



KESER TORAH-MAYAN HATALMUD

**Student Catalog
2024-2025**



School Contact Information

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Lakewood, NJ 08701

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Title IX

Keser Torah-Mayan Hatalmud prohibits sex discrimination in any education program or activity that it operates. Individuals may report concerns or questions to the Title IX Coordinator. The notice of nondiscrimination is located at: [Information & Disclosures \(mayanhatalmud.org\)](http://mayanhatalmud.org).

MISSION AND PURPOSE

Our mission at Keser Torah-Mayan Hatalmud is to provide a foundation for a lifetime of Torah learning and self-betterment; we are dedicated to the intellectual growth and character development of our students. The time students spend at Keser Torah-Mayan Hatalmud empowers students with lifelong knowledge, technique and skills to advance scholastically as well as in personal achievement. Keser Torah-Mayan Hatalmud creates lasting bonds among faculty, staff, and students and encourages a culture of achdus, community, and friendship.

MISSION OBJECTIVES

Keser Torah-Mayan Hatalmud aims to:

- train students in the systematic study and analysis of classical Talmudic and philosophical texts
- teach literacy in Talmud, guiding students to be able to locate, evaluate, cite, and effectively use information from throughout the Talmud and its commentaries
- provide students with the proper environment to grow in their studies, offering small-sized classes and a high ratio of staff to students; to equip students with the skills they need for independent Talmudic study enabling mastery of skills
- teach reasoning skills, logic and modes of rational argument as well as to teach innovative thinking; students should be able to venture beyond established patterns of thought in original and creative ways
- provide students with opportunities for success in their studies, thereby fostering further successes
- prepare student for daily living, offering courses providing a solid foundation in halacha with an emphasis on practical application
- teach moral principles through the study of ethical works, training students to apply this knowledge to real-life ethical dilemmas
- convey an integrated Torah perspective for meaningful and productive interaction in contemporary society

BOARD OF DIRECTORS

Mr. Ezra Ashkenazi
Dr. Jonathan Cohen
Rabbi Mechel Gruss
Mr. Binyomin Heinemann
Rabbi Meir Hertz

Mrs. Miriam Krieger
Rabbi Zishe Novoseller
Rabbi Simcha Rosenblatt
Rabbi Shmuel Tandler
Mr. Heshy Tomor

ADMINISTRATION

| | |
|-----------------------|-----------------------------|
| Rabbi Dovid Heinemann | CEO |
| Rabbi Mechel Gruss | Administrative Dean |
| Mrs. Devorah Gutman | Financial Aid Administrator |
| Mr. Moshe Lerner | Executive Director |
| Rabbi Mechel Gruss | Registrar |
| Mr. Moshe Gutman | Plant Manager |

FACULTY

| | |
|--------------------------------|---------------------|
| Rabbi Mechel Gruss | Rosh Yeshiva |
| Rabbi Simcha Rosenblatt | Rosh Yeshiva |
| Rabbi Eli Bohm | |
| Rabbi Binyomin Kaplan | |
| Rabbi Yaakov Tzvi Rubin | |
| Rabbi Dovid Noach Weintraub | |
| Rabbi Yisroel Zweig | |
| R' Eli Cyperstein | |
| R' Aryeh Sutton | |

STATE AUTHORIZATION AND ACCREDITATION

Keser Torah-Mayan Hatalmud is licensed by the Office of the Secretary of Higher Education of New Jersey to offer a Bachelor of Talmudic Studies degree.

Keser Torah-Mayan Hatalmud is accredited by the Association of Institutions of Jewish Studies (AIJS) and approved to offer a Bachelor of Talmudic Studies Degree. Accreditation indicates that the institution has achieved recognition by AIJS, by demonstrating compliance with AIJS accreditation standards. AIJS is recognized by the United States Department of Education as an accrediting agency and is located at 500 W. Kennedy Boulevard, Lakewood, NJ 08701. Their telephone number is 732-363-7330.

Copies of the NJ licensure letter and letter of accreditation can be viewed in the office during regular business hours.

CAMPUS

Keser Torah-Mayan Hatalmud is located on a beautiful two acre campus, in the scenic Raintree neighborhood of Lakewood, New Jersey. The Yeshiva campus consists of 3 buildings: the main building, the dormitory and the gym. The main school building is located in the front of the campus, and contains the study hall, offices, shiur rooms, library and cafeteria. The dormitory building, which is located behind the main building, houses all our students on 3 floors. In the back of our campus is a state of the art gym, with a full size basketball court and multipurpose room with workout equipment. Parking is available on campus for staff, students, and visitors.

THE BAIS MEDRASH

The main study hall is well-lit, spacious and filled with natural light coming in from skylights and large windows. There are 20 foot ceilings, extensive seating and a full library. The study hall is tastefully decorated with chandeliers and lighting. There are numerous tables, chairs and lecterns available for students to use during study. The study hall suits our needs and serves the students' purposes well.

LIBRARY

The Yeshiva has a large library collection consisting of over 2,000 volumes of Gemara, Chumash, Halacha, Mussar, and related works. This collection is found in two locations in the main building. An Otzar Haseforim is located on the upper level of the building. This is largely a supplemental reference library. The majority of the sefarim used during the set study sessions are arranged on bookshelves throughout the Bais Medrash.

TEXTBOOK INFORMATION

Keser Torah-Mayan Hatalmud offers a highly specialized program of study in Talmud and related subjects. All textbooks are readily available for use on open stacks in the study hall and school library. Students who wish to purchase their own copies of the texts studied may purchase them from one of the Judaic bookstores stores in the area.

Many students prefer to have their own Gemara and a Kovetz Miforshim which cost between \$35 and \$55 each, depending on the publisher and edition. Most texts used in the program are reprints of the Talmud and other classical texts that do not have ISBN numbers.

Below is the contact information for three local Judaica stores:

| | | |
|---------------------|--------------------|--------------------|
| Judaica Plaza | Lakewood Judaica | Z Berman Books |
| 1700 Madison Avenue | 150 James Street | 916 River Avenue |
| Lakewood, NJ 08701 | Lakewood, NJ 08701 | Lakewood, NJ 08701 |
| 732-942-4500 | 732-901-6006 | 732-367-6000 |

ACADEMIC CALENDAR

For the current academic calendar, please refer the yearly supplement of the catalog.

COST OF ATTENDANCE

For the current schedule of cost of attendance, please refer the yearly supplement of the catalog.

REFUND AND WITHDRAWAL POLICIES

For the current refund and withdrawal policies, please refer the yearly supplement of the catalog.

FINANCIAL AID

Keser Torah-Mayan Hatalmud utilizes the services of Higher Education Solutions, a financial aid consulting firm with many years of experience in the field. The institution offers a variety of federal financial aid programs to its students. Higher Education Solutions oversees the administration of the programs.

Any student who has difficulty meeting his educational costs at Keser Torah Mayan Hatalmud may contact Mrs. Devorah Gutman at the financial aid office. The office is open during regular business hours, and can provide information about the available financial aid options.

These options may include a “financial aid package” comprised of grants and scholarships. This package consists of the amount of federal aid and any scholarships that are offered to an eligible student by the institution to help pay for his education. The institution may also offer a deferred payment plan, which allows the student to spread out the cost of tuition over a period of time.

Federal and State grants are need based, and do not need to be repaid. Similar to grants, institutional scholarships are need based and do not need to be repaid. These programs are explained in detail below.

FEDERAL FINANCIAL AID

In order to qualify for federal financial aid programs, a student must:

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- maintain satisfactory academic progress in college or career school;
- provide consent and approval to have his federal tax information transferred directly into his 2024–25 *Free Application for Federal Student Aid* (FAFSA) form, if applying for aid for July 1, 2024, to June 30, 2025;
- sign the certification statement on the FAFSA form stating that he is not in default on a federal student loan, does not owe money on a federal student grant, and will only use federal student aid for educational purposes; and
- show he is qualified to obtain a college or career school education by:
 - ❖ having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;

- ❖ completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- ❖ enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

APPLYING FOR FEDERAL FINANCIAL AID

To apply for financial aid, a prospective student should complete a FAFSA form, which is available at the financial aid office. The completed application should then be mailed to the designated address. Alternatively, the student can submit the application through FAFSA on the Web at <https://studentaid.gov/h/apply-for-aid/fafsa>.

In addition to the FAFSA form, the student may be required to supply additional documentation, such as a Verification Worksheet, W2 forms, and/or Tax Returns/IRS Tax Transcripts, to verify the information reported on the FAFSA.

Awards are made for one academic year at a time, and are not automatically renewable. Students must reapply each year before the application deadline, as noted below.

FEDERAL FINANCIAL AID NEED

Eligibility for Title IV federal programs is based on a process called need analysis. Need analysis is the process of assessing the amount of assistance a student will require to supplement the resources expected to be available from the student and his parents, if applicable.

The student's need is calculated based on the formulas developed by the Department of Education. Need is determined by subtracting the contributions expected from the student and his parents, if applicable, from the total cost of attendance (COA). The total financial aid awarded to a student usually cannot exceed the student's need.

