

TRUTH OR CONSEQUENCES

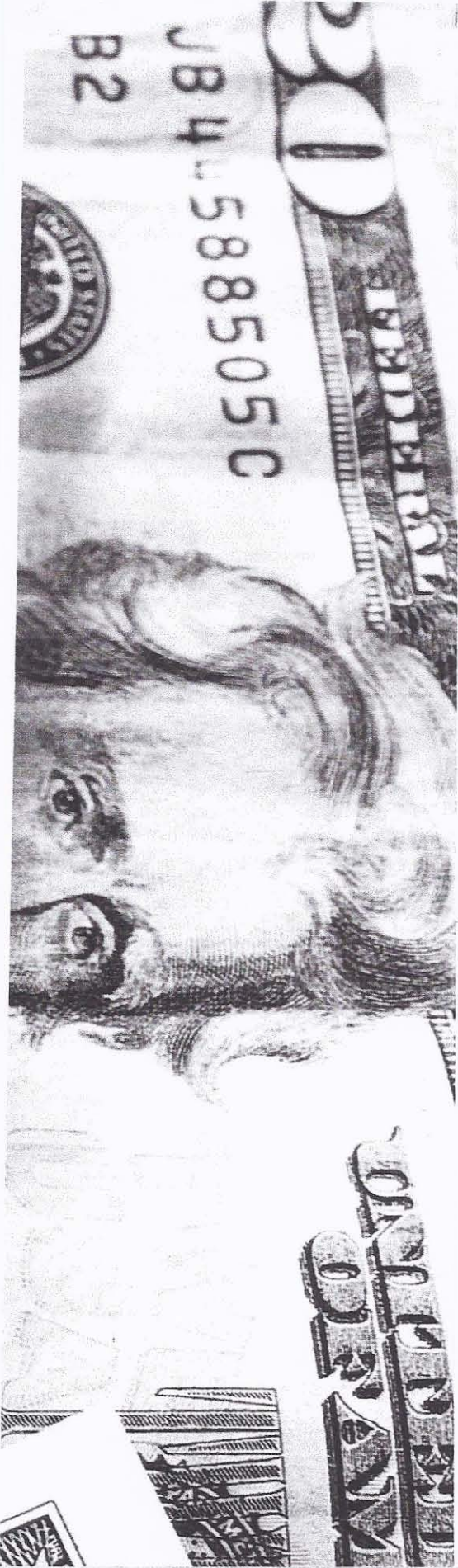
DO US PART

This was not what
I had signed on for

SERIES 2009

Secretary of

Timothy F.



There was a lot of acrimony in the aftermath of my divorce, and although it might seem foolish to be so bitter about a student loan, the fact that such loans are now a hot topic in the upcoming presidential election underscores just how much a sheepskin can actually cost. In our case, my wife's degree came with a hefty price tag—our marriage.

You might not empathize with my situation. In fact, you might not approve of my—of our—lifestyle and our choices. It was, however, our shared belief as a couple that I would continue to learn indefinitely without the burden of *parnasa*. I innocently entered into a marriage that was shrouded in dishonesty, leading to a traumatic ripple effect that ultimately tore us apart.

But let me start at the beginning.

When I first embarked on my journey to the *chuppah* so many years ago, I never imagined that my future was anything less than a bed of roses. It sounds like a cliché, but I was the “top *bochur*” in my *yeshiva*. I came from an “amazing” family: my father a well-known *maggid shiur*, and my mother a beloved teacher in the local Bais Yaakov. As a popular, serious *masmid*, with *yichus* to boot, I had everything going for me. It didn't really matter that my parents couldn't offer much in the way of financial support; the phone rang off the hook with *shadchanim* clamoring to *redt* me the best girls on the market. Suffice it to say, I had a long list.

