendous satisfaction from my job; they don't feel that firsthand.

It's never too late. The first year we were married, my wife was still in school and I was in *kollel*. We lived in a tiny, inexpensive studio apartment. We took on odd jobs, lived very simply, and with some help from our parents, we made it work.

When my wife finished school and began working, we moved to a small two-bedroom apartment. Our rent was \$1,100 per month. We lived simply and managed on our own for the rest of our years in *kollel*. Eventually, I left *kollel* and began working full-time in *chinuch*. My wife also worked full-time, and we began saving for a house.

Although our income was high during those years, we never splurged. We saved as much as we could. We didn't go on expensive vacations or buy a new car. Our lifestyle even enabled us to pay full tuition for our children for a few years.

There are some financial issues that are unique to *rebbeim*. Salaries cap low, the yeshivah cannot always pay on time, and although we're not teaching nine to five, the preparation and follow-up takes many extra hours. But there is also a tremendous satisfaction unique to *rebbeim*, and we wouldn't trade that for anything.

After we were married for ten years we bought a house with the money we had saved. It's a small house, so the mortgage payment is manageable, and we continue to live as simply as possible: The only furniture we bought was a couch and a bunk bed. Still, our mortgage is significantly higher than our rent was, and there are additional expenses like insurance and utilities. But we were still making it. We were able to buy our kids clothes without having to rely on *gemachs*, and some years our kids even attended Little League or hockey. (We feel that extracurricular activities are necessary for our children's healthy development.)

In hindsight, our mistake was that we never created a formal budget. About two or three years ago, expenses started to creep mysteriously upward. For a while I managed to cover everything, relying on my tax refund to cover whatever had accrued on the credit card bill, but suddenly, without knowing exactly when or how, we were \$20,000 in debt. Twenty thousand dollars — and we weren't even living extravagantly! I scrutinized the credit card bills — it was just groceries, co-pays, regular expenses. We thought we were being careful, but we weren't making it anymore. To compound matters, the yeshivah wasn't paying on time, and they owed me \$25,000, an amount that would wipe out our credit card bill. I had no idea where to turn. When I asked people I know how they make it as their family grows, I got vague responses. Vague wasn't going to pay my bills.

Then I found Mesila — an incredible organization devoted to educating the community about financial management. They sent me a budget form, and for three months my wife and I wrote down every penny we spent. We had this black and white composition notebook, and every single evening we wrote down every dollar we had spent that day — in the grocery, in the cleaners, at the gas station. After three months, it was time to tackle the numbers. I admit that I was scared to face them. It turned out that our expenses exceeded our income by \$10,000 a year. That explained how we had fallen \$20,000 in debt over two years. It was hard to believe. We thought we were living so simply, but we were obviously

not able to cover the costs of even this simple lifestyle.

The next step was to create a budget. The first thing we did was to refinance our mortgage, which reduced our payments by a couple hundred dollars a month. We became mindful of our spending — carefully staying within budget for the amount we allocated for each expense. This meant we had to make the extra effort to shop at stores that offered the best prices, even if it wasn't convenient. Our grocery bill has gone down by \$150 a month, saving us over \$1,500 a year! We no longer have “leaks” in our “simple spending” either. We're not building any more debt, we're able to save for unexpected expenses, and we're on track to pay off the debt at a reasonable pace.

I know everything is in Hashem's

Hands, but He expects us to try. A few months into our new budget, my wife took on more work hours and, *b'chas-dei Hashem*, also got a small raise. Now when we get our credit card bill, there are no surprises. We can pay it without thinking. That's *menuchas hanefesh*.

I wish we had done this years ago but we waited \$20,000 too long. We didn't do it earlier because we thought we were making it, and we were caught unawares when it turned out we weren't. Some people think budgeting is stressful, or they're afraid to do it because they're afraid of facing the truth about their finances. And people are afraid of making tough choices, afraid of the constraint a budget may bring. But our experience has shown that living within your means is not restricting — it's liberating.