To calculate need, a determination is first made as to whether the student is dependent or independent of his parents, as determined by the answers to specific questions on the FAFSA. The student is advised to read the FAFSA instructions carefully before answering any questions, and to consult with the institution's financial aid staff if needed.

Once dependency is determined, the student's contribution is assessed. For an independent student, the student's contribution is based on his (and his spouse's) income as reported on his tax return, and assets, as applicable. Certain allowances are allocated against his income, such as

income protection allowance (IPA), which is a living allowance based on family size, taxes paid and other relevant factors.

For a dependent student, his contribution is based on his income, as reported on his tax return, and assets, as applicable. Certain allowances such as an IPA and other relevant factors, as previously described, are allocated against his income. A parental contribution is also assessed, based on his parents' income, as reported on their tax return, and their assets, as applicable. Allowances are allocated against his parents' income, as detailed above

The parental contribution, where applicable, is added to the student contribution, to yield the Student Aid Index (SAI).

The student's budget or cost of education is calculated based on the COA plus a standard allowance for living expenses, which depends on whether the student lives on campus, with his parents, or has other arrangements. The SAI is then subtracted from the student's total budget. The result is known as the student's "need".

Under certain circumstances, based on poverty guidelines, the student may automatically be eligible for a maximum or minimum Pell grant (max or min Pell).

Professional Judgment

In addition to the financial aid "need" process described above, there are additional circumstances that may be considered under a process known as professional judgment (PJ). There are two categories of PJ, special circumstances and unusual circumstances.

To initiate a PJ request for special circumstances, the student and/or his parent must submit documentation of these circumstances to the financial aid office. Among other changes that could impact the student's ability to pay for college, special circumstances might include a change in employment status, income or assets, medical expenses not covered by insurance, or severe disability of the student or other member of his household. These expenses can be taken into account by the financial aid staff to adjust the data elements in the COA or in the SAI calculation. This process can be initiated at the parent's or student's request after the student's initial eligibility has been determined, and verification has been completed, if applicable.

The category of unusual circumstances refers to conditions that justify a financial aid administrator (FAA) adjusting a student's dependency status based on a unique situation, more commonly referred to as a dependency override. Examples of unusual circumstances could include human trafficking, refugee or asylee status, parental abandonment or incarceration. If a student indicates they have unusual circumstances, the FAFSA Processing System (FPS) will

consider the student to be provisionally independent and will allow them to fill out the FAFSA form as an independent student. The student will then submit any supporting documentation to the financial aid office for review. The FAA will assess the documentation and determine if the student's circumstances make him eligible for a dependency override.

A student may have both a special circumstance **and** an unusual circumstance. Financial aid administrators may make adjustments that are appropriate to each student's situation with appropriate documentation.

Unaccompanied Homeless Youth

For the 2024-25 award year, a student is independent if, at any time on or after July 1, 2023, the student was determined to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. A student may self-report his independence due to homelessness by indicating on the FAFSA form that they have a determination from one of the following entities:

- a local educational agency homeless liaison (or designee), as designated by the *McKinney-Vento Homeless Assistance Act* (42 U.S.C. 11432(g)(1)(J)(ii));
- the director (or designee) of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving individuals who are experiencing homelessness;
- the director (or designee) of a Federal TRIO program or a Gaining Early Awareness and Readiness for Undergraduate program (GEAR UP) grant; or
- an FAA at another institution who documented the student's circumstance in the same or a prior award year.

If a student indicates on his FAFSA he is unaccompanied and homeless, or at risk of being homeless (without a designation from a specified entity), the FPS will allow him to complete the form without parent information. The institution's FAA will review the student's circumstances and make a case-by-case determination of homeless youth status based upon a written statement from or a documented interview with the student.

If a student is determined to be independent due to his unaccompanied homeless youth status, the institution will presume him to be independent for each subsequent award year at the same institution, unless the student informs the school that his circumstances have changed, or the school has conflicting information.

FEDERAL APPLICATION DEADLINE

While FAFSA applications may be submitted until June 30, 2025, students may be required to submit their application earlier, as the application must be processed, and a valid SAI received

while the student is still enrolled. Students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

Only in specific situations may a student update or be required to update certain types of information that he has entered on his application, such as. dependency status and household size. Any such changes should be discussed with the financial aid office.

FEDERAL AID PROGRAMS

Federal Pell Grant Program

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. This program is an "entitlement" which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$7395 per award year, which is 100% of the scheduled award. The amount that each student is eligible for is based on the SAI, which is generated by a federally mandated formula, as explained above.

Financial aid disbursements in the Federal Pell Grant Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives half of his scheduled award during the first semester and the other half during the second semester.

With the availability of Year-Round Pell, students can receive Federal Pell Grant funds for up to 150% of their Pell Grant Scheduled Award for an award year. An eligible student may receive a Federal Pell Grant for the summer semester, even if he received 100% of his scheduled Federal Pell Grant award during the fall and spring semesters.

Students whose paperwork is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

The amount of Federal Pell Grant funds a student may receive over his lifetime is limited by federal law to 600%. If a student's lifetime eligibility used (LEU) equals 600%, the student can no longer receive Pell Grant funding.

Payments from the Federal Pell Program will either be made by credit to the student's tuition account or by direct disbursement to the student. Students will be informed in writing of the

expected amount of these payments. Students may inspect their tuition records during regular business hours at the business office.

The Campus-Based Programs

The Campus-Based Programs are a group of programs funded under Title IV. The campus-based program in which the institution participates is:

- FSEOG - Federal Supplemental Educational Opportunity Grants

In these programs, fixed sums are allocated to each school based on various factors, including its size. The institution analyzes the need of all eligible financial aid applicants whose paperwork is completed in a timely manner, and determines an equitable distribution of the funds available through the packaging process. Students who apply after the initial packaging deadlines, (as posted in the school), may be too late to receive any funds from these programs.

The Federal Supplemental Education Opportunity Grant is a campus-based grant program available to undergraduate students. Awards, when available, can range from \$100 to \$4,000 per award year.

Financial aid disbursements in the FSEOG Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives one half of his scheduled award during the first semester and the other half during the second semester. Students who complete their paperwork during the second semester may be paid retroactively for the first semester. However, students should keep in mind the strong likelihood that there may be limited FSEOG funds available by that time. FSEOG must be packaged and disbursed while the student is enrolled. Payments from the FSEOG program will be made by credit to the student's tuition account.

Generally, the funds are matched 25% non-federal funds to 75% federal funds. However, if in a particular academic year, the institution is granted a waiver of the nonfederal share requirement, the institution may choose not to provide the nonfederal match. Students will be informed of the expected amounts of these payments in writing, and may inspect their tuition records during regular hours at the business office.

FEDERAL STUDENT LOANS

The Federal Direct Loan program offers loans to students, which must be paid back with interest, to help cover their education related expenses. There are two categories of direct loans - subsidized, where the government pays the interest that accrues while the student is in school and

unsubsidized - where the student is responsible for the interest that accrues while he is in school. Loans are only given to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible student who would like to help pay for the student's expenses in this manner.

Although the school is eligible to participate in the federal loan programs, the school discourages students and parents from taking out loans. The institution encourages its students to apply for the federal, and institutional financial aid grant programs before considering the option of student loans and makes every effort to assist students with their direct educational needs. Students who are considering taking out loans should contact the financial aid office for a detailed list of eligibility requirements, available loan amounts, and sample repayment schedules.

INSTITUTIONAL SCHOLARSHIPS

Institutional scholarships may be available to students who have exhausted all other avenues of assistance and are still unable to pay their direct educational charges.

Students and their parents, if applicable, are expected to contribute towards the student's education, based upon their ability to pay, as determined by formulas explained above. Students who apply for other types of financial aid will automatically be considered for institutional scholarships. Students who do not apply for other financial aid programs may contact the financial aid office to apply for institutional scholarships.

ADMISSIONS PROCEDURES AND REQUIREMENTS

In order to initiate the application process, we encourage qualified students to contact the Yeshiva at:

Keser Torah-Mayan Hatalmud
218 Joe Parker Rd.
Lakewood, NJ 08701
Phone: 732-901-2053
Email: office@mayanhatalmud.org

Applicants to Keser Torah-Mayan Hatalmud will be screened by contacting their previous Rebbeim, Menahelim, and other contacts who may be familiar with the applicants. The students must meet our academic standards (have sufficient hebrew language skills and have some background in gemara) as well as our standards relating to Yiras Shomayim and Mentshlichkeit.

Once this is satisfied, the applicant may be invited to Keser Torah-Mayan Hatalmud for an interview and farher with one of the Roshei Yeshiva. This interview covers the many points that the applicant will need to know in order to succeed in the Yeshiva. In the course of the farher, many different skills are assessed.

Upon acceptance, students will be required to complete an admission form.

