

A Ben Torah's Guide to Parnassa

Table of Contents

Introduction.....	1
<i>Bitachon & Hishtadlus</i>	2
Invest in Your Future.....	3
Priorities and Lifestyle.....	3
Personal Accounts.....	5
Law.....	6
Actuarial Science.....	8
Computer Science.....	10
Marketing.....	13
Medicine 1.....	15
Medicine 2.....	16
Physics / Engineering.....	19

Introduction

During Yaakov Avinu's journey from the spiritual comfort of his father's home to the faraway land of Charan he suddenly finds himself at the *makom hamikdash*. Chazal tell us that unlike other *tzadikim*, who experienced *kefitzas haderech* in the form of a miraculous increase in speed, Yaakov's *kefitzas haderech* manifested itself as the *makom hamikdash* traveling to Yaakov. Why is the *kefitzas haderech* of Yaakov Avinu different than those of other *tzadikim*? Rav Moshe Feinstein answers (*Dvar Moshe, Breishis 28:11*):

Yaakov would soon find himself living with Lavan in Charan, a locale of *tumah* and *reshaim*, a far cry from the holy locales he was accustomed to. Yaakov was confounded as to how one can be a Torah Jew in such a place. Therefore, Hashem *Yisborach* had the *makom haMikdash* come to him demonstrating to Yaakov that even in a locale of *reshaim* a fully committed person can bring about a *hashro'as haShechina*... and this is a great lesson to not despair and say that in this generation and this place it is difficult to fully serve Hashem, and thus lower one's standards such as to be satisfied with a little Torah and

mitzvos! Even in such situations it is incumbent upon every individual to achieve complete perfection, to master Torah and good deeds.

Yaakov's bewilderment resonates with every spiritually sensitive *yeshiva bochur* when he ponders leaving yeshiva to earn a living. Can I continue my spiritual growth, or must I be satisfied with spiritual stagnation and mediocrity? Rav Moshe's interpretation of Yaakov's unusual *kefitzas haderech* gives the Torah's resounding answer to such concerns: each one of us can, and therefore must, continue to grow in Torah and *maasim tovim* even after leaving yeshiva and entering the work force.

The goal of this publication is to share with current *talmidim* the insight and experience of *bnai Torah* who are, *b'ezras Hashem*, succeeding both in their profession and in other aspects of life. They discuss how to prepare for and succeed in their profession, as well as how to strike a proper balance between *hishtadlus* for *parnassa* and other *mitzvos*. We hope that this will give current *talmidim* the information they need to avoid the trap of spiritual mediocrity.

Bitachon & Hishtadlus

"*Harbei asu k'Rabbi Yishmael v'alsa b'yadan; k'Rabbi Shimon bar Yochai v'lo alsa b'yadan* – many followed the path of Rabbi Yishmael and were successful; many tried the path of Rabbi Shimon bar Yochai and were not successful" (*Berachos 35b*)

"*Gadol hanehene meiyegia kapav yoser miyoreh shomayim* – one who benefits from his own work is greater than one with fear of Heaven" (*Berachos 8a*)

"*Yegia kapecha ki socheil ashrecha v'tov lach: ashrecha b'olam hazeh, v'tov lach l'olam haba* – When you make use of the outcome of your own work, you are fortunate and it is good for you: you are fortunate in this world, and it is good for you in the next world" (*Berachos 8a, Avos 6:4*)

"*Rav Meir omeir l'olam yelameid adam li'bno umnus kallah unekiya* – Rav Meir says that one should teach his son an easy and clean profession" (*Mishna, Kiddushin 82a*)

"*Kol mi she'eino melamed es beno umnus k'ilu melamdo listus* – Anyone who does not teach his son a profession, it is as if he has taught him to be a thief" (*Kiddushin 29a*)

"*Kol Torah sheein ima melacha sofa betaila v'goreres avon* – any Torah which is not accompanied by earning a living will end up in wasted time and lead to sin" (*Avos 2:2*)

"*V'amru chachamim gezel vaarayos nafsho shel adam misave lohen umechamdasan ... amru chachamim rov begezel* – and the Sages said a people desire and long for thievery and illicit relations...the Sages said the majority of people are guilty of stealing" (*Rambam Hilchos Isurei Biah 22:19*)

We are neither smarter than *Chazal* nor greater *ba'alei bitachon* than *Chazal*, and "*Chazal*, in no uncertain terms, alerted us to the dangers and the *nisayon* of being poor, of not having enough *parnasa*, [and] of not making the requisite *hishtadlus* for adequate *parnasa*" (Rav Mayer Twersky).

Hashem is perfectly capable of making things work out for us. However, He requires that we play by His rules, i.e. we must make a realistic *hishtadlus*, keep our priorities straight, and trust that He will bless our efforts with whatever success we are allocated each year on *Yomim Noraim*. One who thinks that it is in his hands to earn a living ("*kochi v'otzem yadi*" - *Devarim* 8:17) is delusional. At the same time, one who does not play by Hashem's rules and expects things to work out on all fronts is severely misguided. Of course, our *hishtadlus* is not limited to *parnassa*! We must also make a realistic *hishtadlus* for having learning time and family time. We hope this essay provides insight into what comprises realistic *hishtadlus* in all of these areas.

Invest in Your Future

There is a common, and unfortunate, desire among *bnei Torah* to "*patter up*" college as quickly and as easily as possible. This desire, when examined in the context of a life-long pursuit of *shleimus* in *avodas Hashem*, must be seen as nothing other than a powerful *atzas Yetzer Harah*. The modern economy awards those with higher levels of skills and training. One whose goal is to "*patter up*" college generally chooses an easy major in college which may not provide professional skills that would be in high demand in the economy.

One who wants time to learn, parent, and properly perform the other duties of a *ben Torah*, is looking for a better than average work situation and must therefore have better than average qualifications and training. One who "*pattered up*" college and did not go to graduate school will not be in high demand, and the odds are that he will have to work long hours for the majority of his career to make ends meet, thus eliminating learning time, parenting time, etc. Similarly, in tough economic times, it is easiest to fire lower-skilled employees, as they are easily replaced once the economy picks up again.

The *Yetzer Harah* dresses himself up in the clothing of "*tzidkus*" and "*hasmada*," telling you that you need to over-extend your learning time for the three or four years you are in college by "*pattering up*" college. But in so doing he undermines your *avodas Hashem* for the rest of your adult life.

