KESER TORAH-MAYAN HATALMUD

Student Catalog
2026-2027

School Contact Information
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Title IX

Keser Torah Mayan Hatalmud does not discriminate on the basis of sex in the education program or activity that it operates, in compliance with all applications under Title IX. This requirement not to discriminate extends to employment. Inquiries about the application of Title IX may be referred to Keser Torah Mayan Hatalmud's Title IX Coordinator, to the Assistant Secretary for Civil Rights of the Department of Education, or both.

Title IX Coordinator:

Name: Rabbi Mechel Gruss
Office Address: 218 Joe Parker Road, Lakewood NJ 08701
Email Address: office@mayanhatalmud.org
Phone Number: 732-901-2053 x 102

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 Tendler
Mr. Heshy Tomor

ADMINISTRATION

Rabbi Simcha Rosenblatt	CEO
Rabbi Mechel Gruss	Administrative Dean
Mrs. Chani Jacobs	Financial Aid Administrator
Mr. Moshe Lerner	Executive Director, CFO
Rabbi Mechel Gruss	Registrar
Yosef Moskovitz	Plant Manager

FACULTY

Rabbi Mechel Gruss	**Rosh Yeshiva**
Rabbi Simcha Rosenblatt	**Rosh Yeshiva**
Rabbi Eli Bohm	
Rabbi Eli Cyperstein	
Rabbi Binyomin Kaplan	
Rabbi Yaakov Tzvi Rubin	
Rabbi Elimelech Tress	
Rabbi Dovid Noach Weintraub	
Rabbi Yisroel Zweig	

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 federal financial aid programs to its students and Higher Education Solutions assists with their administration.

Students who have difficulty meeting their educational costs at the institution may contact the Financial Aid Administrator (FAA), Mrs. Chana Jacobs at the financial aid office. The FAA is generally available 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 tuition waivers. The package reflects the total amount of aid offered to eligible students by the institution to help pay for their education. Additionally, the institution may offer a deferred payment plan, allowing students to spread out tuition payments over a period of time.

Federal grants are need based and do not require repayment. Similarly, institutional tuition waivers provide financial aid based on need and do not need to be repaid. Detailed information on these programs can be found below.

TITLE IV FEDERAL FINANCIAL AID

In order to qualify for Title IV aid programs, the 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 their federal tax information transferred directly onto their Free Application for Federal Student Aid (FAFSA®) form;
- sign the certification statement on the FAFSA form stating that they are not in default on a federal student loan, do not owe money on a federal student grant, and will only use federal student aid for educational purposes; and
- show they are 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 TITLE IV AID

To apply for Title IV aid, students should complete the FAFSA online at https://studentaid.gov/h/apply-for-aid/fafsa. Alternatively, a paper FAFSA may be obtained online from https://studentaid.gov/sites/default/files/2026-27-fafsa-form.pdf or the financial aid office, completed, and then submitted by mail to the designated address.

In addition to completing the FAFSA form and providing consent for the IRS to share federal tax information with the U.S. Department of Education, students may be required to submit additional documentation, such as a Verification Worksheet, W2 forms, and/or Tax Returns/IRS Tax Transcripts, to verify the information reported on the FAFSA.

Title IV aid awards are offered for one award year at a time, and are not automatically renewed. Students must reapply each year before the application deadline listed below.

TITLE IV AID NEED

Eligibility for Title IV programs is determined through a process called need analysis, which assesses how much financial assistance a student is eligible to receive based on the resources expected to be available from the student and, if applicable, their parents.

A student's financial need is calculated based on the formulas developed by the Department of Education. It is determined by subtracting the contributions expected from the student and, if applicable, their parents, from the student's Cost of Attendance (COA). The student's COA includes tuition, fees, books, transportation, personal expenses, and a standard allowance for living expenses. The living expense allowance varies depending on whether the student lives on campus, off-campus or with their parents. The total financial aid awarded to a student cannot exceed their financial need.