On the basis of our admission requirements, the student admitted to the Yeshiva is deemed to be prepared to undertake the undergraduate degree program offered by Keser Torah-Mayan Hatalmud. Generally, applicants to the Yeshiva are expected to fulfill the following requirements:

1. Have graduated high school and provide evidence of high school graduation.
2. Have completed homeschooling at the secondary level as defined by state law and provide documentation of homeschooling.
3. Meet one of the recognized equivalents. Recognized equivalents include:
 - a. GED/TASC/HiSET
 - b. Successful completion of an associate's degree program;
 - c. Successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution; or
 - d. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

Keser Torah-Mayan Hatalmud does not utilize an Ability to Benefit test for admitting students.

TRANSFER CREDIT POLICY

Credits for study and for courses taken at another post-secondary institution of Talmudic Studies may be granted, providing the following conditions are met:

- The credits were earned at an accredited Talmudic institution.
- The student or previous school provides documentation i.e. transcript, to Keser Torah-Mayan Hatalmud.

- The courses were similar in content, style and academic rigor to the courses offered at Keser Torah-Mayan Hatalmud.
- The student must have achieved a minimum of a grade of C or its equivalent.

At the discretion of Keser Torah-Mayan Hatalmud, students who demonstrate mastery of course material may be granted credit by examination for study at accredited institutions.

Keser Torah-Mayan Hatalmud will grant a maximum of 60 credits towards Keser Torah-Mayan Hatalmud's undergraduate degree, for transfer coursework submitted.

To earn a Bachelor of Talmudic Studies degree at Keser Torah-Mayan Hatalmud, students must fulfill a minimum academic residency requirement of 60 credits earned at Keser Torah-Mayan Hatalmud. One academic year of this residency requirement must be fulfilled immediately prior to receiving the degree.

Keser Torah-Mayan Hatalmud does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions nor with regard to whether other institutions accept the Yeshiva's credits. Before enrolling in the institution, students should be sure that their attendance will help them reach their educational goals.

Please be advised that the transferability of credits and acceptance of the degree earned at Keser Torah-Mayan Hatalmud are at the complete discretion of an institution to which a student may seek to transfer. If the credits or the degree earned at this institution are not accepted at the institution to which a student seeks to transfer, he may be required to repeat some or all of the coursework at that institution.

ATTENDANCE REQUIREMENTS

Attendance is expected at all regularly scheduled classes. Excessive unexcused absences may be grounds for grade reductions, loss of course credit, dismissal, or other disciplinary action.

GRADE POINT SYSTEM

The grading system followed at Keser Torah-Mayan Hatalmud is based on a combination of criteria. These include an evaluation by instructors of the student's classroom participation and performance, oral examinations, and diligence in individual study.

Rather than deriving grades from a precise numerical average, Keser Torah-Mayan Hatalmud employs a grading system that is used by other institutions of higher education. Essentially, this system provides for the following course grades:

| | | | |
|----|-----|----------------|------------------------------------|
| A | 4.0 | C | 2.0 |
| A- | 3.7 | C- | 1.7 |
| B+ | 3.3 | D | 1.0 |
| B | 3.0 | I (Incomplete) | not included in calculation of GPA |
| B- | 2.7 | W(Withdrawn) | not included in calculation of GPA |
| C+ | 2.3 | F (Fail) | 0.0 |

The grade point average (GPA) is established by multiplying the grade point equivalent of each course with a valid grade by the number of credits that course yields. The products are then added together, and the sum is divided by the total number of credits from all the courses.

Courses with a grade of incomplete or withdrawn do not affect the GPA. However, courses with a grade of fail, whether earned or unearned, are included in the GPA calculation. If a student receives failing grades for all of his courses, the student will generally be considered as having unofficially withdrawn unless there is evidence that he completed the semester.

Sample GPA Calculation:

| | | | | |
|----|--------------|---|------|--------|
| A- | 6 (credits) | x | 3.7 | = 22.2 |
| B+ | 4 (credits) | x | 3.3 | = 13.2 |
| C | 1 (credits) | x | 2 | = 2 |
| A | 1 (credits) | x | 4 | = 4 |
| | 12 (credits) | | 41.4 | |

Divided by 12 Credits for the Semester = 3.45 GPA

LEAVE OF ABSENCE

Under specific circumstances, a student may be granted an approved leave of absence for Title IV purposes. To request a leave of absence, the student must follow the procedures listed below:

The student must submit a request for a leave of absence in writing to Rabbi Mechel Gruss, Administrative Dean. The request must include the reason for which the student is requesting a leave of absence, and must be signed and dated. The request will be reviewed by the Registrar within ten days of submission. If approved, the request and the determination will be forwarded to the Administrative Dean's office and will be placed in the student's academic file. Notification will also be sent to the student and the financial aid office.

The student must submit the request and receive approval prior to beginning the leave of absence. The exception would be unusual circumstances when it is impossible for the student to do so, i.e. if the student was in a car accident or other unforeseen emergency/disaster. If unforeseen circumstances prevent a student from providing a prior written request, the institution may grant the student's request for a leave of absence. In this case, the institution will document its decision and collect the written request at a later date.

A student will only be granted a leave of absence if it can be reasonably expected that he will return from the leave of absence on time. The leave of absence, together with any additional leaves of absence, must not exceed a total of 180 days in a 12 month period. Keser Torah-Mayan Hatalmud will not assess the student any additional institutional charges or award the student any additional Title IV aid during this time period. Upon the student's return from the leave of absence, the student must resume his coursework at the same point in the academic program that he began prior to the leave of absence.

Students on an approved leave of absence will not be considered withdrawn from the institution and no refund calculations will be made for Title IV financial aid received. Students who do not resume attendance at the institution at or before the end of a leave of absence will be considered withdrawn from the institution as of the initial start date of the leave of absence and refunds will be calculated accordingly.

AVAILABILITY OF FULL TIME EMPLOYEE

Keser Torah-Mayan Hatalmud has designated Rabbi Mechel Gruss, Registrar, as the full time employee available to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics, and any other required disclosures or information, as required by Title 34 of the Code of Federal Regulations, sections 668.42, 668.43, 668.45 and 668.46. He can be reached in the administrative office during regular business hours or by calling 908-278-9524.

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

All matriculated students pursuing an approved program at Keser Torah Mayan Hatalmud are required to maintain satisfactory academic progress, which in this institution is defined as being in good academic standing as detailed below.

The SAP standards are the same for all matriculated students, regardless of whether or not they are receiving Title IV federal financial aid. Satisfactory academic progress has two principal components: a qualitative standard and a quantitative standard. The institution will use standard

rounding procedures for evaluating both the qualitative and quantitative standards. Satisfactory academic progress is always evaluated on a cumulative basis.

At the end of each semester, both the qualitative and quantitative standards are reviewed. A report is then generated which indicates whether the student is meeting SAP requirements.

If a student is readmitted to the school, the student's academic file is evaluated to determine whether he is meeting satisfactory academic progress requirements.

A comprehensive explanation of the qualitative and quantitative standards at Keser Torah Mayan Hatalmud is provided below.

- **Qualitative Standard**

A student must achieve a cumulative grade point average (GPA) of 2.0 (the equivalent of a "C" average) or better. Every student is evaluated at the end of each semester to ensure that he is maintaining a minimum cumulative GPA of 2.0.

Grade point averages will be calculated according to the following numerical equivalents:

| | | | |
|----|-----|----------------|------------------------------------|
| A | 4.0 | C | 2.0 |
| A- | 3.7 | C- | 1.7 |
| B+ | 3.3 | D | 1.0 |
| B | 3.0 | I (Incomplete) | not included in calculation of GPA |
| B- | 2.7 | W(Withdrawn) | not included in calculation of GPA |
| C+ | 2.3 | F (Fail) | 0.0 |

Courses with a grade of incomplete or withdrawn do not affect the GPA. However, courses with a grade of fail, whether earned or unearned, are included in the GPA calculation. If a student receives failing grades for all of his courses, the student will generally be considered as having unofficially withdrawn unless there is evidence that he completed the semester.

- **Quantitative Standard**

- **Maximum Timeframe - measured in credit hours**

A student must make sufficient progress through the academic program to complete the program with a maximum attempted credit ceiling equivalent to 150% of the published length of the program in credit hours.

- **Pace of Completion**

A student must earn 67% of the cumulative credits he attempts. To assess progress, the student's cumulative credits earned are divided by the cumulative credits attempted. This calculation will determine if he is advancing through the academic program at a pace sufficient to complete the program within the maximum time frame. If the number of credits earned divided by the number of credits attempted is 67% or greater, he is determined to be meeting the pace element.

WHEN SAP IS NOT MET

WARNING

If a student fails to meet the SAP standards, he will be notified, and granted a warning period which will last one semester. The student will also be notified that he may appeal the lack of satisfactory academic progress at any point in the process. During this warning period, a designated faculty member may counsel the student and assist him in improving his academic performance. Additionally, the student may be provided with various student services including tutoring, scheduling accommodation, or other academic assistance. If, after this warning period, SAP standards are still not met, he will be subject to academic discipline which may include, expulsion or suspension from the institution.

