

Connect to the past; build for the future.
Give your child the most meaningful gift.

the GIFT of ISRAEL

\$150 from your family

+\$50 from your synagogue

+\$200 from our federation

× every year = \$3,200

RULES OF PARTICIPATION



Gift of Israel is an incentive savings program in which families, congregations, and the Jewish Alliance of Greater Rhode Island each contribute funds toward an educational program in Israel.

Families participating in the Gift of Israel program contribute a minimum of \$150 per student annually to an account at Signature Bank in New York. That contribution is increased with a \$50 contribution from participating synagogues. The family and synagogue contribution is matched with a \$200 contribution from the Jewish Federation Foundation (JFF). Families who do not belong to one of the participating synagogues contribute an additional \$50 each year (\$200 total). Students enrolled in the program from grade 3 through grade 10 will accumulate \$3,200 to put towards an educational Israel experience.

There are two enrollment plans:

- **Standard Savings Plan:** For students in grades 3–8
- **Catch-up Savings Plan:** An option for students in grades 4–6

Families in the Catch-up Savings Plan “make up” the family and synagogue contributions from grade three; the JFF matches accordingly (see charts at right). After the first year, students continue in Standard Savings Plan through completion of 10th grade. At this time, community funds (synagogue or Alliance) are no longer contributed; however, families may continue to make

deposits into their child's personal account. **Only students who are enrolled in an approved Jewish program qualify for the annual matching funds.**

Standard Savings Plan For students in grades 3–8

STUDENT'S YEAR IN PROGRAM	FAMILY CONTRIBUTION	SYNAGOGUE CONTRIBUTION	ALLIANCE CONTRIBUTION	TOTAL
Third Grade	\$150	\$50	\$200	\$400
Fourth Grade	\$150	\$50	\$200	\$800
Fifth Grade	\$150	\$50	\$200	\$1,200
Sixth Grade	\$150	\$50	\$200	\$1,600
Seventh Grade	\$150	\$50	\$200	\$2,000
Eighth Grade	\$150	\$50	\$200	\$2,400
Ninth Grade	\$150	\$50	\$200	\$2,800
Tenth Grade	\$150	\$50	\$200	\$3,200

Catch-up Savings Plan* An option for students in grades 4–6

GRADE IN WHICH STUDENT BEGINS PROGRAM	FAMILY CONTRIBUTION	SYNAGOGUE CONTRIBUTION	ALLIANCE CONTRIBUTION	TOTAL
Fourth Grade	\$350	\$50	\$400	\$800
Fifth Grade	\$550	\$50	\$600	\$1,200
Sixth Grade	\$750	\$50	\$800	\$1,600

** After initial catch-up year, the student continues in the Standard Savings Plan. If enrolled through 10th grade, the student will accumulate \$3,200 towards an Israel experience.*

Families and friends are encouraged to deposit additional funds on behalf of Gift of Israel participants to mark special occasions, such as birthdays, becoming a Bar or Bat Mitzvah or as a Hanukkah gift. Additional contributions are not matched.

Participating Synagogues

Gift of Israel's participating synagogues have agreed to contribute \$50 annually for each year of active enrollment of each student member of its congregation. If, for any reason, the participating synagogue defaults on its payment, the family is required to make up the additional \$50. The family will be notified if this occurs. Contact the Jewish Alliance, or see the back of this page, to find out whether or not your family belongs to a Gift of Israel participating synagogue.

Transfer

If a Rhode Island Gift of Israel participant moves to another Gift of Israel community the student may transfer to that program. If the new community does not have a similar program, the family can continue to deposit family funds to the student's account at Signature Bank. JFF will hold the community funds in the student's name and send it to the Israel program or family when a student requests disbursement for Israel travel. Additional Alliance and synagogue funds will no longer be contributed once a family leaves the community.

Inactive Status

A student will be placed on inactive status if they are not enrolled in an approved Jewish education program, or annual payment from the family is not received. A student may resume active participation by meeting both requirements.

Withdrawal

A student may withdraw from the program at any time upon written notice to the Israel Desk. The removal of funds from the family account other than for use toward an approved Israel program will constitute withdrawal from the program. Upon withdrawal, the participant forfeits all rights to accumulated community funds.

Disbursement of Funds

Funds may be applied toward an approved Israel program at any time after a student has reached high school, but no later than their 27th birthday. The Alliance's Israel Committee will consider exceptions for special Israel programs on an individual basis.

Gift of Israel

Participating Synagogues

(AS OF NOVEMBER 2008)

Congregation Agudas Achim, *Attleboro*

Congregation Beth Sholom, *Providence*

Congregation B'nai Israel, *Woonsocket*

Congregation Mishkon Tfiloh, *Providence*

Congregation Ohawe Shalom, *Pawtucket*

Temple Beth-El, *Providence*

Temple Emanu-El, *Providence*

Temple Habonim, *Barrington*

Temple Sinai, *Cranston*

Temple Torat Yisrael, *Cranston*

Touro Synagogue, *Newport*

F R E Q U E N T L Y A S K E D Q U E S T I O N S



What is the Gift of Israel?