A student's dependency status- whether they are considered dependent or independent of their parents-is determined by their responses to specific questions and other information provided on the FAFSA. This status is used in calculating financial need. Students are encouraged to review the FAFSA instructions thoroughly and consult financial aid staff for guidance as needed.

Once dependency status is determined, the student's financial contribution is assessed. For independent students, this is based on their income, and, if applicable, their spouse's income, as reported on their tax return, along with any counted assets, as applicable. Certain allowances, such as the Employment Expense Allowance, Payroll Tax Allowance and Income Protection Allowance (IPA), are factored in to offset income. The IPA is a living allowance based on family size and considers food, housing, and other relevant factors.

For dependent students, their financial contribution is based on their income, as reported on their tax return, and applicable assets, with previously described allowances applied to offset earnings. A separate parental contribution is assessed, based on their parents' income, as reported on their tax return, and their counted assets, as applicable. Specific allowances are also allocated against their parents' income, as detailed above

The student's contribution is combined with the parental contribution, when applicable, to calculate the Student Aid Index (SAI). The SAI is subtracted from the student's COA with the remaining amount known as the student's financial need.

Under certain circumstances, based on poverty guidelines, a student may automatically be eligible for either a Maximum or Minimum Pell Grant (Max or Min Pell).

A student with an SAI equal to or greater than twice the maximum Pell Grant award amount for the award year is ineligible for a Pell Grant. This limit does not apply to students who qualify for

a Pell Grant under the Special Rule (dependents of certain deceased servicemembers and Public Safety Officers).

Updated FAFSA Information

Students may update, or be required to update, certain information on their FAFSA application, such as dependency status or household size, only under specific circumstances. Students who have a change in circumstances that affects any of these areas should contact the financial aid office.

Professional Judgment

In addition to the process used to calculate financial aid need, there are unique situations where the financial aid administrator may use professional judgment (PJ) on a case-by-case basis to adjust the components of a student's COA, or the data used to determine their Pell Grant eligibility or calculate their SAI, and/or perform dependency overrides. Students may pursue a PJ adjustment based on the categories of special circumstances and unusual circumstances, as described below.

Professional Judgment for Special Circumstances

Special Circumstances are financial situations that may prompt an FAA to do a PJ leading to an adjustment of the COA, Pell Grant eligibility determination, or an element of the SAI calculation.

To initiate a PJ request for special circumstances, a student and/or their parent must submit documentation of these circumstances to the financial aid office. Among other circumstances that might affect the student's or their parents' ability to pay for college, special circumstances may 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 their household. These factors may be taken into account by the financial aid staff to adjust the components of a student's COA or the data used to determine their Pell Grant eligibility, or adjust components in the SAI calculation. The PJ process may be initiated at the parent's or student's request after the student's initial eligibility has been determined, and, if applicable, verification has been completed.

Professional Judgment During a Disaster, Emergency, or Economic Downturn

During a qualifying emergency, an FAA may determine that a contributor's income from work is zero, provided appropriate documentation is submitted. The FAA may also make additional adjustments to the reported income of the student, parent, parent's spouse or student's spouse, as applicable, based on the household's overall financial situation, including unemployment benefits.

Professional Judgment for Unusual Circumstances

Unusual circumstances refer to conditions that justify an FAA adjusting a student's dependency status based on a unique situation - more commonly referred to as a dependency override. These circumstances may include, but are not limited to, human trafficking, refugee or asylee status, parental abandonment or estrangement, or incarceration of the student or parent, as defined in the regulations.

When a student indicates on their FAFSA form that they have an unusual circumstance, the FAFSA Processing System (FPS) processes their application as provisionally independent, allowing them to complete the application without parental information. The student must then submit supporting documentation of the unusual circumstances to the institution.