Federal Financial Aid Warning

If a student falls below the satisfactory progress standards, he will be notified, and granted a financial aid warning period of one semester, during which time he maintains federal financial aid eligibility. Additionally, the student will be notified that he has the option of appealing his lack of SAP to be granted a financial aid probationary period. During the warning period, the student may receive the academic counseling and student services described above. If satisfactory progress standards are still not met after this period, the student will be notified that he is no longer eligible for financial aid.

APPEALS PROCESS

A student may appeal the institution's determination that he is not making satisfactory academic progress. Basis for an appeal include the death of a relative, an injury or illness of the student, or other special circumstances. In the appeal, the student must describe why he failed to make satisfactory academic progress, and what has changed in his situation that will allow him to demonstrate satisfactory academic progress at the next evaluation. The appeal, along with any applicable documentation, must be submitted in writing to the registrar's office. A senior faculty member will consider all information provided by the student and consult with other faculty members, if necessary, to reach a decision.

If the appeal is accepted, the senior faculty member will determine whether the student will be able to meet the standard SAP requirements of the institution by the end of a one semester probationary period. If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, he will be placed on academic probation as described below. However, if it is determined that the student will not be able to meet the standard SAP requirements by the end of the probationary period, he will be placed on academic probation with a customized study plan, as described below. A student on academic probation, with or without a study plan, will continue to be eligible for Federal Financial Aid.

If the appeal is not accepted, the student will be subject to academic discipline, which may include expulsion or suspension from the institution. He will also be ineligible for federal financial aid until he reestablishes eligibility as described below in the section entitled "Reinstatement." The final decision, academic probation with or without a study plan or denial of the appeal, will be conveyed to the student in writing.

ACADEMIC PROBATION

If a student successfully appeals the lack of satisfactory academic progress, and it is determined that he can meet the standard SAP requirements after a probationary period, the student will be placed on academic probation. Academic probation is a one semester probation period at the end of which the student must meet the SAP standards of the institution. Upon request, the institution may provide various student services including academic counseling, tutoring, scheduling accommodation, or other academic assistance. A student on academic probation will continue to be eligible for Federal Financial Aid.

ACADEMIC PROBATION WITH A STUDY PLAN

If a student successfully appeals the lack of satisfactory academic progress, and it is determined that he will not be able to meet the standard SAP requirements after a probationary period, he will be placed on academic probation with a study plan. This study plan will include customized SAP standards which will enable the student to meet the SAP requirements, as well as other academic provisions to assist him in meeting those standards. The plan will ensure that the student can meet the school's satisfactory progress standards by a specific time, though an academic plan could take the student all the way through successful program completion. A senior faculty member will develop a study plan in conjunction with the student and other faculty, as needed. A student on academic probation with a study plan will continue to be eligible for Federal Financial Aid.

A student must appeal to change his plan. He must explain what has happened to make the change necessary and how he will be able to make academic progress.

REEVALUATION AFTER A PROBATIONARY PERIOD

At the end of the probationary period, the student's satisfactory academic progress will be reevaluated. If the student is meeting the standard SAP requirements of the institution, or the satisfactory academic progress standards of his study plan, he will be considered to be meeting SAP.

If the student's academic performance fails to meet the academic progress standards of the institution, or the provisions of his study plan, the student will be notified that he no longer meets SAP standards. The student will be ineligible to receive Title IV aid, and he will be subject to academic discipline which may include expulsion or suspension from the institution.

REINSTATEMENT FOR FEDERAL FINANCIAL AID

A student who became ineligible for federal financial aid because he was not meeting satisfactory academic progress standards may reestablish eligibility by meeting institutional SAP standards. At the start of each semester, the financial aid office will receive notification of every student's status. If the student is meeting institutional SAP standards, he will also be notified that he is once again eligible to receive Title IV aid.

INCOMPLETES

A student who has not completed all the required course work for a particular course may have, at the discretion of the instructor, additional time (up to six months) to complete the work. A temporary grade of incomplete will then be assigned.

Courses with a grade of incomplete will be included in the student's number of credits attempted but not completed. As long as the incomplete grade remains on the transcript, the grade will not be included in the student's GPA. The incomplete grade will be replaced with the student's earned grade at the conclusion of the period of time given for the work to be completed. If the required work is not completed on time, the student will receive a grade based on the work previously completed.

WITHDRAWALS FROM A COURSE

A student who withdraws from a course will have the course grade recorded as withdrawn. A grade of withdrawn will not be included in his GPA, however, the course will be counted towards the number of credits attempted but not completed.

TRANSFER CREDITS AND SATISFACTORY PROGRESS

Transfer credits are not included in the GPA calculation; however, they are counted toward both the number of credits attempted and credits earned by the student.

REPETITIONS

All repeated courses are counted in the number of the student's attempted credits, and are included in the student's GPA, including failing grades. A student repeating a course must remain within the time frame required for SAP standards.

A repeated course in which the student has already received a passing grade is counted towards the student's enrollment status only the first time the course is retaken. A repeated course in which the student received a failing grade is always counted towards the student's enrollment, regardless of how many times he repeats that course in an attempt to pass.

CHANGE OF MAJOR

If a student switches his major, any credits and grades that are not applicable to the new major will not be considered in the determination of SAP.

REMEDIAL COURSES

Keser Torah Mayan Hatalmud does not offer any ESL or remedial courses.

PLACEMENT DISCLAIMER

Keser Torah-Mayan Hatalmud is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

TUTORING

Although Keser Torah-Mayan Hatalmud students are generally quite capable of mastering the curriculum, there are always instances when supplemental assistance is needed. On such

occasions, the faculty may decide to assign a higher level student to tutor a weaker student in order to keep up with or catch up to the rest of the Shiur.

COUNSELING

Our Rebbeim and staff form close mentor relationships with the students. Students routinely approach faculty with intimate problems as diverse as family, dating, marriage, social skills, etc. We encourage and support these relationships. It is our strong belief that mentor relationships are crucial to a student's well-being; beyond that, we consider close mentor relationships an important characteristic of our program.

We must, however, acknowledge our limitations. Our Rebbeim are not professional counselors or psychologists and do not regard themselves as such. If a student presents a serious issue requiring professional help, we will direct him to a professional who can lead him in the right direction.

HEALTH SERVICES

If a student requires medical or health-related services, we have an arrangement with MyCare, an urgent care facility in the Westgate neighborhood of Lakewood. The yeshiva also maintains a fully stocked first-aid kit for minor cuts and bruises.

In the event of an accident or severe illness, we can call upon the Hatzalah volunteers to transport a student to the Monmouth Medical Center Southern Campus, an acute care hospital in the heart of Lakewood, formerly known as the Kimball Medical Center, or to the Jersey Shore University Medical Center, which is located about 25 minutes away in Neptune.

NON-DISCRIMINATION POLICY

NOTICE OF NON-DISCRIMINATION

Qualified men of the Orthodox Jewish faith are eligible for admission to Keser Torah-Mayan Hatalmud. Keser Torah-Mayan Hatalmud does not discriminate on the basis of race, color, national origin, disability, or age in its programs and activities.

The following person has been designated to handle inquiries regarding the non-discrimination policies:

Rabbi Moshe Lerner, Executive Director
218 Joe Parker Road
Lakewood, NJ 08701
(848) 245-7838

The institution is also an equal opportunity employer and is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disability Act of 1992.

Beyond equal access, opportunity and accommodation, the school is committed to the understanding, sensitivity, patience, encouragement and support that are essential in guaranteeing to all qualified students the same educational experience and environment as well as the equal opportunity to learn and study at the institution.

The Yeshiva building is not fully handicap accessible. However, our main Bais Medrash is handicap accessible and we will make accommodations within reason to accommodate handicapped students in other areas.

Keser Torah-Mayan Hatalmud does not have a program for students with intellectual disabilities. Keser Torah-Mayan Hatalmud provides reasonable academic accommodations for students with intellectual disabilities.

GROUND'S FOR DISMISSAL

Students are expected to keep the hours of the school's course and study schedule and attend all lectures. They must also complete regular oral and written exams.

Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, one of the Roshei Yeshiva will notify the student that he may be dismissed from the school.

Students who persistently violate the school's rules of conduct and discipline, or who have been found to conduct themselves in a manner that constitutes a breach of character, dress, or moral conduct as defined by the Shulchan Aruch, may also be dismissed from the school.

It should be noted that dismissals are extremely rare as every effort is made to accept students of high character and diligence.

COMPLAINT POLICY

Internal Complaint Policy

Any student who has a complaint may submit it in writing to Mr. Moshe Lerner, Executive Director. The complaint will be investigated, and the student will be informed within 30 days of the resolution of his complaint. No person directly involved in the complaint issue will make the final determination of the complaint.

AIJS Complaint Procedure

Complaints can be filed with the office of the AIJS using the contact information below.