No Complaints

Although this installment contains the stories of only three *rebbeim*, I spoke to many more in preparation of this column. *Rebbi* after *rebbi* described a similar lifestyle: an all-consuming job, an inadequate salary, erratic pay, draining side jobs, and grueling schedules. I tried to up the ante, but no matter how I phrased the question, or how many times I repeated it in different words, whether I asked at the beginning or sprung it on them again at the end, I could not provoke a single *rebbi* to complain. Although realistic about their financial challenges, each maintained an attitude of *simchah* and *histapkus*. Each felt privileged to serve in his role, was passionate about *chinuch*, and felt that the personal sacrifices required of them were irrelevant in the face of the value of the task. Klal Yisrael is lucky to have role models of such *middos* and *emunah* who are so totally devoted to our precious children. —Z. Reischer

Did you ever consider leaving chinuch?

Yaakov: No. To be a *rebbe* is a privilege and an honor, immensely satisfying and rewarding, and I can't imagine anything else giving me this level of satisfaction.

Tzvi: No.

Mordechai: Yes. But even though the financial aspect can be so stressful, I don't think I would be happy doing anything else. There is a certain *sipuk* in *chinuch* — you're doing something important, and you don't get that satisfaction anywhere else.

How do you finance large expenses?

Tzvi: We made a bar mitzva before we began budgeting, when we were still pretending. For future *simchahs*, we plan to save in advance.

Mordechai: Loans — private, long-term loans. Baruch Hashem, I have family and friends who are willing to lend me money interest-free.

I am lucky because

Yaakov: I have a wonderful marriage; a beautiful family; and a unique, supportive, growth-oriented community with plenty of teaching and growing opportunities. I have tremendous *hakaras hatov* for all the *brachos* we have been given, especially the opportunity to be part of something like this.

Tzvi: I am a *mechanech* and it gives me tremendous *sipuk*. We have *hakaras hatov* to HaKadosh Baruch Hu for our beautiful family and I truly feel we have everything we need — and even a little extra.

Mordechai: I have a fulfilling life and a wonderful family. My wife and I have been *zocheh* to a lot of *nachas* from our children. I don't claim to know the ways of Hashem, but the only thing I can attribute it to is Hashem paying me back for taking care of His children.



Eternal Rewards

Mordechai and Sara Rivka Levine

AGE BRACKET: 40S

CHILDREN: 9

YEARS IN CHINUCH: 17

ANNUAL SALARY: \$77,000

SIDE INCOME: \$22,000/YR

WIFE'S INCOME: \$11,000/YR VARIABLE

TOTAL GROSS INCOME: \$110,000/YR

RENT: \$2,500/MO

CHILDCARE/TUITION/CAMP: \$2,200/MO

HEALTH INSURANCE: \$0/MO

AUTO INSURANCE: \$250/MO

CAR PAYMENTS: \$170/MO

EMPLOYMENT: MENAHEL

WIFE'S EMPLOYMENT: SECRETARY

Some things are worth the price. I was a *rebbei*, at first part-time and then full-time, for seven years, and have been a *menahel* for ten years. There's a tremendous amount of *sipuk* in *chinuch*. You watch a child change and grow, and you know you had a part in that. When you see a kid's face light up when he "gets" it, when you watch kids living the way you've taught them to, you know it's worth all the sacrifice.

And there are sacrifices. I've been a *rebbei* and now I oversee *rebbeim*, so I know what goes on. Let me tell you how a *rebbei* makes it: He works very, very hard and does without many of the things other people take for granted. Most *mosdos* can't pay their *rebbeim* a livable wage, so *rebbeim* experience a constant, ongoing battle to try to make ends meet, every single month. Some *rebbeim* take second jobs, some take third jobs; sometimes their wives take second and third jobs. Even now, with the higher salary that comes with being a *menahel*, I need a second job in order to survive.

When I was a *rebbei*, I taught English in the afternoons to supplement my income. I taught a departmental grade and I had 80 students. Forget about preparation time — every time I gave a test, every time the boys completed an assignment, I had 80 papers to mark. My wife and I had "marking parties" on Sunday afternoons — we would put out some nosh and sit for hours while she marked 80 students' multiple choice questions and I marked the long answers. This was time I desperately needed for my *kodesh* classes' preparation, but what choice did I have?