A *talmid* who seeks *shleimus* should invest the time to get the higher level of skills and training that will enable him to command a better work situation and thus more time for learning and other *mitzvos*. This means taking college seriously and, more often than not, going to graduate school.

Of course, one must also spend long hours in the *beis medrash* during his college years. After all, if one does not learn to correctly balance learning and college, how can he be confident he will balance learning with working, parenting, and more? A *talmid* in Y.U., for example, should strive to have at least a full morning *seder*, *shiur*, and a significant night *seder*, coupled with serious college studies that are relevant to his *parnassa*.

Priorities and Lifestyle

It is the priority of a *ben-Torah* to follow the will of the *Ribono shel Olam* as outlined by the Torah and interpreted by *Chazal*. Our priorities have an enormous affect on all of our life decisions: what occupation to choose, whom to marry, and

where to live. As early as high school we start making priority-based, career-oriented decisions that will significantly impact our *avodas Hashem*, be it our *bein adam lamakom* (learning, *tefillah btzibbur*, etc.) or our *bein adam lachaveiro* (being a good spouse, parent, etc.). If physical luxury is primary in our lives, we will seek prestige and wealth through our education and careers so that we can afford large houses, late model cars and expensive vacations. We will pay the price of working long hours to finance these luxuries. However, if spirituality is primary, then we can forgo these luxuries in order to be better *ovdei Hashem*. These trade-offs must be thought through, both individually and with any potential spouses, before we make life decisions.

Our priorities determine the lifestyle we would like to live and that lifestyle will heavily influence our choice of occupation. [WordNet](#) defines the term "lifestyle" to mean "a manner of living that reflects the person's values and attitudes". If our true priority in life is to serve Hashem, we will choose a lifestyle which will deemphasize physical luxuries and allows us time to learn and be good parents. If we choose to work long hours for a high salary while sacrificing growth in learning and time with our children, our lifestyle makes a clear statement (especially to our children) about our real priorities, all lip-service to the contrary notwithstanding.

In order to avoid a spiritually bankrupt lifestyle we must differentiate between comfort and luxury. We need to know what is necessary for the level of *yishuv hadaas* that will allow us to optimally serve Hashem and know when we have crossed the line into a pursuit of luxury that will pull us away from serving Hashem.

Our career and lifestyle decisions affect not only how much time we have to learn, but they also affect whether our children will grow up with parents that are involved in their lives on a daily basis, or whether they grow up only seeing us on the weekends because we spend all of their waking hours in the office. In the context of discussing how long work hours affect children turning to drugs and/or going off the *derech*, Rabbi Dr. Abraham J. Twerski [commented](#), "We sometimes are so busy that we don't have time for our children. We're so busy giving them what we think they need that we forget that the most precious thing that they need is us as parents, and we don't give enough of ourselves to them".

A Torah lifestyle includes being involved in our childrens' lives on a daily basis. In fact, within a Torah lifestyle there are many *mitzvos* competing for our attention - work, parenting, being a good spouse, learning, etc. An important part of *avodas Hashem* is managing our schedule in a way that allows us to meet all of *HKB"H's* demands. This may require thinking "out of the box". For example, waking up at 4:30 AM, when everyone at home and at work is asleep, and maintaining a pre-*shacharis* morning *seder* may be more realistic than learning at night when both work and family may place other demands on our time. It isn't easy, but nothing of true value is ever achieved easily - "*adam l'amal yulad*" (Iyov, 2:7).

Pressure (at work)

While each one of us have some choice of work environment it is likely that some of our co-workers will have different priorities and will have chosen different lifestyles than we do. Pressures at work to change our lifestyles and priorities can range from a seemingly innocent invitation to a bar after work, to explicit requests or instructions to break the law or violate *halacha*. There may also be unspoken pressure to make work one's primary focus in life or constantly 'get ahead' at all

costs. To stand up against these pressures one must have the internal fortitude and conviction that one is doing what is right, and be courageous enough to act as an individual against the tide. As expanded upon in the Personal Accounts, living in a strong Jewish community, having like-minded friends and others to talk to will be invaluable.

Pressure (at home)

Pressures to modify one's lifestyle do not only come from one's work environment, they may also come from inside the *frum* community. Choosing what is right for one's own *derech* in *avodas Hashem* requires the will to be an individual even within the *frum* community. One's own *derech* may involve an occupation not traditionally considered "Jewish". It may involve living in neighborhoods that are not the popular ones or it may involve not being able to spend the money on the "right" camps for one's children and the "right" method of celebrating various *smachos*. Indeed, a true *ben-Torah* will be willing to buck the trend of building additions onto one's house because everyone is doing it, inviting 500 people to a wedding because that is what is expected, or sending children on expensive summer adventures because their friends are going. The *ben-Torah* realizes that these things may not be worth the extra time needed at work to finance the expenditures and understands the concept of *tznius*, to walk in front of *Hashem* modestly not needing to make a social splash.

Personal Accounts

Experience is the best, but most expensive, teacher. However, the expense can be eliminated or reduced by learning from others' experiences. Ben Zoma tells us (*Avos* 4:1) "*Eizeh hu chacham? Halomeid mikol adam*". This includes looking at others for both positive and cautionary lessons. See who you want to be like, who you don't want to be like, and follow the path of the former and avoid the mistakes of the later.

In this section *bnei Torah* in different professions share their own experiences and approaches to balancing work and other *mitzvos*. Their accounts include both general advice as well as personal reflections. The general advice gives the reader the facts and insights he needs to make informed career decisions. The more personal reflections provide a glimpse into the decisions these *bnei Torah* made and into the role of *yad Hashem* in their careers.

There are a number of common themes that emerge from all of these accounts and they are highlighted below. At the same time, the reader is encouraged to review all of the personal accounts regardless of what field he plans to enter, as they each provide a different perspective on the realities and *nisyonos* of pursuing a *parnassa*.