Association of Institutions of Jewish Studies
500 West Kennedy Boulevard
Lakewood, NJ 08701-2620
732.363.7330
Email: cstern@theaijs.com

Complaints that are received by AIJS concerning an AIJS accredited institution will be handled according to the following procedures:

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS's role in accrediting and overseeing the institution.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS. As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.
3. If AIJS determines that the complaint is relevant to its accreditation standards or policies and falls within AIJS's oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the institution to respond to AIJS. The institution must provide, in its response to AIJS, an explanation of its actions, as well as a statement certifying that the institution followed its own published complaint policy.
4. AIJS will then review the institution's response and complaint policy.
5. If the institution informs AIJS in its response that the complainant did not follow the complaint policy of the school, AIJS will instruct the complainant to follow the complaint policy of the institution.
6. If the complainant claims to have followed the institution's published complaint policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether or not the matter involves issues that question the institution's compliance with its own policies and/or AIJS standards or policies. AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant, substantiating the complaint; and an explanation of the disposition from the institution (which should document how the

institution followed its own complaint policy and procedures as well as the steps taken to resolve the complaint.)

7. Within 10 days of the receipt of these above materials, a member of the AIJS administrative staff will review the complaint file to determine if the institution complied with AIJS standards and policies. AIJS will contact the institution and allow the institution the opportunity (30 days) to review the matter and provide an explanation and/or additional information to AIJS.

8. If after receipt of the institutional response and a review of any additional documentation, AIJS makes a final determination that the institution is not in compliance with AIJS standards and/or policies, a formal corrective action plan will be required from the institution within 30 days.

9. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.

10. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action or other sanction should be initiated against the institution for noncompliance with AIJS's standards of accreditation.

11. AIJS will make a good faith effort to address credible anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.

12. All complaints received by AIJS regarding an accredited institution will be filed and stored in an easy and accessible manner. Site visitors will be given access to the file of an institution that is being reviewed, and any complaints on file in AIJS will be considered in the final decision of the EAC.

If a written complaint is filed against AIJS directly, the complaint is recorded and acknowledged. Within 10 days of the receipt of the complaint, a member of the AIJS administrative staff will review the complaint and submit both the complaint and the review of the complaint to the Chair of the EAC to evaluate the validity of the complaint.

If the complaint is deemed justified, the EAC will instruct AIJS staff of the appropriate means to resolve the matter and will notify the complainant within 10 days of the review of the complaint. If the complainant is anonymous, no notification is necessary.

If the matter is not resolved to the satisfaction of the complainant, the complainant may bring the matter directly to the EAC, by addressing the complaint to:

Chair of Executive Accreditation Council, AIJS
500 West Kennedy Boulevard
Lakewood, NJ 08701-2620
732.363.7330
Email: cstern@theaijs.com

New Jersey Complaint Policy

For all types of complaints concerning colleges and universities, the first course of action must be to try to resolve the complaint directly with the administration of the college or university involved. The Office of the Secretary of Higher Education (OSHE) will not review a complaint until all grievance procedures at the institution have been followed, all avenues of appeal exhausted, and documentation provided that such procedures have been exhausted.

Please do not send a complaint to OSHE until you have read all of the information below. This will assure that you are sending your complaint to the appropriate agency/office.

OSHE handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of OSHE, with the exceptions noted below.

- OSHE does not handle anonymous complaints.
- OSHE does not intervene in matters concerning an individual's grades or examination results as these are the prerogative of the college's faculty.
- OSHE does not intervene in matters concerning tuition & fee refunds.
- OSHE does not intervene in matters concerning student conduct violations.
- OSHE does not intervene in human resources matters.
- OSHE does not handle complaints concerning actions that occurred more than two years ago.
- OSHE does not intervene in matters that are or have been in litigation.

Residents of other states and territories who are seeking information about filing a complaint about a New Jersey institution operating outside of New Jersey under the State Authorization Reciprocity Agreement (SARA), as well as New Jersey residents seeking information about filing a complaint about an out-of-state institution operating under SARA can find more information by viewing the [SARA Agreement](#).

New Jersey residents who are seeking information about filing a complaint in regard to an out-of-state institution that is not operating under SARA, can file a complaint with New Jersey Office of the Attorney General, Division of Consumer Affairs (contact information below).

For complaints about:

- **New Jersey student financial aid matters (e.g. student loans, grants, scholarships, TAG, NJ STARS, etc.), contact:**
[Higher Education Student Assistance Authority \(HESAA\)](#)
800-792-8670 or 609-584-4480

- **Civil rights complaints** involving discrimination based on race, color, national origin, age, disability and sex, including sexual harassment, should be filed with:

Office for Civil Rights (OCR) – Enforcement Office

U.S. Department of Education

32 Old Slip, 26th Floor

New York, NY 10005 – 2500

Telephone: 646-428-3900

FAX: 646-428-3843

TDD: 877-521-2172

Email - OCR.NewYork@ed.gov

Or:

New Jersey Office of the Attorney General

Division on Civil Rights

- **Consumer fraud** on the part of a NJ institution should be filed with:

New Jersey Office of the Attorney General

Division of Consumer Affairs

Complainants should be aware that OSHE does not conduct a judicial investigation and, with the exception of complaints brought by non-New Jersey residents under SARA, has no legal authority to require a college or university to comply with a complainant's request. If you have reviewed these instructions and still feel your issue falls under the purview of the Office of the Secretary of Higher Education, then complete and submit the OSHE Complaint Form.

NOTIFICATION OF RIGHTS UNDER FERPA

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.)

These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Keser Torah-Mayan Hatalmud receives a request for access. A student should submit to the registrar, Administrative Dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained

by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed. The written request should also specify the purpose of the disclosure and the parties to whom the disclosure may be made. The request must be signed and dated.

If, after reviewing the request, the school decides not to amend the record as requested, Keser Torah Mayan Hatalmud will notify the student in writing of the decision and of the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student at that time.

3. The right to provide written consent before the school discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

Keser Torah-Mayan Hatalmud discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official may include a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

The school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Keser Torah-Mayan Hatalmud to comply with the requirements of FERPA.

Students may file a complaint with the Student Privacy Policy Office (SPPO) at <https://studentprivacy.ed.gov/file-a-complaint>. Complaint forms may also be accessed at [Family Educational Rights and Privacy Act Complaint Form](#) and emailed to FERPA.Complaints@ed.gov, or mailed to the following address:

U.S. Department of Education
Student Privacy Policy Office
400 Maryland Ave, SW
Washington, DC 20202-8520

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of Yeshiva Directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to maintain a record of any disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within Keser Torah-Mayan Hatalmud whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)

- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To either parent of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, videos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

Note: Students have the right to restrict the sharing of directory information. Students who wish to make such a request must contact the registrar's office, and submit the request in writing within 90 days from the beginning of the semester. Once a student requests that the school not disclose directory information, this hold on sharing directory information will remain in place until revoked by the student in writing. Requests cannot be put into effect retroactively.

- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a

controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

COPYRIGHT INFRINGEMENT POLICY

As per 34 CFR 668.43(a)(10), students of Keser-Torah Mayan Hatalmud are hereby apprised that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the student to civil and criminal liabilities.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at <https://copyright.gov>.

Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials

- Purchasing the material in a legal manner
- Securing permission for use from the copyright owner
- Linking directly to materials on other sites, rather than copying and pasting
- Sourcing materials from the public domain
- Lawfully using protected materials after a fair use analysis

Students are reminded that using free content is not always copyright infringement, and purchased content can contain copyrighted work. Be sure that any content you purchase is from a legal and trustworthy source.

Unauthorized Peer-to-Peer Sharing

Unauthorized peer-to-peer sharing is a copyright violation, and is prohibited by law, as well as by Keser Torah-Mayan Hatalmud. Keser Torah-Mayan Hatalmud does not have an institutional information technology system for the students' use.

ACADEMIC PROGRAM

Keser Torah-Mayan Hatalmud offers a 120 credit undergraduate-level program of study leading to a Bachelor of Talmudic Studies degree. In order to graduate, students must achieve a minimum cumulative GPA of 2.0. There is only one major available, Talmud. Credits may be earned in the study of Talmud, Talmud Halacha, and Ethics.

Over the course of the program, the student will acquire a strong information base of Talmudic concepts. In the Ethics (Mussar) courses the students study the classic Mussar texts (listed below) to strengthen their character and moral fiber. Texts are studied in their original languages, while the language of instruction is English.

FREQUENCY OF COURSE OFFERINGS

The students enrolled at Keser Torah-Mayan Hatalmud generally take the maximum number of courses offered each term at their grade level and progress toward their degrees in the time frame outlined in the sample curriculum. Courses are offered with enough frequency to enable students to complete the course requirements and graduate within the expected time frames.

TEXTBOOK AND REQUIRED MATERIALS

All required texts can be found in the library and are available at all times for student use. However, students may acquire personal copies if they wish. No other materials are required.