But when Rivi's* name came up, the list was relegated to the bottom of the junk drawer in the kitchen where my mother had spent so many hours fielding phone calls. “This is it!” she proclaimed with a huge grin. Everyone seemed to know it immediately. Rivi was described as everything I could have hoped for, and more: smart, capable, perfectly put together, and the valedictorian of her Bais Yaakov class—a former student of my own mother, who could not stop raving about how wonderful she was. Rivi had gone to a top seminary and was looking for a *real learner*. Her parents were respected and wealthy community figures, honored at every *yeshiva* and school fund-raiser in the neighborhood, who were certainly looking to buy their daughter the best *bochur* out there—or so it was assumed.

It got even better. Rivi had been accepted to an Ivy League program in Occupational Therapy in the city. She had only a few months left before earning her master's degree. Rivi would no doubt land a dream job, and I would be able to pursue my dream worry-free: I could learn for life. The *shadchan* touted Rivi's academic qualifications as the best part of the *shidduch*; little did I know that I would have to pay a price for it—literally.

We dated for a short period of time. I was sure from the very start that it was a match made in Heaven. The conversation flowed easily between us, and we shared the same goals and vision of the future: Rivi was very serious about marrying a *ben Torah*. She even suggested that although her parents could support her, she truly wanted to be a part of the *mitzvah*, and would work to support her husband for “as long as I can.”

Before I knew it, I was an excited *chossan*, and Rivi and I were the talk of

the town. "Why didn't I think of it first?" so many people said at the *vort*, held in my future in-laws' impressive home. I enthusiastically accepted all the *mazel tovs* and embraces, believing that I was truly the luckiest boy in the world.

Rivi's parents went all-out. No expense was spared in order to marry us off in style. This came as no surprise, since the Goldsteins* were very well-to-do. *Sheva brachos* passed quickly and then, quite abruptly, we settled into real life in our apartment in Lakewood. Every morning I left happily for *yeshiva*, while Rivi made the commute to the city to finish her degree. For the first few months, Rivi's parents supported us, but at Rivi's "insistence" the checks would stop coming once she graduated and started working.

However, it didn't take long for reality to hit like a ton of bricks. Rivi started looking for a job a few months before graduation, but wasn't able to find anything locally. "It looks like the market is

really flooded here. There are too many therapists looking for work in Lakewood," she sighed. It didn't seem to matter that Rivi had gone to the best school; no one was hiring. She broadened her search, but after a few more weeks started to get desperate. "Is it really such a big deal if I commute to Brooklyn every day? Lots of women are doing that now," she said one night after second

seider. But it wasn't the commute that became our problem—it was her salary. Rivi eventually found a job in Brooklyn, but the pay wasn't nearly as glamorous as we had been led to believe. After all, Rivi was graduating with honors from a top university. Shouldn't she be raking it in?

"No matter," Rivi said. "It's not as if we have a lot of expenses. It's just us right now." She accepted the job, and soon after began making the daily grueling commute from Lakewood. No sooner had Rivi set foot at her first job, though, the checks from my in-laws stopped coming. By then we were expecting our first baby, but *baruch Hashem*, Rivi's salary was sufficient. I continued

learning in *yeshiva* without worrying about *parnasa*—until the first surprise came in the mail.

It was one afternoon during *bein basederim*, immediately after Rivi started working, when I found the letter. I had stopped back at the apartment for a quick bite to eat. The mail came. I scooped it up as I normally did each day. When I started to riffle through the letters, one bill caught my eye. I was stunned to discover that it wasn't just another utility bill, but a bill for a student loan, the first that Rivi had ever received—and a heftier one at that. *I wonder what this is about? I'm sure this bill is supposed to Rivi's parents' address.*

STUDENT LOAN

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When I asked her about the bill that evening, she nonchalantly shrugged off my concerns. "Oh, that," she waved her hand in front of her as if swatting at a pesky fly. "Everyone takes out loans for school. Do you have any idea how much that Ivy League program costs? Don't worry, I make enough money; we'll pay it off just like everyone else does."