1. Do something you enjoy - while there is no question that in dire circumstances we would work any possible job to support our families, given the choice, choose a profession you enjoy. Every job takes time and spending a lot of time on something you do not find enjoyable can lead to burnout (physically and spiritual) and a negative view of all aspects of life.
2. Be *kovea itim* - keep scheduled times to learn to insure continued growth in Torah. Note that one can learn in the evenings, in early morning, late at

- night, or in the afternoon. Think out of the box when making your schedule - just have a plan.
3. Qualify for your job - time and effort in gaining additional skills and proficiency now will lead to greater ability to choose jobs that fit your lifestyle and religious needs later.
 4. Be part of a *frum* community - a great job with lots of flexibility and time to learn in a place with no other *frum* people is not going to help your spiritual growth.
 5. Be open and honest about your religious needs and be proactive about making up time - we all know that the Jewish calendar calls for taking time off that many people in the US spend working (Jewish holidays, early Fridays, etc). Being open, upfront, and steadfast about these issues to begin with sets a proper tone in your relationship with your boss and colleagues. Making up this time demonstrates your commitment and honesty (it goes without saying that one cannot say they worked hours that they took off).
 6. Life does not equal work - some work environments (for example, most corporate jobs in Manhattan) are based on the notion that work is life. Stay out of such environments.
 7. Be a *kiddush Hashem* - at every moment you have the opportunity to perform a *kiddush Hahhem* or, *Rachmana litzlan*, the opposite. Be honest, friendly, and helpful - choose the *kiddush Hashem*.

If you wish to contact one of the authors for more personal advice and insight, please [contact us](#).

Note: these accounts were written in 2008-2009, and reflect the state of the respective industries at that time.

Law

I work in the field of intellectual property (IP) law with a primary focus on patents and a secondary focus on copyrights, trade secrets, and trademarks. I live in suburban New York. My advice is specifically directed for those who are going into law, but others are welcome to take what they can from these tips.

I was a student in the Y.U./Columbia-Engineering 3-2 Combined Plan and graduated Yeshiva College with a B.A. in Physics and Columbia-Engineering with a B.S. in Electrical Engineering. I then went on to Columbia Law School. After 2 years in specialized post-graduation government positions in Washington, D.C., I moved back to the New York area and worked at Big Law Firm A in NYC for 3 years. After that, I joined Technology Company B in suburban New York as an in-house patent counsel. Three years later when Technology Company B was undergoing tremendous problems, I returned to NYC as a senior IP associate at Big Law Firm C. Since 2006, I have been the head of IP for "Technology Company D" in suburban NYC.

Big firms have prestige. You get to work with smart people on challenging issues. Deals and cases you work on are covered in the newspaper the next day. It enhances your career and opens doors. If you stay late, you can have a nice kosher dinner and a car home. You get a nice office. It's easy to get used to these trappings. But it comes at a price. After all, everything at the firm is directed toward making the lawyers comfortable so that they can bill as many hours as

possible. And those who succeed at a big law firm have, for their own reasons, chosen to make their work their life.

So now, instead of working at a prestigious big firm job with a nice window office in midtown Manhattan with a secretary and access to paralegals and junior associates, I work for a company in a windowless office in a boring office park in suburban NYC and I make my own copies. But I usually get home by 7 pm to help my kids with their homework and put them to bed. At my law firm job, working late into the night was routine. For my in-house jobs, it is a rarity. There is no question that my in-house jobs have provided more time outside the office for family and learning than the big law firm jobs. Not being in NYC also helps since the commute is shorter and there are far fewer people in the office that have made their work their life.

Unfortunately, there are far fewer in-house jobs than law firm jobs. It helps to plan ahead to land one of these jobs. (It may also be possible to work at smaller law firms that have a better balance but I have no experience there.)

I humbly offer these pointers to *talmidim* on trying to find the best work/life balance as a *frum* lawyer.

1. **Choose your undergraduate major and coursework wisely.** If you know you want to go to law school while you are in college, consider choosing an undergraduate major that is not the typical pre-law major, *i.e.*, not political science or history. While these are wonderful fields to study, the fact is that you will be competing against thousands of students with similar majors for very few slots in top law schools. Think about something different—biology or computer science or mathematics or accounting. This will make you stand out from the pack.
2. **Get good grades and study hard for the LSAT.** Ever wonder why medical schools interview candidates and law schools don't? It's because law school admissions is primarily a numbers game—GPA and LSAT. The rest (extra-curricular activities & recommendations) is just commentary. Study hard, get good grades, take lots of practice LSATs so you can ace the LSAT and position yourself to get into the best law school you can.
3. **If you know you want to be lawyer, don't wait to go to law school.** Working in between college and law school certainly has economic advantages. But the longer you wait, the more expensive law school gets and the longer it will take to obtain the seniority that is needed to get the good work/life balance jobs that are out there. Even in a law firm, there is very little difference between the work given to a second-year associate with a Ph.D. who is 40 and a second-year associate with a B.A who is 27.
4. **If you can, attend a first-tier law school.** If you are admitted to one or more of Harvard/Yale/Columbia/NYU/Penn do not enroll in Cardoza/Fordham/St. Johns/Hofstra/Brooklyn even with a scholarship. By far, the students in the first group have more opportunities than the students in the second group. This is not to say that everyone in a second-tier law school will be unsuccessful, but the opportunities available to the top 75% of a first-tier law school often exceed those available to the top 10% of a second-tier law school. And can you guarantee to yourself that you will be in that top 10%? You can't. It's not fair, it's just the way it is.
5. **Get the best grades you can in law school, especially in the first year.** The better the grades, the more opportunities you will have. So study hard, prepare for exams seriously and do the best you can.

6. **Use the second and third year of law school to decide on a specialty as soon as you can.** Remember, you will be seeking a *parnasa* not as a *stam* lawyer, but as a real estate lawyer or a corporate lawyer or a patent lawyer, etc. In most law schools, you can choose all your coursework in the second and third year. Use this time to help you decide what kind of lawyer you want to be. So avoid the “softer” courses that do not help that effort. You know the ones I mean.
7. **Be prepared to spend the first years out of law school in a NYC law firm.** There is no way around it. You have to put time in for a few years at a law firm in NYC in an environment that is not conducive to a good work-life balance to later get an in-house job with a better balance. Use this time to learn how to be a lawyer in your field and begin building your reputation. Find a mentor and learn from him or her. Pay off your student loans if you can now, too.
8. **Word hard for your *Kesser Shem Tov*.** While there are a lot of lawyers, the legal world in your chosen specialty will be very small, and people talk. Start building your legal *Kesser Shem Tov* the first day you walk in the door at your first job. How? *Pirkei Avos* tell us: *Hevei Mekabel Es Kol Adam B'saver Panim Yafos!* At your job, treat everyone—support staff, paralegals, secretaries, fellow associates, opposing counsel—with the same respect and dignity as you treat your supervisors. Within *halachic* bounds, approach men and women equally with professionalism in all ways. Make yourself stand out in this regard. Your legal colleagues, *i.e.*, your potential future employers and clients, will notice. Not only will you be doing a *Kiddush Hashem*, you will advance your career as well. You will be shocked by how many people in our field don't do this.