EXPLANATION OF THE NUMBERING SYSTEM

Courses are given letter and number designations using the following system:

The first letter/s refers to the department, e.g. (T) Talmud; (TH) Talmud Halacha; and (E) Ethics (Mussar).

The first digit refers to the level of study (1-4, F- Fellow).

In the Talmud/Talmud Halacha courses the second digit indicates whether a course is Intensive (1) or Research (2). The third and fourth digits refer to the Tractate being studied.

For Ethics courses, levels 1-4, the second and third digits are 01. For Fellow level Ethics courses, the first digit refers to the year of study. The second and third digits are 01.

The letters following the numbers indicate the semester, A1 for the first Fall Module and A2 for the second Fall Module. B indicates the Spring Semester and C indicates the Summer Semester.

Department of Talmud

The Talmud comprises the central facet of the oral tradition passed down for generations amongst Jews since the year 1312 BCE. The Babylonian sages completed the Babylonian Talmud, over 1500 years ago. Famed for its esoteric style, the Talmud is designed to provide the ultimate challenge for its students. Over the centuries, thousands of companion volumes have been authored, to elucidate and elaborate upon the basic text.

The study of Talmud is a complex and demanding task and a great deal of time must be devoted to fully appreciate its complexity and sophisticated levels. The Talmudic scholar, known as a Talmid Chochom, is an expert in the entire Babylonian Talmud both the text and its commentaries. The Talmud is comprised of 63 Tractates, and each one consists of its own unique set of laws, they also often differ greatly in language and style. Obviously, it's impossible to cover the entire Talmud within a four-year course of study. Therefore the goal of Keser Torah-Mayan Hatalmud's undergraduate program is to give students the skills and the tools they will need for a lifetime of independent study of the Talmud and related subjects.

Notable skills include the ability to analyze texts, facility in library research and literature search, the interrelation of different areas of knowledge, and the application of general principals to unfamiliar areas. Most salient amongst the learning objectives include extensive mastery in the areas of logic and reasoning. Students are taught to analyze a statement; explore it for internal inconsistencies; practice problem solving skills, and develop the ability to define and clarify concepts and contents of an issue, and develop inquisitive skills. Among the subject areas to which the students are exposed is the languages of Hebrew, and Aramaic, in oral and written uses, as well as general communication skills such as are used in a presentation and defense of dissertations of original thought and interpretations.

Lectures are an important element in the curriculum; however they are not the sole element in Talmudic study. Throughout the millennia, the Talmud has been traditionally studied utilizing the Chavrusa (study partner) system. Under the Chavrusa system, students are able to match wits and hone each other's intellectual capabilities as they delve into the core of the Tractate. In this way, one student's strengths complement the other, and the learning of both is enhanced by this methodology.

Students are matched up with an appropriate Chavrusa, bearing in mind each student's academic level and abilities.

Talmud Text Listings

For the convenience of the reader unfamiliar with Talmudic study, a brief summary of the subject matter of the Tractates is provided below. However, it should be understood these brief descriptions certainly do not reflect the depth, detail and complexity of the study involved.

(01) Berachos - Laws of Prayer, "Krias Shema", Grace after Meals and blessings pertaining to foods, events, etc.

(02) Shabbos - The Sabbath; related restrictions and their source, in depth study of all regulations regarding the Sabbath, including problems that emanate from changes in society and technological advances.

(03) Pesachim - Laws of Passover; leaven, the Seder, and Passover offering, concepts of ownership and relinquishment of rights, responsibilities for removal of leaven as related to status; tenant, landlord, head of household and watchman.

(04) Rosh Hashanah - Laws of the New Year, the Shofar. Sanctification of new months.

(05) Succah - Laws of the Festival of Booths, construction of Booths and their requirements. The four symbolic species (Lulov, Esrog, Hadassim, Arovos).

(06) Beitzah - Laws of prohibited activities on Holidays, differing from the Sabbath. Objects not to be moved.

(07) Yevamos - Study of Levirate marriage and Chalitza, consanguinity. General anthropological structure of Jewish society, permitted marriage partners etc. Privileges and obligations of Kohanim. Legal procedures involved in determining the death of an individual; the Agunah.

(08) Kesubos - The marriage contract; obligations and commitments incurred therein, specifically in relation to financial considerations and obligations made prior to marriage. Family structure; the status, role and rights of women in society.

(09) Nedarim - Laws of object-related vows and resultant obligations, annulment of vows, involvement of parent and spouse in the making vow.

(10) Gittin - Traditional divorce with emphasis on Get (divorce document); technical aspects regulating its legality. Review of legal documents and methods of establishing authenticity of signatures; related regulations.

(11) Kiddushin – Process of marriage and related regulations and obligations. Comparative study of modes of legal status employed elsewhere. Marriage by proxy and conditional marriage.

(12) Baba Kama - Talmudic Civil Law, Part I. Compensation for injury or loss, rectification and liability through injury or misuse, damages by the defendant, personally or by any agencies. Misappropriation also reviewed in its broad sense, whether through violence or theft.

(13) Baba Metzia - Talmudic Civil Law, Part II. Dealing primarily with claims related to joint transactions, from finding lost articles to wage agreements. Considerations relating to trade and industry, usury, labor conditions and responsibilities, deposits and tenancy, interest.

(14) Baba Basra - Talmudic Civil Law, Part III. Claims of right of way, claims and rights of partners, neighbors, purchasers, vendors and heirs, legal forms of acquisition of partners; seller's liability for value of his wares and deeds in terms of consumer protection. Deeds and legal documents relating to business also treated.

(15) Makkos – Severe judicial punishments and transgressions resulting therein. False and contradictory testimony and the treatment of affected witnesses in such proceedings. Incarceration in Arei Miklat for involuntary manslaughter.

(16) Shevuos - Laws of personal vows, oaths before the court, the status of single witness, partial admittance of responsibility. Guarding, borrowing and another's property. Temple ritual laws and remedies for those who violate them.

(17) Avodah Zorah – Definitions of idolatry; and its consequences on the individual and community.

(18) Eduyos – A compilation of discussion on many topics that were debated by Talmudic sages, transcripts of testimony of students on the positions of their teachers.

(19) Horayos – Analysis of dealings with mistaken judgments by Bais Din or Kohen Gadol; methods of restitution.

(20) Zevachim – Discussions of various types of Korbonos offerings, conditions under which a particular offering may be invalidated.

(21) Menachos – Various types of prescribed meal offerings associated with specific categories of Korbonos.

(22) Yuma – The Day of Atonement and related laws. Korbonos, services in the Temple, repentance, the five Abstentions.

(23) Moed Katan - Laws of Intermediate Festival days, mourning practices.

(24) Megillah - Laws of Purim, the Reading of the Book of Esther and other obligations of the Holiday, charitable donations and sending of gifts of edible foods.

Talmud Intensive

The Talmud Intensive sequence of courses is best characterized as the study of Talmud in-depth. The students explore the basic Talmudic text, colloquially known as Gemara, along with the commentaries of Rashi (Rabbi Shlomo Yitzchaki, preeminent Talmudic commentary); Tosafos (predominant medieval Talmudists, commonly displayed in compendium format alongside the Mishnaic text); Rishonim (commentators of the medieval era); and select Acharonim (later commentators; circa 1500 to the present).

During the course, the students expend considerable effort in plumbing the depths of Talmudic logic. The students are taught the basics of Talmudic reasoning, constantly reflecting, comparing,

and evaluating. They are further taught to focus on nuances in phraseology, propose hypotheses, and subject those hypotheses to intense scrutiny. Each word, phrase, and passage is analyzed both individually and in consonance with other Talmudic passages, in the Tractate being studied and elsewhere.

The student prepares with his Chavrusa (study partner) all assigned texts prior to the lecture. Thus, by the time the instructor delineates the method of properly understanding the assigned Sugya (topic), the student is able to compare and contrast the instructor's presentation with his own understanding of the source materials. Following this independent study session the daily lecture clarifies and confirms the basic meaning of the identified texts; the primary purpose of the lecture is to provide the students with the methods of Talmudic study.

The varying approaches of the commentators are compared, contrasted, investigated and explored from every angle. Students and instructors alike exult in the pursuit of absolute truth, bolstered by airtight logic as evinced by the text. By modeling the thought processes inherent in Talmudic reasoning, the instructors provide students with the stepping-stones necessary for reaching the goal of ultimate truth on their own.

More than likely the student will acknowledge the arguments of the instructor in his textual understanding and interpretation. However, he is always welcome and encouraged to challenge the instructor's lecture based on the texts studied. This method of give-and-take is a time-honored technique of Talmudic study, which results in a clearer and more analytic understanding of the Sugya (topic).

Talmud Intensive Course Descriptions

Talmud Intensive Level I

T11A1/2 3 credits each T11**B 6 credits T11**C 5 credits**

During the introductory year the student learns the process and methodology necessary to properly understand the Talmudic texts. A strong emphasis is placed upon proper understanding of the language of the two major commentaries, written by Rashi and the Tosefos (medieval commentaries on the Talmud). The student begins to build an intellectual structure consisting of concepts and principles found in the Talmud, Rashi and Tosefos.