The Greater Rhode Island Jewish Community's Gift of Israel program is an incentive savings program designed to enable young people to travel to Israel. Gift of Israel is a partnership among families, synagogues and the Jewish Alliance of Greater Rhode Island. Each partner makes a yearly contribution on behalf of the Gift of Israel participants.

How does the program work?

Families participating in the Gift of Israel program contribute a minimum of \$150 per student annually to a bank account at Signature Bank in New York. That contribution is increased by a \$50 contribution from participating synagogues; the total family and synagogue contribution of \$200 is matched by a \$200 contribution from the Jewish Alliance. Families who do not belong to one of the participating synagogues contribute an additional \$50 each year (\$200 total); the match from the JFF remains the same (\$200). Students enrolled in the program from grade 3 through grade 10 will accumulate \$3,200 to put towards an educational Israel experience.

Who is eligible?

All Jewish students enrolled in a Jewish education program from the Greater Rhode Island area in grades 3–6 are eligible to enroll in the Gift of Israel pro-

gram. The funds may be disbursed towards an Israel experience through age 26. To participate in the savings program: 1) participants must be enrolled in an approved Jewish education program; 2) parents must make the yearly minimum contribution of \$150 (\$200 if the family does not belong to a participating synagogue).

What trips qualify for Gift funds?

Funds are intended for use toward an approved Israel program that provides a significant and meaningful Jewish educational experience. This may include an organized Israel trip for teens, such as a summer youth program or semester-long study abroad program, as well as synagogue or school trips. Participants may also use Gift of Israel funds towards a family trip; however, the trip must meet special guidelines and must be approved by the Alliance's Israel Desk eight weeks prior to departure. All approved trips must be at least 10 days in length.

How do I enroll?

Complete and mail applications and payment, including registration fee, to the Jewish Alliance of Greater Rhode Island (see check-list for more detail).

Any questions?

For more information please contact the Israel Desk at the Jewish Alliance of Greater Rhode Island, 401.421.4111.



- 1** Complete the form labeled, "Gift of Israel Participation Agreement."
Fill in the form completely, checking off box(es) for the appropriate enrollment plan.
- 2** Pay registration fee of \$50, check payable to the Jewish Alliance of Greater Rhode Island.
- 3** Complete the Signature Bank "Participant Account Application."
- 4** Complete the "Deposit Ticket," depositing at least \$150. Make check payable to "Jewish Alliance Gift of Israel Program, for NAME OF PARTICIPANT". Include participant's Social Security Number (SSN) on the check. This is your first deposit.
- 5** **Send all materials to:**
Gift of Israel
Jewish Alliance of Greater Rhode Island
401 Elmgrove Avenue
Providence, RI 02906



PARTICIPATION AGREEMENT

We partner with the Jewish Alliance of Greater Rhode Island to participate in the Greater Rhode Island Jewish Community's Gift of Israel program. The purpose of this program is to provide financial resources to enable our child to experience and visit Israel as part of their Jewish Education.

We agree to contribute a minimum of \$150 each year to the Gift of Israel fund. The participating synagogue agrees to contribute \$50 during each year of the student's active enrollment in the program. If the synagogue is not a "participant," or if our family does not belong to a synagogue, we agree to contribute an additional \$50, for a total family contribution of \$200. The Jewish Alliance of Greater Rhode Island will contribute \$200 per student enrollment year to be applied towards the approved Israel program.

I understand that students maintain active status by meeting the following two requirements:

1. Continued enrollment in an approved Jewish educational program
2. Continued payment of the annual family contribution

Student's name _____ Student's school _____ Grade _____

Name of synagogue _____ Jewish education program _____

Parent/Guardian #1 name _____ Parent/Guardian #2 name _____

E-mail _____ E-mail _____

Address _____ Address _____

City/State/Zip _____ City/State/Zip _____

Home phone _____ Home phone _____

Work phone _____ Work phone _____

Cell phone _____ Cell phone _____

Choose one enrollment option:

- ☐ **Savings Plan** (for students in grades 3–8) – \$150 per year, assuming synagogue participation; \$200 per year without synagogue participation
- ☐ **Catch-up Plan** (optional for students in grades 4–6) – Grade 4 contributes \$350; Grade 5 contributes \$550; Grade 6 contributes \$750 to catch up for past years. After year one of participation, family contribution is \$150, assuming synagogue participation. See "Rules of Participation" for details.

The complete terms and rules about participating in the Gift of Israel program are defined in the separate document titled "Rules of Participation." By signing this document we agree that we have read this document and agree to participate in this program according to its terms.

Signature _____ Date _____