The institution will review all requests for a determination of independence as soon as practicable, but no later than 60 days after the student enrolls. If the request is made later in the term, the institution will review it as quickly as possible, but no later than 60 days after the student submits the request and required documentation. The FAA will then make a final determination regarding the student's independent status.

A student who has obtained an adjustment for unusual circumstances and a final determination of independence will be presumed to be independent for each subsequent award year at the same institution, unless the student informs the institution that their circumstances have changed or the institution has conflicting information about the student's independence.

Students 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 2026-2027 award year, a student is independent if, at any time on or after July 1, 2025, 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 their 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 their FAFSA form that they are unaccompanied and homeless, or at risk of being homeless without a designation from a specified entity, the FPS allows them to submit the application without parental 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.

A student who is determined to be independent due to their unaccompanied homeless youth status, will be presumed to be independent by the institution for each subsequent award year at the same institution, unless the student informs the school that their circumstances have changed, or the school has conflicting information.

TITLE IV APPLICATION DEADLINE

While FAFSA applications may be submitted until June 30, 2027, students should be aware that an earlier submission may be required 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 to avoid processing delays. More importantly, some programs have limited funding, and priority consideration is given to students who submit their applications earlier in the cycle.

TITLE IV AID PROGRAMS

Federal Pell Grant Program

The Federal Pell Grant Program awards grants to undergraduate students who meet federal eligibility criteria. These grants do not have to be repaid. As an entitlement program, any student whose ISIR reflects Pell grant eligibility, attends a participating 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 may receive is based on the SAI, which is calculated using a federally mandated formula, as explained above.

As part of Additional Eligibility, students may receive up to 150% of their Pell Grant Scheduled Award within a single award year. An eligible student may receive additional Federal Pell Grant funds for an additional term(s), even if they received 100% of their scheduled Federal Pell Grant award during the preceding terms in that award year.

Under federal law, the total amount of Federal Pell Grant funds a student may receive over their lifetime is capped at 600%. Once a student's Lifetime Eligibility Used (LEU) reaches this limit, they are no longer eligible to receive additional Pell Grant funding.

Federal Pell Grant payments are made either by applying a credit to the student's tuition account or by direct disbursement to the student. If the student provides a voluntary written authorization, the school will hold the excess funds on account. Students will be informed in writing of the expected amount of these payments. Tuition records may be reviewed by the student 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 institution participates in the following:

- FSEOG - Federal Supplemental Educational Opportunity Grants

Each year, fixed sums are allocated to participating schools based on the Federal formula. The school 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 posted deadlines may no longer be considered for funding from these programs.

The FSEOG is a campus-based grant program available to eligible undergraduate students. Awards, when available, may range from $100 to $4,000 per award year.

FSEOG disbursements are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives one half of their 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 eligible for retroactive payment for the first semester. However, they should be aware of the strong likelihood that FSEOG funds for these semesters may be limited or no longer available at that time. FSEOG must be packaged and disbursed while the student is enrolled. Payments are applied as a credit to the student's tuition account. The institution reserves funds for students who are admitted for the Summer term and awards FSEOG to these students, if they apply on time and demonstrate need, as applicable.

Students will be notified in writing of the expected amounts of these payments, and may review their tuition records during regular hours at the business office.

Generally, FSEOG funds are awarded on a 75% federal to 25% non-federal matching basis. However, if the institution receives a waiver of the non-federal share requirement for a given academic year, it may opt not to provide the non-federal match.

TUITION WAIVERS

Tuition waivers may be available to students who have exhausted all other forms of assistance and are still unable to pay their direct educational charges. Students and, if applicable, their parents are expected to contribute toward the cost of education, based upon their ability to pay, as determined by formulas described above.

There is an application for tuition waivers which must be completed and submitted for consideration of tuition waivers.