Talmud Intensive Level II

T21A1/2 3 credits each T21**B 6 credits T21**C 5 credits**

Once the students master the basic tools for textual analysis, they can then start studying at a greater depth, using additional commentaries. The students should be capable of preparing the basic Talmud text along with the commentaries of Rashi and Tosafos on their own. During the lecture, the instructors compare and contrast the various approaches of the commentators, following the thread

of logic that runs through each one. The students are taught to achieve greater clarity within their own thought processes. This leads the student to have a better understanding of the commentaries and how it can be applied and integrated within the text.

Talmud Intensive Level III

T31A1/2 3 credits each T31**B 6 credits T31**C 5 credits**

During the third year, the students continue to develop and solidify their knowledge base of Talmudic discourse and case law. The students begin to expand their capacity toward independence and development to understanding the Gemara on a deeper level. The daily lecture teaches the students to analyze the commentaries and begin to reconstruct the hypotheses of why some commentaries reject the hypotheses of other commentaries.

Talmud Intensive Level IV

T41A1/2 3 credits each T41**B 6 credits T41**C 5 credits**

On this level a familiarity with the major Achronim (later commentators; circa 1500 to the present) is developed. The students are exposed to the works of the Maharsha, Maharam, Rabbi Akiva Eiger, the Ketzos Hachoshen and the P'nei Yehoshua among others. In the process, the students learn to differentiate between reasonable and unreasonable proofs and to slowly begin to offer their own hypotheses and proofs as well. In addition this level concentrates on preparing the students for the transition to a higher-level academic program.

Talmud Research

The Talmud Research sequence of courses focuses more on faculty-guided student study. As noted the collective experience of hundreds of years of Talmudic institutions has shown the Chavrusa system is successful in enabling students to fine-tune their study skills and to incorporate new ideas expressed by others. During the Talmud Research courses the students study in the study hall using this traditional Chavrusa method. The Talmud Research course is slightly more rapid, and less nuanced than the Talmud Intensive course. The course focuses on Gemara and Rashi, along with some of the notable Tosafos.

Rather than focusing on every nuance of a given passage, the Talmud Research course teaches students to gain a clear understanding of the questions, answers, and the basic premises. Students identify paradoxes within the text; yet do not necessarily follow each one to its final conclusion. This skill is particularly important for the serious student of Talmud, who must at times acknowledge that a particular question may best be shelved until later on in his career, in order to allow for proper breadth of study.

Should the student need assistance there is always an instructor available who may help the students with any questions. Generally, the faculty member will direct the student to one or more

commentaries that discuss the question or difficulty posed by the student. In this way, the student not only obtains an answer to his query, but equally important, he becomes exposed to the vast bibliography of Talmudic commentary and literature, while learning how to access knowledge and information from the Talmud and its commentaries.

Talmud Research Course Descriptions

Talmud Research Level I

T12A1/2 2 credits each T12**B 5 credits T12**C 4 credits**

In this course the students study a different chapter in the Tractate then is studied during the Talmud Intensive courses. The course is at a somewhat quicker pace and focuses on skill building and familiarity with the structure of the Talmud. The objective is to convey a sense of the subject matter and conceptual framework of the text and takes place in a self-study format closely guided by the instructors.

Talmud Research Level II

T22A1/2 2 credits each T22**B 5 credits T22**C 4 credits**

The students begin to become familiar with the major texts of Talmudic scholarship. In addition they start to develop an intellectual independence which is encouraged at the post-secondary level. The syntax and structure of the Talmud become clearer through the student's independent study.

Talmud Research Level III

T32A1/2 2 credits each T32**B 5 credits T32**C 4 credits**

The student expands his knowledge of Talmudic discourse and case law, while learning to focus his efforts on an in-depth understanding of the texts. The student learns to avoid superficiality during the intellectual give-and-take of Chavrusah study.

Talmud Research Level IV

T42A1/2 2 credits each T42**B 5 credits T42**C 4 credits**

The student becomes increasingly familiar with the major commentaries, and consults them regularly. Intellectual creativity is encouraged, and independent study leads to an understanding of the interactions between the texts and their commentators.

Talmud Halacha

Keser Torah-Mayan Hatalmud offers a series of courses in Talmud Halacha. The Talmud is the foundation from where the Halacha is derived. Jewish Legal Codes, referred to as Halacha, constitutes the final culmination of Talmudic debate epitomized in legal decisions. In the Talmud

Halacha courses the Talmud is studied with the focus to reach “halacha lemasah” or the final practical ruling as it applies to the reality of today.

As such the study of Talmud in these courses will study the Halachic commentaries of some of the early Rishonim (commentators of the medieval era) which discuss Halacha followed by the Tur. The Tur is a wide-ranging work divided into four main sections covering all laws applicable in today’s times. They will then study the authoritative Shulchan Aruch or book of Jewish Legal Codes written by Rav Yosef Caro a fifteenth century scholar. The Shulchan Aruch includes both the authoritative judgments of Rabbi Joseph Caro, and the Psak (final law) of Rabbi Moshe Isserliss known as the Rama. The instructor will go on to present the final rulings of some of the foremost poskim of the recent past including Rav Moshe Feinstein, Rav Shlomo Zalman Auerbach and Rav Shalom Yosef Elyashiv, among others.

Talmud Halacha Intensive Course Descriptions

Talmud Halacha Intensive Level I

TH11A1/2 3 credits each TH11**B 6 credits TH11**C 5 credits**

On the introductory level subsequent to beginning the study of Talmud based Halacha the student learns the process and methodology necessary to properly understand Talmudic texts. The emphasis is on the proper understanding of the language of the two major commentaries, written by Rashi and the Tosefos (medieval commentaries on the Talmud). The student begins to build an intellectual structure consisting of concepts and principles found in the Talmud.

Talmud Halacha Intensive Level II

TH21A1/2 3 credits each TH21**B 6 credits TH21**C 5 credits**

Once the students master the basic tools for textual analysis, they start studying Talmud based Halacha. The students prepare the Talmud text with the commentaries of Rashi and Tosafos on their own. The instructor will direct them which Halachic commentaries discuss the subject. During the lecture, the instructor will compare and contrast the various approaches of the Halachic commentators, following the thread of logic that runs through each one.

Talmud Halacha Intensive Level III

TH31A1/2 3 credits each TH31**B 6 credits TH31**C 5 credits**

During the third year, the students continue to develop and solidify their knowledge of Talmudic Halacha studies. The instructor guides the students during the independent study which Halachic commentaries to focus on. On this level the focus will be mostly on the Rishonim (commentators of the medieval era) which discuss Halacha such as the Rambam, Rif, Ran and Rosh. They also begin studying the Tur which is the forerunner and basis of the Shulchan Aruch (book of Jewish Legal Codes).

Talmud Halacha Intensive Level IV

TH41A1/2 3 credits each TH41**B 6 credits TH41**C 5 credits**

Fourth-year students are presented with a variety of Halachic opinions from the Tur and from various commentaries on the Shulchan Aruch as well. Identifying and researching the appropriate commentaries relevant to the passage being studied further develop the student's capacity for creative thinking. In addition the fourth year also focuses on preparing the students for the transition to higher-level academic programs.

Talmud Halacha Intensive Fellow Course Descriptions

THF1A1/2 3 credits each THF1**B 6 credits THF1**C 5 credits**

Fellows will explore a variety of case studies in selected tractates, learning how halachic axioms and implications are derived from their Talmudic origins. Courses topics vary by tractate (see Tractate Listings).

Talmud Halacha Research Course Descriptions

Talmud Halacha Research Level I

TH12A1/2 2 credits each TH12**B 5 credits TH12**C 4 credits**

The introductory level assists the student make the transition from high school to the post-secondary Beth Medrash undergraduate level. The students study with a Chavrusa (study partner) a different chapter in the Tractate then is studied during the Talmud Intensive courses. The introductory level focuses on skill building and familiarity with the structure of the Talmud with a strong slant to the study of Halacha.

Talmud Halacha Research Level II

TH22A1/2 2 credits each TH22**B 5 credits TH22**C 4 credits**

On this level the student expands his knowledge of Talmudic case law, with its Halachic components. The students begin honing their analytic and textual skills and learn to focus on an in-depth understanding of both Talmud and Halacha texts. The students are also expected to review various citations of the text and some of the major Halachic commentaries.

Talmud Halacha Research Level III

TH32A1/2 2 credits each TH32**B 5 credits TH32**C 4 credits**

On this level the student becomes increasingly familiar with the some of the major Halachic commentaries based on the Talmud. The students learn to reconstruct hypotheses rejected by the commentaries. This adds an additional component to the independent study and leads to a deeper understanding of the interactions between the texts and their commentators.