At that time my wife worked as a secretary and taught, and I also tutored in the evenings. We never bought meat, except ground meat and hot dogs. We relied on hand-me-downs — even for Yom Tov. Paying for camp was a story every year — I had to ask for discounts, scholarships, and solicit help. Everyone knows that students need a productive summer vacation so they can learn well the next year. *Rebbeim* need vacations too — but many *rebbeim* can't afford to take them. We have family who own a home in a popular vacation spot, and one year they graciously let us stay there for free. It was the first time we had taken a real vacation, but we didn't go to a single famous attraction. Each day we found something to do that was free. That's how *rebbeim* make it work.

That's the price you pay to be a *rebbei*, and I made the decision that I was willing to pay the price. More — I consider it a privilege and an honor to pay that price, because I recognize

the eternal impact a *mechanech* can make. But the real question is, what price is Klal Yisrael paying? With our *rebbeim* stretched so thin, can they realistically keep it from affecting their *avodas hako-desh*? Are we losing talented, effective *rebbeim*, who reach the point of "*ba'u mayim ad nafesh*," and leave *chinuch* to seek *parnassah* elsewhere? I know *rebbeim* who have *not* been able to "make it" — they rely on *tzedakah* to make *simchahs* or even to make it through the month. Our children's *chinuch* is the future of Klal Yisrael. When your health is at stake you spare no expense — shouldn't the same be true of our spiritual health?

Some people look at a *rebbei*'s salary and say, "Well, that looks like a pretty good salary for a part-time job." I'm not sure which part of the time they are looking at. A typical *rebbei* teaches for five or six hours, prepares for two hours, and spends an hour or two daily working with parents or the principal. *Rebbeim* teach on Sundays, too. Thirty years ago a parent spoke to the *rebbei* three times a year at PTA. Now, there are *rebbeim* who are in touch with some of their students' parents *daily*. I was once in shul on a snow day and I heard someone say, "I should be a *rebbei* — they never work." But the opposite is true — *rebbeim* never *stop* working.

There's a lot of *nachas* in being a *mechanech*. I once had a student from a troubled background. At the beginning of sixth grade his parents took him out of our yeshivah. He bounced around from yeshivah to yeshivah for a bit and finally ended up in public school. It was a *churban* for him, and it took until tenth grade for him to make it back to yeshivah. A few weeks after this *talmid* returned, I overheard the following conversation between him and his former fifth-grade *rebbei*. "I remember how much I misbehaved in your class," he told the *rebbei*. "And then I was out of yeshivah for five years. But now that I'm back I want you to know, thanks to the skills you taught me, I still know how to learn Gemara!"

That's the "salary" a *rebbei* is working for; financial reward pales in comparison. It's *that* knowledge — that we're building children, that we're building Torah, that we're building Klal Yisrael — that really enables us to make it.

My biggest misyon

Yaakov: Our financial success has been so miraculous that it's hard not to forget that we still need to daven and do *hishtadlus*. We can kind of just fall into the mindset that it worked out until now, so it will work out again. I have to make sure to remember that it's all from Hashem, and keep davening for His continued *brachah*.
Tzvi: Not to get frustrated when *rebbeim* don't get paid on time.

Mordechai: To always retain my focus on what's best for the student. No matter what's going on in your own life or whether the parents are on track or way off base, the challenge is to take yourself out of the equation and focus only on the student.



My toughest financial decision

Yaakov: Covering travel costs if we want to fly out to visit our parents.

Tzvi: If my wife would increase her hours even more, our income would be higher. It's tempting, but we decided that she is a mother first, and she needs that flexibility.

Mordechai: Whether to stay in *chinuch* or leave.

I wish people knew

Yaakov: How much time, effort, and emotion *rebbeim* put into working with their students on a daily basis.

Tzvi: The importance of making a budget as early as possible, whether you are in *chinuch* or not.

Mordechai: What it takes to teach — the mental, emotional, and physical investment every *rebbei* makes for each and every student.

Coming next in Making It: Tuition:

If you are paying four or more concurrent tuitions, and would like to tell your story, please e-mail makingit@mishpacha.com. All identifying details will be changed.