Actuarial Science

My undergraduate degree is in Mathematics, and I have lived and worked in the tri-state area for my entire career. While there are certainly opportunities all over the country as well as internationally, the tri-state area provides the most opportunities both in variety, financial incentive, and sheer volume.

I've worked primarily in property & casualty reinsurance, and find it very rewarding. At my previous employer, located outside of New York City, I was exposed to a combination of reserving, pricing, modeling, programming, and financial reporting work, while attaining an ACAS designation. The experience was fantastic. I could have explored new opportunities much earlier, but opted to stay there until I felt I was more than adequately qualified to move onto the next level at another company.

The experience there was so deep and comprehensive that I have been able to move to a new company in NY City which offers an improved commute and working environment, along with more promising opportunities for financial and career growth.

The designation is critical. Obtaining a designation will open many doors in your career. Headhunters, insurance companies, and perhaps even former co-workers will try to steer you to a new opportunity. Be careful, however, not to jump prematurely to another company for the lure of monetary gain, an easier lifestyle, and/or a promotion. If it's not the right fit, and if you are still on the lower end of

the learning curve at your current employer, a switch can likely be more damaging in the long-run.

For serious Bnei Torah navigating the world of actuarial science, I suggest the following:

1. **It's a small world after all** – the actuarial field is modest in size compared to other industries. There are roughly 20,000 life/health/pension actuaries with designations from the Society of Actuaries (SOA) and some 5,000 on the property & casualty side with the Casualty of Actuarial Society (CAS) designation. The actuaries with non-designations are multiples of this number, but, anyway you slice it, it's not a big industry. It's very important to make a good impression wherever you work. The longer you work, the more you'll find former co-workers at other companies. If you failed to make the right impressions earlier in your career, you'll find yourself limited to a surprisingly few opportunities later on.
2. **Take an exam while in college** – If you find yourself struggling to pass the first exam or two after sufficient preparation and the appropriate college courses, then this profession is probably not for you. It's also possible that you are smart enough to pass, but just don't have the diligence to study for these exams. It's also possible that you do have the diligence, but you're simply the type of person that doesn't perform well on these types of exams. That's not to say that it's fair, but that's just the way it is. While it is possible to get a job and stick in the profession for many years without ever getting a designation, the career opportunities are limited. Perhaps, a decade or so ago, that was possible. In today's times, however, there are enough actuaries with designations that companies will not hire for a managerial position or give a high-level promotion to someone without a designation. At the high level chief actuarial positions, you must be at least an associate, if not already a fellow. Also, keep in mind that if you have a couple of exams left, that means that you could be out of the office practically two months each year until you pass the remaining exams. That is not very appealing to any company.
3. **Try to complete your exams early in your career** – Try to sit for several exams before you start your first job. After you begin your first job or get married and start growing a family, you'll find it increasingly more difficult to find the requisite time to study. Remember, as you move up to the higher exams, you'll be competing against much smarter, seasoned, and successful exam-takers. Ultimately, you'll need to put in more time to pass the exam. Whereas in the earlier exams, you could get by with only a month's preparation, the later exams may necessitate several months of preparation. However, only a minority of exam-takers actually pass. If you fail, it is very frustrating. It's even more frustrating, if you're married and your family has to endure perhaps months of limited involvement from you. You could have the ability to pass all the exams but due to the time pressures of a job and family, you can find yourself studying for exams for many years. That means that for many years your actually learning time could be severely affected by these exams. Had you buckled down in the early going, you could have saved yourself literally thousands of hours of quality learning time.
4. **Talk to people in the different sub-industries** – The actuarial field includes life, health, pensions, and property & casualty. There are also further niches such as consulting, reinsurance, brokerages, governmental, etc. Fortunately, the first couple of exams are jointly administered by the

SOA and CAS, so you can start taking exams before committing yourself to a particular field. In the mean time, talk to people within each sub-field and see which one suits you best. Remember that once you commit yourself to one sub-field, it will be harder to cross over to another sub-field after you've been in the industry for some time. For starters, the designations are not the same – an FSA does not mean very much in P&C and an FCAS does not help very much in Life insurance. More importantly, the industries are significantly different. Go online and explore the average base salaries for each sub-field. Ultimately, you may have to interview at a few companies in the different sub-fields before you make your decision.

5. **Do not go to graduate school** – While this is not the case in many industries (e.g. computer science besides the other obvious ones), in the actuarial field the designations themselves are essentially your graduate school education. Think of an Associateship as a masters and a Fellowship as a PhD. This is what companies are looking for on an actuarial resume. Another positive is that you'll be given paid study time as well as monetary incentives to pass these exams. On the other hand, in other industries, you complete your coursework within a designated timeframe, and then start working full-time. In this industry, you could be taking the exams for many years with seemingly no end in site.
6. **Beware of consulting jobs** – Besides making it difficult to pass your exams, these jobs could cost you precious learning and family time, even after you've attained your FCAS/FSA. Like any job where you have to bill your hours, it's hard to decide how much is enough. Other jobs have their intense seasons. In reserving, for example, there are monthly and quarterly deadlines. In P&C reinsurance, the busiest time for pricing actuaries is typically November-December, since many primary companies purchase treaty contracts that incept on Jan. 1. You could, therefore, be working much longer hours than usual. i.e. 8 to 8, instead of 8:30 to 6:00.
7. **Become familiar with computer languages and applications** – You will not be spending your time sitting at your desk with a calculator and computing differential equations, linear algebra, etc. The bulk of your day at least in the early stages of your career will probably involve heavy duty use of Excel and to a lesser extent database applications such as Access. In addition, you'll want to be comfortable with programming in Visual Basic. Once you become familiar and comfortable with languages and applications such as these, you'll find it easier to pick-up others that you'll encounter along your career. In any case, I've found that the second most important attribute in a good actuary after, of course, the mathematical prowess, is the ability to employ and create in spreadsheets and databases.
8. **Do not limit yourself to jobs or a sub-field with short commutes** – In some cases, you may have to sacrifice a few years of your life in which you can gain great experience, so that later you'll be able to work at a place that is much more convenient commuting-wise.

Computer Science

My comments are divided into two sections - the first section outlines the career path I have taken thus far, and the second is advice for those considering going into computer science.