ADMISSION POLICIES AND PROCEDURES

Keser Torah-Mayan Hatalmud considers applicants who demonstrate high moral character, strong intellectual potential, and the ability to benefit from the Yeshiva's educational program. The admissions process evaluates a student's capacity for growth, reflected in prior academic performance, scholastic ability, and personal qualities such as ethical conduct and respect for others. Because students are entering an institution with specific expectations for conduct, appearance, and lifestyle, applicants must show a sincere personal commitment to Halachic practice and will ordinarily have completed schooling at a Yeshiva high school.

Generally, students applying to Keser Torah-Mayan Hatalmud must meet one of the following requirements:

1. Have graduated high school and provide evidence of high school graduation
2. Have completed homeschooling in a secondary school education setting that either (1) meets the state's definition of secondary-level homeschooling, or (2) qualifies the student for an exemption from compulsory attendance requirements in a state that does not issue or require a homeschool credential.
3. Meet one of the recognized equivalents. Recognized equivalents include:
    a. A GED certificate.
    b. A certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category).
    c. An associate's degree.
    d. The 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.

e. 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.

The institution will maintain documentation of the high school diploma or its recognized equivalent.

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

The first step in the application process is arranging a personal 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.

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

TRANSFER CREDIT POLICY

Credits may be granted, at the discretion of Keser Torah- Mayan Hatalmud, for study and courses taken at another postsecondary institution of Talmudic Studies, provided the following conditions are met:

- The credits transferred must be based on coursework similar in content, style and academic rigor to the one offered at the institution.
- The student must have achieved a grade that would have enabled them to pass a similar course at the institution.
- The credits transferred must be properly documented.

Transfer credits accepted are counted toward both the number of credits attempted and the number of credits earned by the student.

Credit by evaluation may be granted to a student, who previously attended unaccredited institutions and has not brought documentation, based on the evaluation that the Rosh Yeshiva administers. The credits granted will be documented, and the student will be placed at the appropriate academic level.

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.

Keser Torah-Mayan Hatalmud does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions, nor whether other institutions will accept the Yeshiva's credits. Before enrolling, 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, The institution utilizes a grading system commonly used in 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. A student who receives failing grades for all their courses will generally be considered as having unofficially withdrawn unless there is evidence that they 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 they 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 their coursework at the same point in the academic program that they began prior to the leave of absence. A student returning from an LOA must complete the term to be eligible to receive a second or subsequent disbursement.

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, 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 668.46He can be reached in the administrative office during regular business hours or by calling 908-278-9524.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

All matriculated students pursuing an approved program at Keser Torah Mayan Hatalmud are required to maintain satisfactory academic progress, which is defined below by the institution.

SAP standards are the same for all matriculated students, regardless of whether they receive federal financial aid. Satisfactory academic progress consists of two principal components: a qualitative standard and a quantitative standard. The institution uses standard rounding procedures when evaluating both standards. Satisfactory academic progress is always evaluated on a cumulative basis, and at the end of each semester, both standards are reviewed. A report is generated to indicate whether the student is meeting SAP requirements. If a student is readmitted, their academic file is evaluated to determine whether they are meeting satisfactory academic progress requirements.

Below is a comprehensive explanation of the qualitative and quantitative standards at Keser Torah Mayan Hatalmud.

- **Qualitative Standard**

A student is required to maintain 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 they are maintaining this minimum cumulative GPA.

Grade point averages are 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 impact 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 their courses, they will generally be considered as having unofficially withdrawn unless there is evidence showing they 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 at least 67% of the cumulative credits they attempt. Progress is assessed by dividing the total cumulative credits earned by the total cumulative credits attempted. If this percentage is 67% or greater, the student is determined to be meeting the pace element.

WHEN SAP IS NOT MET

Warning

If a student fails to meet the SAP standards, they will be notified by email or mail and granted a one-semester warning period. They will also be notified that they 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 them in improving their academic performance. Additionally, the student may receive various student services including tutoring, scheduling accommodation, or other academic assistance. If SAP standards are still not met after this warning period, the student will be subject to academic discipline which may include suspension, or expulsion from the institution.

