

My name is Bethany Geiger. I am a parent of a high school senior and a 5th grader from Elyria, Ohio. Our assigned school district is Elyria City Schools. I have a unique viewpoint of many facets of education as a college math professor, and as a parent of a 2021 public high school senior and a catholic elementary school student. I would like to present my opinion today on how school choice has been important to my family and how the current EdChoice guidelines are still limiting school choice for many families similar to my own.

My daughters have both attended St. Mary School in Elyria from preschool through 8th grade. My daughter, Ava, is a senior at Elyria High School. Ava has not been in the building at Elyria High at all this year, as she takes College Credit Plus classes exclusively at Lorain County Community College. Ava has been accepted to John Carroll in the fall and is a valedictorian at Elyria High. She will major in exercise science pre-physical therapy. If Ava were not an outstanding student, I am certain her experience at Elyria High School would be completely different. Because of the CCP choice, Ava was confident in attending public high school, even after it was added to the failing school list her junior year. The CCP program has allowed Ava to earn 46 hours of college credit while still in high school.

My younger daughter, Emma, is in 5th grade at St. Mary School. She is thriving there! St. Mary's offers a diverse population with small classes. Emma is involved in the enrichment program,

plays volleyball and basketball, and enjoys multiple clubs through her school.

As a math teacher, I would like to share some math facts with you all today. When we look at the family size chart for the EdChoice Expansion Scholarship, we see numbers. What do those numbers mean to real people?

Let's look at a family of four who have two working parents. Let's say one parent is in the medical or education field and makes approximately \$55,000 per year full-time. The other parent is the primary caregiver for the children and has several part-time jobs that bring in extra income for the family, totaling around \$16,000 per year. That makes the family income total about \$71,000.

According to the Expansion chart, this family of four does not qualify for a scholarship. Presumably, that is because they are expected to either afford to move out of a failing school district or pay tuition to send their children somewhere else if they aren't happy with public school education.

Now let's put a human face on what that really means:

\$71,000 a year sounds like a pretty okay number for income. After taxes are deducted from paychecks, the family nets about \$55,000 a year, which is around \$4,583 a month. That's a lot of money, right?

Now let's start paying monthly bills:

- \$1,100 Mortgage/real estate tax/insurance (their home is worth around \$160,000, after all the failing school district keeps the prices in Elyria affordable)
- \$500 or \$250/pay for their employer sponsored family medical insurance plan
- \$370 one car payment, the other is paid off
- \$290 parent's student loan payment
- \$130 life insurance premiums
- \$90 for just phone and internet, cable is too expensive
- \$90 car insurance premium, they are safe drivers
- \$140 electricity average
- \$200 cell phone plans
- \$100 gas utility average, they locked in at a really good rate
- \$170 water/trash/sewer
- \$50 alarm system for the house (after all this isn't the greatest place to live)
- \$5 monthly bank fee
- \$80 church contribution
- \$120 gasoline
- \$600 food and groceries for a family of 4, including Taco Tuesday once a month as a treat

Total: \$3,953.

Subtracting the amount they need for recurring bills, food, and gas each month, this leaves our family of four with

\$630 in disposable income at the end of the month.

Conveniently, that is exactly how much tuition is for their two daughters to attend private school after the church pays a portion.

The problem is, now this family is left with \$0 to pay for:

- 401K/retirement savings
- Emergency funds
- Car repairs on the older, paid off vehicle
- Out of pocket medical expenses (their annual deductible is \$5,000/family or \$2000 individual)
- Unpaid days one parents takes off of work because they have no vacation time or sick days at their 3 part-time jobs
- Christmas
- Activities and sports for the kids
- Credit card payments
- Clothes
- Shoes
- Gifts
- Hair cuts
- Home maintenance
- License plate renewals
- Vacations
- Entertainment
- Pets

- School field trips and other school related expenses
- School and sport fundraisers (we do a lot of those)

Suddenly, \$71,000 a year doesn't seem like that much money. It is certainly not enough for this family to pay tuition for two students at \$6,300/yr. If that family does manage to make it through elementary school with the help of grandparents, they will still not qualify for high school EdChoice because they never attended public school.

How could the State of Ohio expect this family to pay \$9,000 a year for their oldest child to attend private high school with this breakdown of income? Not to mention the younger child is still in elementary school, which will cost \$3500 a year for a few more years. That is \$12,500 a year in tuition payments, or roughly 23% of this family's net pay.

A family in this situation faces several options:

- 1) Try to make more money
- 2) Send one or more of the children to the failing public school
- 3) Move to a better district
- 4) Attempt to open enroll
- 5) Homeschool

Most families I know will make it work somehow. We are hard-working people who are not looking for a free handout.

However, we pay real estate taxes for years before, during, and after our children are in school. That money should be allowed

to be allocated, at least partially, to the school of our choice while our children are in attendance there.

A homeowner in Elyria would pay approximately \$3,285 a year in real estate taxes on a home valued at \$150,000. That is \$42,705 over the primary and secondary school career of one student. If the school district is producing quantifiably failing schools, shouldn't the homeowner at least be able to apply a portion or all of their property taxes to educate their child elsewhere if they do not qualify for an EdChoice scholarship?

The current state of school choice in Ohio is a good beginning but this program presently has too many shortfalls to be a total success. Excellent education should continue to be the highest goal our state strives for and putting unrealistic limits on qualifying for the EdChoice program will not meet that goal in the short-term. I urge you to put yourself in the shoes of this family and see what you would do if you were faced with this situation and continue to fully fund scholarship programs and expand the programs to meet the needs of those faced with failing public schools. Thank you for your time, and I welcome your questions.