I am a currently software engineer in the research division of a major technology company in the NY metro area. I started my undergraduate education in Y.U. as a Computer Science major. At the time I was under the impression that while the CS major concentrated on writing and designing code, the MIS major in SSSB concentrated more on databases and networking, which I was interested in at the time, so I after a couple of semesters I switched to being an MIS major. By my third year in Y.U. I realized that the knowledge gained from the MIS major was insufficient to succeed in the field or go to graduate school, and that I did need to go to graduate school if I was to succeed in the field. While at first glance I had made a mistake by switching majors, the "mistake" was a tremendous *beracha* from *HKB"H* in two ways. First, because I needed to take more CS classes to go to graduate school, I remained an undergraduate for a full four years, giving me another year of learning. Second, had I been a CS major, I would have *thought* I had learned enough CS and would not have gone to graduate school, which, as I will explain, would have been a mistake.

After graduating Y.U., I attended graduate school where I received an MS in CS. My last summer as a student I worked for BigBank as a developer. It was there I was first exposed to the rigid Borg-like culture of New York City's banking industry. One example of this culture was that my BigBank boss thought the world only existed between 8 AM and 6 PM, and as such was not open to a more flexible schedule outside those hours.

Upon completing my master's degree, I had whittled my job choices down to two: BigInvestmentBank and BigTech-A. BigInvestmentBank was a prestigious place to work and had a reputation for both being on the technological cutting edge and also financially rewarding. The team in BigInvestmentBank that was interested in hiring me was doing extremely cool work. However, since it was part of the banking world, the hours and schedule were not friendly to having a serious daily *seder* or a daily family life. BigTech-A, the NYC consulting office of a major technology company, while not nearly as prestigious, cool, or financially rewarding, offered a fine salary and very flexible hours that would allow me to learn every day. I joined BigTech-A for what turned out to be the most boring four months of my adult life. However, *Hashgachas Hashem* was operating here too; although BigTech-A was extremely boring, I learned a number of things that would be important for me later. Among the things I learned about were Java Application Servers and Enterprise Java Beans (EJBs), both relatively new technologies at the time. The BigTech-A office was in midtown Manhattan, and thus I also had the opportunity to get a feel for the pervading work culture in Manhattan. When walking down the street in midtown during working hours, you can cut the tension with a knife. Everyone is in a rush, looking very tense, and chasing as much money as they can get as fast as they can. Although BigTech-A was boring, you could still feel the tension in the office. The pressure of the *chemdas hamamon* was overwhelming, even when nothing was actually happening.

When the boredom at BigTech-A reached intolerable levels, I decided to look for another job, and eventually started working at BigTelecom. BigTelecom was located in Westchester County, about twenty minutes North of Manhattan. Working in Westchester was an eye-opener for me. As an undergraduate student in Y.U., I thought that all jobs in the N.Y. metro area were located in Manhattan. I now discovered that one could earn a fine *parnassa* outside Manhattan and not have to put up with the penalties of Manhattan, be it the tense and money-hungry culture, be it the bad commute, etc. When you walk outside in Westchester you see

mountains and trees instead of thousands of tense people. Like BigTech-A, BigTelecom allowed me to keep the schedule I wanted as long as I got my job done. Unlike BigTech-A, the work at BigTelecom was extremely interesting. I made use of EJBs and also learned a new area of technology – business rules engines (once again, *hashgacha* in action, as you will soon see). After about nine months the head of my department at BigTelecom announced that he was leaving for a start-up, and I decided it was time to look for another job because it was he who made BigTelecom an enjoyable place to work.

After being at BigTelecom for about a year, I joined the research division of BigTech-B (also located in Westchester), where I currently work. *Hashgacha* had it that one of groups at BigTech-B that had an opening was the group that had invented EJBs and was then working in the area of rules technologies. Having a master's degree made a big difference when applying for a job at BigTech-B's research division, since as an industrial research lab there is an academic side to the work there. Had I not ended up with a master's, learned about EJBs at BigTech-A, and learned about rules technologies at BigTelecom, who knows if I would've been able to join BigTech-B. *HKB"H* was obviously guiding my career every step along the way. BigTech-B allows for a very flexible work schedule, including working at home *erev Shabbos* and keeping a daily *seder*, as long as one puts in at least forty hours a week and gets his job done.

Below is some general advice that I hope will help anyone going in to Computer Science.

1. **If you don't enjoy it, don't go into it.** You will not be good at it unless you enjoy it. This doesn't mean you had to have already written code in high school, but if by the third or fourth semester of college you aren't enjoying it, find a different field, for in that case the odds are greatly against you succeeding. There are different aspects to enjoy - the intellectual challenge, the creativity, the logic games, the mathematical aspects, etc. - but you have to enjoy it to be good at it.
2. **Go to graduate school.** It is very important for anyone going into this field to understand that through the globalization of the economy, the skill of writing code is becoming a low-priced commodity. There are thousands of people in India, China, and other low-cost markets who will write code for a fraction of the price an American will. Therefore, if you wish to live in America and survive/succeed in this field, you must be more valuable than the guy in India. As such, you must get at least a master's degree in Computer Science. If you only have a bachelor's degree, you can more easily be replaced by cheap programmers in other parts of the world. In other words, programmers are cheap and easily replaceable, but computer scientists are not. Another issue to consider is how flexible you are regarding where you live. There are an increasing number of developer jobs in Canada ([Adobe](#), [IBM](#), etc.) and the tech sector is thriving in Israel.
3. **Be a generalist with portable skills, but have at least one area of interest that you are expert in.** One of the constants in Computer Science is change. You need to have a solid understanding of the foundations of Computer Science and not be competent only in a specific technology like Java, .NET, etc. (specific technologies don't last very long). There should also be one area of Computer Science that you particularly enjoy and are an expert in. General competence combined with deep expertise in one specialty makes you a valuable asset.

4. **Be over-qualified.** Having achieved a graduate degree and the requisite level of expertise, use your high qualifications to take a good job with great flexibility instead of a "better" job with more money but no life.
5. **Get out of New York City.** If you wish to live in the N.Y. metro area, be aware that there are thousands of jobs in the N.Y. metro area outside of Manhattan. The pharmaceutical and telecommunications industries are centered in N.J. There are countless corporate parks in Suffolk County and Westchester County. In these places, most people believe in work-life balance. In Manhattan, the culture is 100% work, with all other aspects of life being a distant afterthought.
6. **Do not become a database or network administrator.** - those guys are slaves who are on call 24x7.
7. **Live reflectively.** Have a daily *mussar seder* and some kind of daily reminder (ex - daily alarm on your phone) of why/how you work. Otherwise, you are in great danger of "going with the flow" of the corporate culture. The culture of corporate America is a secular religion, and you need to be strong in your real religion to not get sucked in.
8. **If possible, learn daily in a yeshiva.** Once "grown up", one is less likely to accept spiritual mediocrity for himself if he is consistently exposed to the *ruach* of a yeshiva.