Talmud Halacha Research Level IV

TH42A1/2 2 credits each TH42**B 5 credits TH42**C 4 credits**

On this level the students learning with their Chavrusah have a great deal of independence, however there still remains faculty interaction as well. The focus at this level is to develop that aspect of the incipient independent scholar which will lead to a lifetime of independent learning of both Talmud and Halacha.

Talmud Halacha Research Fellow Course Descriptions

THF2A1/2 2 credits each THF2**B 5 credits THF2**C 4 credits**

Fellows will research halachic case law, as presented through the lens of the Talmud and commentators. Course topics vary by tractate (see Tractate Listings).

Chaburas

Another important element of the Keser Torah-Mayan Hatalmud's educational program is the Chabura, or study group, which is directed by members of the faculty. The students are divided into small groups and once a semester each student in the group is given the opportunity to prepare and deliver a mini lecture to his group. This type of assignment poses a challenge to the student to study the Talmud text and relevant commentaries with care and detail and to present his own insights and innovative thoughts on the subject. It is an important pedagogic tool in developing the student's level of concentration and analytical thinking as well as his skill in self-expression and delivery.

Department of Ethics (Mussar)

Keser Torah-Mayan Hatalmud aims to produce not only knowledgeable students, but also individuals with a strong commitment to high ethical standards. The study of Jewish Ethics and Philosophy known as Mussar is the basis for character development and moral values as it was given to us in the Torah. The study of Mussar instills the desire and ability to develop good character traits and inspire personal growth. The students study Mussar alone or in pairs during the daily Mussar session. Besides the daily Mussar session to study ethics-based literature, there is an ethical lecture, delivered by a member of the faculty each week. Often these lectures will examine the Torah perspective on general themes or current problems facing the Jewish Orthodox community.

The following Mussar classics are studied as part of the Ethics curriculum at Keser Torah-Mayan Hatalmud. For the reader unfamiliar with these Mussar classics, a brief summary is provided.

Chovos Halevovos (Duties of the Heart) - by R. Bachya Ibn Pekuda (Saragossa, Spain early 11th century) presenting the ethical teaching of Judaism and its fundamental beliefs in a systematic pattern.

Shaarei Teshuvah (The Gates of Repentance) by Rabbenu Yonah of Gerona (b. Gerona, Spain, c. 1180, d. Toledo, Spain 1263), describing the steps to repentance.

Mesilas Yeshorim (The Path of The Just) by Rabbi Moshe Chaim Luzzatto, steps to refinement of personality by the examination of various traits.

Orchos Tzaddikim (Ways of the Pious), a classic of unknown authorship, dealing with the refinement of character traits and the ways of penitence.

Nefesh Hachaim The magnum opus of Rabbi Chaim Volozhin, the father of the Yeshiva movement. An ethical treatment of a wide variety of subjects of Kabbalistic origin.

Chofetz Chaim (Who Wants Life) - by Rabbi Yisrael Meir Kagan (d.1933). Essays and guidelines for the laws and prohibitions related to gossip and slander.

Ethics Course Descriptions

Ethics Level I

E101A1 E101A2 E101B 1 credit each

The student is introduced to the language and general subject matter of the texts and gains a general comprehension of the material. Using these classic works of Mussar, the students learn to identify and understand main ethical themes, and discuss common negative character traits and their positive counterparts.

Ethics Level II

E201A1 E201A2 E201B 1 credit each

The students study the text with an eye towards beginning to incorporate the ideas into their personal level of conduct. They analyze the central ethical moral issues in the classical works of Mussar, and their conceptual underpinnings and implications.

Ethics Level III

E301A1 E301A2 E301B 1 credit each

On this level after studying the foundations of Mussar, the students advance to studying the texts in greater depth and analyzing the ethical and moral teachings within. The student also discusses the ideas contained within with peers and teachers in order to further develop his own character.

Ethics Level IV

E401A1 E401A2 E401B 1 credit each

As the students prepare to complete their undergraduate studies at Keser Torah-Mayan Hatalmud, they sharpen their skills of studying Mussar and develop a commitment to the lifelong process of character development and ethical conduct. The students are expected to have widespread familiarity with many of the concepts and ideals expressed by the authors of the texts.

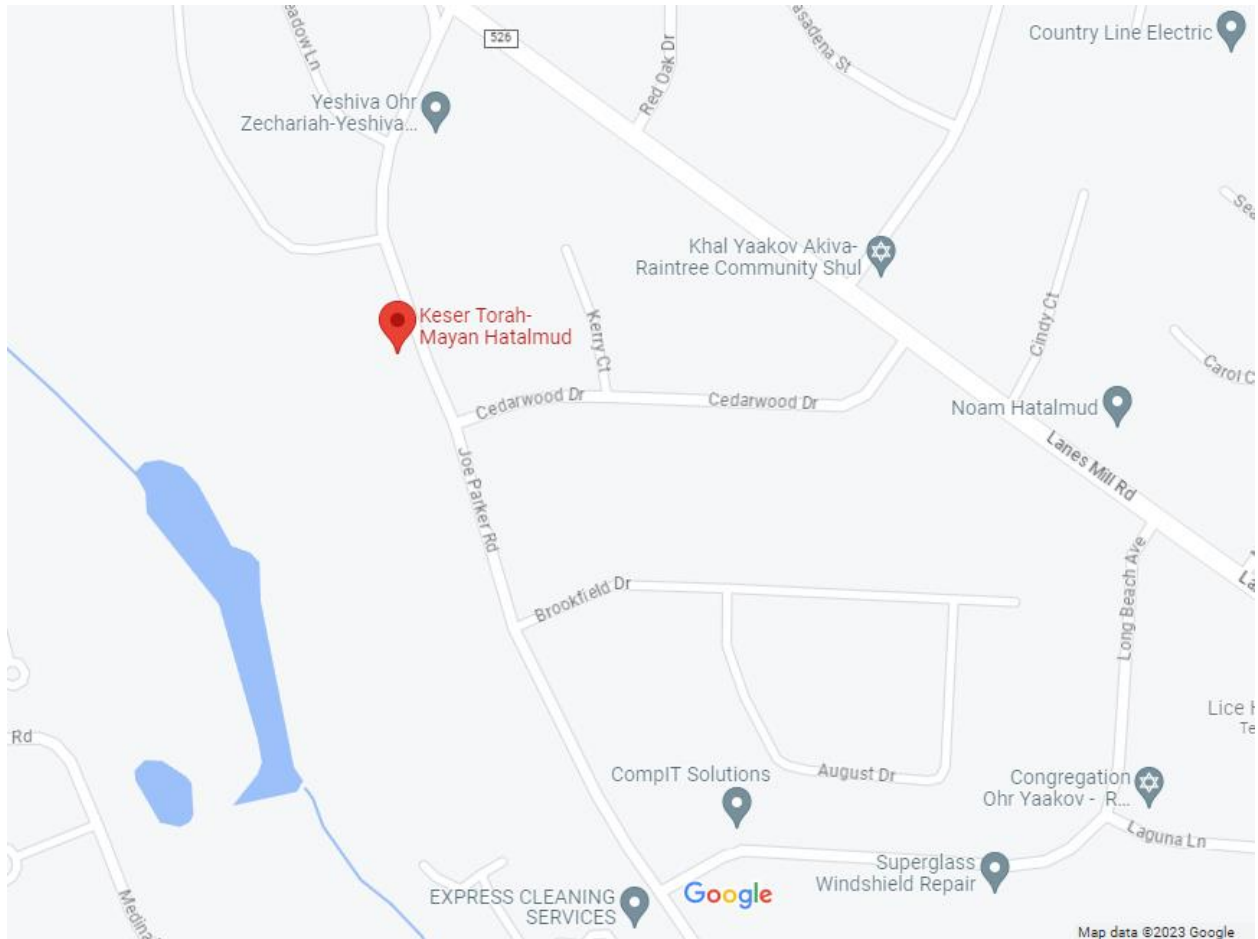
Ethics Fellow Course Descriptions

EF*01A1 EF*01A2 EF*01B EF*01C 1 credit each

Fellows will study classic ethics and philosophy texts, with an emphasis on practical application in contemporary life.

MAP AND DIRECTIONS

Keser Torah-Mayan Hatalmud
218 Joe Parker Road
Lakewood, NJ 08701



From Garden State Parkway (North):

1. Head south on Garden State Pkwy
2. Take exit 98 to I- 95
3. Take exit 31A from I-195 W to Lakewood Farmingdale Rd.
4. Turn left toward Oak Glen Rd.
5. Turn right onto Brook Rd.
6. Turn left onto E County Line Rd.
7. Continue onto Lanes Mill Rd.
8. Turn right onto Joe Parker Rd., Keser Torah-Mayan Hatalmud on right

From U.S. 9 South:

1. Take U.S. 9 South
2. Turn right onto 8th St.
3. Turn left onto Monmouth Ave.
4. Turn right onto Squankum Rd.
5. Turn right onto E County Line Rd.
6. Continue onto Lanes Mill Rd.
7. Turn right onto Joe Parker Rd., Keser Torah-Mayan Hatalmud on right