I couldn't believe what I was hearing. *Rivi has student loans that WE are responsible for? Why didn't she ever tell me?* I wondered. *I had no idea that her degree cost so much! This bill is unbelievable!* It slowly dawned on me that I had naively assumed that Rivi's parents had paid for her education, and I had never thought to question her about it. To be fair, it's not as though I had asked her directly on any of our dates, but I was shocked that she had not voluntarily disclosed such important information. *How could she hide the truth from me?* It hurt me to think that I had been misled about our financial situation. *I had a right to know about this! This burden is now ours to share as a couple,* I silently fumed. Essentially, by omitting this crucial information when we discussed her degree and our future, she was being dishonest. *What else did she hide from me?* I couldn't help but wonder. I had been perfectly honest with Rivi about my expectations and the fact that I was looking to learn full-time forever. Rivi had always implied that her parents were wealthy, and it seemed as though she'd been raised in the lap of luxury. So why hadn't her parents paid for her education?

There would be no answer forthcoming. This was our reality.

As soon as Rivi's maternity leave ended, we were faced with another expense we hadn't fully considered: babysitting. It's not as though Rivi didn't make a decent *parnasa*, but the fact that our baby was spending so much time at the babysitter while Rivi commuted didn't really help our budget. I didn't want to cut back on my learning hours, and Rivi was adamant that I continue putting in a full day at *yeshiva*. "It's no big deal. We'll make do, like every other *kollel* family. We'll just have to tighten our belts," she said.

And so we staggered along, month by month. Time passed, our family grew, and so our expenses mounted. Every month when I sat down to pay our bills, I begrudgingly wrote out that check toward Rivi's student loan—a check that ate up a good portion of her salary which we so desperately needed, all the more so with every passing year.

At one point, probably after the birth of our second child, I asked Rivi one night if she was considering cutting back her work hours. I couldn't help but notice that her job was taking its toll on our young family. I was still under the naïve assumption that Rivi would be the primary breadwinner for "as long as she could," just as she had suggested when we were dating. I was

looking forward to the day when she would admit defeat and turn to her parents, who I thought would be only too happy to help us out. "What do you mean?" she asked. "Who will support us if I work part-time?" I detected annoyance in her voice, and when I prodded her further the truth finally came out. "My parents? They can't afford to help us! If you want me to start taking it easy, you'd better start looking for a job."

It's hard to pinpoint exactly when our *shalom bayis* problems began. It's not as though we had a particular argument, pivotal moment, or concrete example to which we could point and say, "That is exactly when things started to go downhill." Rather, my resentment simmered under the surface for many years, only reaching a boiling point when we could no longer hold our heads above water.

It was probably after the birth of our fourth child that the situation became intolerable. We were no longer able to make ends meet. Between the exorbitant cost of childcare, the gigantic student debt, our children's tuition payments, and our myriad other expenses, Rivi's salary just wasn't enough. We were at a crossroads, and we had to make a choice.

I begrudgingly started to cut back on my hours in the *bais medrash*. It wasn't easy to find a job that would allow me to feel that I wasn't compromising in my learning, let alone one that I actually qualified for, since I had never anticipated that I would have to support my family. It was a hard pill to swallow. My *rosh yeshiva* seemed disappointed, too. After all, I had once been the *bochur* with so much potential. I was supposed to be a lifelong learner, but that didn't seem possible anymore.

I can't say that I wasn't at fault, too. I should have made more of an effort to repress my resentment. But, compounded by our financial troubles, Rivi and I were miserable. Rivi was stressed from her exhausting commute, the crazy hours at work, raising a house full of children, and trying to keep the house in order. She was constantly snapping, and we were always fighting.

We forged ahead. More time passed, and by the time our tenth anniversary arrived, even though we were both working—Rivi full-time, me part-time—you wouldn't know it if you looked at our credit card statements. It was time to leave *kollel* altogether.

I was so bitter about the situation that there was nothing that could be done to save our marriage. The years of pent-up resentment and stress had taken their toll. Ironically, we finished paying off Rivi's student loan shortly before the divorce was finalized.

The check I resentfully wrote out every month has now been replaced by child support payments. ■

**Names protected for privacy.*