Marketing

Although marketing is not the most Jewish of fields, most of my remarks will be general thoughts regarding working in any field, rather than specifically marketing.

After graduating with a degree in economics from YU (not the most practical major), I worked for a number of large commercial banks in NYC in retail banking before going back for my MBA at Columbia for Marketing and Finance.

One of the first things I had to get used to was being called by my English name, which I rarely used in the previous 21 years of my life. Although today, with many other minorities having non-English names as well as many *frum* Jews deciding to use their Hebrew names, going by one's Hebrew name is much less of an issue now than it was 15-20 years ago. I would highly recommend keeping your Hebrew name since it goes with my overall theme of maintaining your Jewish identity and not being bashful at all about it. (In fact, as you will see, you will be treated with more respect.)

Trying to break into marketing was really tough. There are not too many jobs in this particular field, especially now, with the bad economy and, if you were interested in the financial services industry, all of the banks dwindling. If you are lucky enough to get one of the very coveted positions at one of the consumer packaging companies, great. Otherwise, try to get into a large fortune 500 companies' marketing department. There is very stiff competition and everyone thinks they can do marketing, even if they have never done it before. It is a soft skill (as opposed to accounting, finance, law, medicine) that can be picked up easily with experience, but experience is the key!

My most significant experience was working for seven years at a large commercial bank in downtown Manhattan (which is a horrible commute if you are coming from anywhere except Brooklyn). My main responsibility was marketing financial

products to our personal customers and potential new customers. I liked the job, and the people were nice, but it wasn't a career - people would get in, do their thing, try to get out at a decent time, and trek home. The commute is what really got you, especially on days of rain, snow, ice, and accidents, all of which happen way too often. By the time you come home, you've mostly had it.

The best career move I made was deciding four years ago that I had enough of Manhattan and looked for a job in New Jersey closer to my home. It didn't matter that it was no longer financial services, marketing is marketing, and if you can market checking accounts, you can market healthcare. You have to learn the industry that you are working in, but the principals are the same.

When that job came through, it was a *michaya*. I received a nice promotion, raise, stock options, bonuses, etc., and learned a whole new industry that I now call my new career. But the biggest gain was my 22 minute commute - that changed my life. My wife is no longer worried about me not getting home at the time I said I would.

The new job also helps out regarding taking kids to doctor appointments, going to school plays, staying home to assist etc. If I want to go in later or leave later, I hop into my car and go. There are no bus or train schedules to worry about and traffic is not an issue. And, I see my kids every morning and evening.

The people who work at companies outside of Manhattan also have a different mindset from those in Manhattan. Outside the city it is not only work, work, work. Most people who work out of Manhattan have families, are interested in a better work/family life, and have the same issues and concerns that we do.

So to sum up, a few tidbits of advice:

1. **You only have one chance to make a statement about how important *Yidishkeit* is to you.** Once you cross the line, it is almost impossible to go back. If you give-in once, you are doomed. I remember interviewing on a Friday afternoon for my current position, the series of interviews dragged on and the fifth one that day, with my prospective boss, was cutting into my driving home time to make Shabbos. After realizing it is now or never, I politely apologized and informed him that I needed to leave for sundown. He completely understood and was actually a bit embarrassed that he might be infringing upon my Sabbath. After I got the job, he mentioned to me what strong moral courage it took to do this and it was one reason why he hired me.
2. **Don't be embarrassed to be *frum*.** They will understand your refusal to go to the "Holiday party" or to go out after work for drinks or your insistence to bring your own lunch or your requirement to leave early on Friday. They usually are more curious to find out why so be prepared to answer some high level basic questions. One of the most common ones is "does a Rabbi have to bless your food to make it kosher"?
3. **Don't leave early on Friday and *erev yom tov* and not make up the time!** That is the worst thing you can do. You need to be above board at all times...always going above and beyond what is needed so your colleagues and manager don't think you are taking advantage of the situation. Work later on weeknights or over the weekend to get the jobs done - but get them done!

4. **Be nice to everyone.** Firstly, it makes a great *kiddush Hashem*. It only takes one *chillul Hashem* to ruin it for all the other *frum* people in that company. Secondly, from a practical standpoint, you never know who your next boss is going to be. And lastly, when downsizing comes, the ones that work harder and are pleasant to work with, usually remain and are not cut. Smile a lot, remain pleasant and upbeat, especially during the rough patches. You want people to remember that you are good to work with, even in the bad times.
5. **There is work outside of Manhattan.** New Jersey, Westchester and Long Island have many corporate headquarters that offer good pay and benefits and the work/home balance is much more manageable than in the city.
6. **Make time for your learning and family.** They should be your top priorities – not work. Remember that the reason you work is to enable only for the other parts of your life, not the other way around.

Medicine 1

I am a Radiologist in private practice in NYC. My practice encompasses all areas of Radiology including tertiary care and interventional procedures. I live in a suburb of NYC and my reflections would best serve those who wish to remain in the larger NYC region.

I graduated from Yeshiva University completing all my pre-med courses while in YU. After college, I remained in YU learning for a short time prior to attending Albert Einstein College of Medicine.

In a nutshell, medical school is an intense four years which requires significant devotion of time and effort. A time commitment this large, especially for a *shomer torah umitzvos*, comes along with significant challenges. After medical school I completed a one year "*shomer Shabbos*" internship in Internal Medicine followed by a four year radiology residency at a local university hospital. I followed this with an additional one year fellowship at a major academic facility in NYC. Upon completion of my training, I worked as part of a large private practice at a community hospital and then left that for the "greener pastures" of private practice.

I found my initial hospital based job to be exciting. The hospital was well funded with a variety of subspecialties. I found this to be academically stimulating specifically due to my interactions with the other physicians; I felt like a "real doctor". However, I felt I was unable to reach my potential in this setting, perhaps due to the amount of time needed to spend on bureaucratic detail.

As I left the hospital realm for private practice my hours and focus changed. As opposed to being pigeon holed in a specific radiology subspecialty, my practice now broadened with my cross covering other radiology subspecialties. Private practice however presents additional demands. In the hospital I was nearly always guaranteed an "exit time" of 5 pm, allowing me to be home for supper with my family; barring when on call. Conversely, as a private practice physician my work days are longer (though my weekends free). This forced me to develop my own management style, successfully balancing career, my family and *avodas Hashem*. Ultimately, this successful balance led to my personal satisfaction.

Radiology is a field which can lend itself to different modes of practice. Recently, the advent of Teleradiology has permitted many in the field to work or live abroad, such as in Israel. Although this sounds quite tempting, the rapid change in healthcare funding can sometimes put a crimp in your contract and therefore lifestyle. In addition, as the wired world is always at one's fingertips, vacations and free time can also become easily blurred, challenging one's balance of career and personal life.

So, prior to embarking on what I think is a great profession a few thoughts:

1. **It matters where you go to medical school.** The best residency programs are "snobbish" and will not look at candidates from certain schools. Likewise, the best fellowships share that exclusivity and will not seriously entertain applicants from "inferior" programs. To get into medical school you will need to excel in college, have extra curricular activities (including research) as well as good MCAT scores. While in medical school you will need to work very (very) hard. When you have decided on your desired subspecialty, network with the more prominent staff in your medical school and get involved.
2. **Know that medicine is a long haul.** It will be years and likely mountains of debt before you really make a salary. But, physicians have the benefit of income stability.
3. **Don't put off your life.** Get married and have a family no matter where in your training you may find yourself. Even though this comes along with financial and emotional challenges, it is most rewarding and will make your professional life more fulfilling. You can not replace lost years.
4. **Never forget the important things and people along the way.** It is easy to be drawn into your career to the extent that *limud haTorah* and *kavod rabbonim* are greatly compromised. A prominent rav told me to be *kovea ittim* early on; make it a priority and a realistic part of your schedule. It is easy to overlook one's spouse and family especially when busy with exams, boards, call schedules etc. It is most important to segregate time and energy for your family as they will be with you *ad meah vesrim*, well after your exams pass.
5. **Being a physician is being a partner with HKB"H.** Know your place, and turn to Him regularly and frequently for guidance.
6. **There are endless opportunities as a physician to be *mekadesh shem shomayim*.** Keep this in the forefront of your mind on a daily basis as you interact with patients and colleagues.

Medicine 2

I am a cardiologist and I work at a New York hospital with a major medical school affiliation. My time is divided primarily between in-patient clinical care and an outpatient clinical practice. After completing an undergraduate degree in math and a M.A. in physics, I went on to Harvard Medical School where, in addition to the MD degree, I got a PhD in immunology. My internal medicine residency, cardiology fellowship, and interventional cardiology subspecialty training were all done at a Boston hospital. After an initial faculty position at the hospital in which I trained, I moved to my current position.

Before commenting on my specific position, it is important to recognize that there are a huge number of possible career choices for people who graduate medical

school. The choice of a specialty is perhaps the most important career (and lifestyle) choice you will make after the initial decision to pursue a medical career. Not only will there be choice as to specialty training, and the degree of specialization to pursue, there is also a major choice between pursuing a private practice-based or academic-based position. While people do certainly start out in academic positions, and switch to private practice, examples of the reverse, namely going from private practice to academia is remarkably uncommon. In addition to clinical careers, there are a small, but significant number of people who pursue basic research (with no patient contact or responsibility), pharmaceutical industry, public health, or even business careers. The vast majority of people finishing medical school do continue to complete clinical training.

The hours of an interventional cardiologist are highly variable. I spend at least two full days weekly performing cardiac catheterization and angioplasty or stent procedures. In addition, to seeing patients in my office two days per week, any patient of mine admitted to the hospital becomes my primary responsibility. These patients must be seen on a daily basis. On weekends, I am a member of a coverage group. This means that a number of physicians rotate the responsibilities for seeing the hospitalized patients on weekends. In addition, since we are primarily responsible for treating heart attacks as early as possible after one is recognized, days or nights on call, require a maximum radius of 30 minutes from the hospital. At any time, a beeper call indicating an ongoing heart attack requires immediate response. The degree of intrusion or stress engendered by this responsibility obviously depends on the frequency of on-call responsibilities. During my career, I have had years where I shared call with three other interventionalists; more recently, I am one of 11 people responsible for covering this responsibility. Academic physicians typically also have teaching commitments as well as research interests. The actual expression of these responsibilities is, again, unique. In my case, I teach medical residents in the coronary care unit 4-6 weeks per year, as well as teach cardiology fellows by allowing them to assist me with the procedures I perform.

As an academic cardiologist at an outstanding medical center, I can rely on highly skilled residents and fellows to minimize the times I have to return to the hospital. However, minimally several times per month I will have to return to the hospital for an emergency procedure. This can occur during my on-call periods. In general, I am able to count on being home most evenings between 7 and 8 PM. My colleagues in private practice tend to work longer hours, and generally are on call with a higher frequency.

As a person intimately involved with emergency situations, I spend time planning my career to specifically carve out time for my family and for learning. The relative time commitments will vary tremendously during your career. During residency training, current on-call schedules in internal medicine are somewhere between 1:4 to 1:5 nights on call. The length of residency will depend on your chosen field: three years for internal medicine or pediatrics, five years for general surgery, etc. This is only a down-payment. In internal medicine, should you choose to specialize, there is further fellowship training of 2-4 years, depending on the specialty. Finally, many people choose to get further competence in a more defined field. Interventional cardiologists today must do a dedicated one-year fellowship; there are those who believe that this training period should be increased to two years. Thus, the training for interventional cardiology is 7 – 8 years post medical school. I dwell on the length of training to communicate that one should be highly motivated

to embark on this career prior to commencing. In addition, given the length of time spent in training, you should not view these years as time to get through as quickly as possible. Typically you will spend your late 20s and early 30s in training. This a critical time for your personal, family, *limud hatorah*, and *ruchniyos* development. During this time you will likely see your family begin to grow, and you will be making decisions that will impact you and your family throughout your working life. The portion of your time outside of classes and clinical activities should center around your family, your shul, and/or your *frum* friends. People who have successfully [from the point of view of *shmiras mitzvos* and *yiras shomayim*] navigated the long training period in medicine have had their social and family life anchored by individuals and institutions who share values they wish to reinforce. Conversely, people who developed their primary friendships with individuals whose values are not defined by Torah were rarely successful in staying *frum*.

The quality of life in a medical career, as measured by time available for family and learning, varies tremendously. In fields where the physician has direct patient care responsibility, the frequency and intensity of patient care tends to be more intense than those areas with either less acute illnesses or those in which you are not directly responsible for the patient.

While many physicians complain about the difficulty of making a *parnassa*, I think that the complaints really revolve around reduction (over the years) in physician autonomy, increasing litigious patients, and reduced insurance payments with the consequent increase in pressure to see ever-greater numbers of patients. Further, the pressure to see ever-increasing numbers of patients is substantially driven by expectations of how much one will make. There are also very great disparities among different fields in medicine with regard to compensation. A neurosurgeon and a pediatrician cannot expect to draw the same incomes. Suffice it to say, that physicians tend to continue to find work despite the general economic ebb-and flow in the rest of society.

The intensity of career commitment can be varied according to the job you seek. In general, a solo practitioner will work longer and harder than a member of a group. It is generally believed that academic physicians work more controlled hours than private physicians. There are certainly exceptions to these generalizations, but there is enough truth here, that you would have to be astute or lucky to defy these averages. There are also wide differences in terms of time demands among the various medical specialties. Clearly an obstetrician can expect more emergency trips to the hospital than a dermatologist. It would be wise for you to speak to several people in the specialty you are considering to get a flavor for both the lifestyle during training and once you are done and independent. Careful consideration should be given to your career choice at this point. There is a huge difference in the amount of time available for your family and for learning depending on this choice. Frequently, also, this will require a monetary trade-off in terms of what you might earn. Speak to lots of people who have taken the various routes you are considering. Speak to your spouse, your parents, and your Rav to help you come to a decision you will be happy with.

While it is extremely difficult to generalize, I have found a number of thoughts which I repeat with people considering medicine as a career

1. Please be as certain as possible that you are interested in a career in medicine for reasons adequate to motivate you through a very long

- schooling and training process. Most physicians are though training in their early to mid-thirty's.
2. Medicine is a career with several distinct segments. Medical school, residency/fellowship, and your ultimate position vary tremendously in terms of time demanded, after-hours commitments, and personal stress. Life must go on through all these phases. Do not postpone marriage and building a family.
 3. Develop a relationship with a *rav* or *poseik* with whom you can freely turn to ask *sheilos*. These will be numerous. Issues ranging from *Shabbos* to *Yichud* to *Maacholos Assuros* and even end-of-life questions will come up. Patients will turn to you with questions that have *halachic* ramifications. Make sure you pass them on to a *poseik*.
 4. Because physicians come in contact with patients and their families during particularly stressful times, demands made on you personally may be "unreasonable." Please remember that, since *frum* physicians are clearly recognizable by patients and their colleagues, every interaction you have is an opportunity for a *Kiddush Hashem* or, *chas v'shalom*, the reverse.
 5. Try to go to medical school and to train in an environment supportive of *frum* students. If you can, go to a medical school that has other *frum* students previously. Try to be in a city with a *frum* community. When selecting a residency program discuss your options with your *rav* in light of available *shomer Shabbos* programs.
 6. One of the secrets of getting through medical school and post-graduate training and remaining *frum* is to develop as many connections as possible with the *frum* community. If you are male, *tefilla betzibur* whenever possible is critical. If there are regular *shiurim* or *chavrusos* available, take part. Nowadays, if you don't have a local *chavrusa* available, set up a telephone *chavrusa*. If you are a woman, *daven* in a *shul* on *Shabbos* and *Yom Tov*. Go to *shiurim*.

Physics / Engineering

"What's a good Jewish boy going to do as an engineer/physicist?" I cannot tell you how many times I heard variants of the above question from various relatives and friends throughout my years in high-school and college. Now, more than 15 years later, I still hear the same question.

I once went to a career-fair in YU and told the representative of one of the companies I was a physics major. He did not realize that major existed in YU. Another time I went to the YU career guidance counselor for help finding a summer job. I said I wanted to find an internship in physics or engineering, she looked at me as if I came from Mars and muttered something about some lists of jobs she may have...

Under pressure from my parents I sought out Jewish engineers to find out what they do and get tips for being successful. I was told go to the best college you can - that was excellent advice, I went to YU anyway.

But I think I was right (ok, my grandmother is sure I'll be in medical school soon enough, she doesn't buy the PhD = doctor equation). Physics or engineering can be good jobs for a Jewish boy but before I tell you some pros and cons let me tell

you what I did.

Despite the suggestion of going to the best school you can I wanted to go to YU so I could continue learning under the *Roshei Yeshiva* there. Ok, no problem, YU has a 3-2 program with Columbia University (a better school) that's what I'll do. Then I realized I really liked physics so I stayed in YU for three years (rather than using my credits from Israel and going to Columbia), majored in physics and applied to graduate schools in engineering. I did pretty well in my physics courses, which engineering graduate schools apparently think is very positive, and was accepted to a top graduate school. Since the engineering program I chose was very broad in the areas it covered I basically studied physics anyway. While in graduate school I got married and had a couple of kids. This actually is not as monetarily irresponsible as it sounds since my wife worked and in science and engineering you get paid for going to graduate school (not much but we survived). After school I did a post-doc at a government laboratory and I now work for a government contractor. We are a one salary family but, B"H, we live in a nice neighborhood and pay full tuition.

Enough about me, let's get back to Jewish physicists. In May I actually met a religious graduate student at a physics conference. That had never happened to me before. There are very few religious Jews in these fields (and most of them are Israeli). In *shul*, at *Shabbos* meals, at *smachos* I've heard law conversations, doctor conversations, business and accounting conversations but (outside of MIT Hillel or a carefully planned event) no physics conversations. Ok, so at least you *daven* in *shul* instead of talk but typical job conversations for me are:

"So, what do you do?"

"I'm a physicist for a government contractor."

"Oh..."

Really though, that's trivial. More important is that you will not be making doctors, Wall Street, or lawyers salaries. Based on that likelihood you should forget about living in certain areas, going on expensive vacations, and sending your kids to their dream summer adventures. But, if you budget wisely you'll do fine. You get paid while in graduate school (so if you can wing the expense of undergraduate school you don't have to start off owing money) and then make a decent salary after finishing whatever degree you're going for.

Most importantly, you have more free time. I have yet to get called back to work due to a quantum mechanics emergency. I don't have any email capability on my cell phone (which I never use anyway outside of family) and I don't check my email at home. I eat dinner with my family basically every night and have time to learn, do things in my *shul* and spend time with my kids even during the week.

So, what's my advice for any future Jewish physicists/engineers out there? Do what you like, go to the best school you can for your final degree, talk to people for advice, build and keep connections, assume you will never be rich and so start budgeting and saving early.