Federal Financial Aid Warning

If a student falls below the satisfactory academic progress standards, they will be notified by mail or email and granted a one-semester federal financial aid warning period, during which time they will remain eligible for federal financial aid. Additionally, they will be notified of their option to appeal their SAP status in order to be granted a federal financial aid probationary period. During the warning period, the student may receive academic counseling and student services as described above. If satisfactory academic progress standards are still not met after this period, the student will be notified by mail or email that they are no longer eligible for federal financial aid.

Appeals Process

A student may appeal the institution's determination that they are not making satisfactory academic progress. Bases for an appeal include a student's injury or illness, the death of a relative, or other special circumstances. In the appeal, the student must describe why they failed to make satisfactory academic progress, and what changed in their situation that will allow them to demonstrate satisfactory academic progress at the next evaluation. The appeal, along with any relevant documentation, must be submitted in writing to the registrar's office. A senior faculty member will review the information provided by the student and, if necessary, consult with other faculty members, before reaching a decision.

If the appeal is accepted, the senior faculty member will determine whether the student can 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, they will be placed on academic probation as outlined 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, they 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 suspension or expulsion from the institution. They will also be ineligible for federal financial aid until they reestablish eligibility, as described below in the section entitled "Reestablishing Aid Eligibility". The final decision - academic probation with or without a study plan, or denial of the appeal - will be conveyed to the student by mail or email.

Academic Probation

If a student successfully appeals the lack of satisfactory academic progress, and it is determined that they can meet the standard SAP requirements after a probationary period, they will be placed on academic probation. Academic probation is a one-semester probationary 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 they will not be able to meet the standard SAP requirements after a one-semester probationary period, they will be placed on academic probation with a study plan. This study plan will include customized SAP standards designed to help the student meet these requirements, as well as other academic provisions to assist them 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 the study plan in conjunction with the student and other faculty members, as needed. A student on academic probation with a study plan or a student with a study plan will continue to be eligible for federal financial aid.

A student must appeal to change their plan. They must explain what has happened to make the change necessary and how they will be able to make satisfactory academic progress.

Reevaluation After a Probationary Period

At the end of the one-semester probationary period, the institution will reevaluate the student's satisfactory academic progress. If the student meets either the institution's standard SAP requirements or the satisfactory academic progress standards outlined in their study plan, they will be considered to be meeting SAP.

If the student's academic performance fails to meet the satisfactory academic progress standards of the institution, or the provisions of their study plan, they will be notified by mail or email that they no longer meet SAP standards. As a result, the student will be ineligible to receive federal financial aid, and will be subject to academic discipline which may include expulsion or suspension from the institution.

Reestablishing Aid Eligibility

A student who becomes ineligible for federal financial aid due to not meeting satisfactory academic progress standards may reestablish eligibility by meeting those standards. Each student's satisfactory academic progress status is evaluated at the end of every semester. If a student who was previously not meeting SAP standards is now meeting them, they will be notified by mail or email that they have regained eligibility for federal financial aid.

INCOMPLETES

A student who has not completed all the required coursework for a particular course may, at the discretion of the instructor, receive additional time (up to six months) to complete the work. During this period, a temporary grade of Incomplete will be assigned.

Courses with a grade of Incomplete will be counted toward the student's number of credits attempted but not completed. While the Incomplete grade remains on the transcript, it will not factor into the student's GPA. At the conclusion of the extension period, the Incomplete grade will be replaced with the student's earned grade. If the required work is not completed within the allotted time, the student will receive a final grade based on the coursework previously completed.

WITHDRAWALS

A student who withdraws from a course will have the course grade recorded as Withdrawn. This grade will not be included in their GPA; however, the course will still be counted towards the number of credits attempted but not those completed.

TRANSFER CREDITS

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. For SAP pace calculations, only one passing attempt of a repeated course may be counted as credits completed, even if the student passes the course more than once. 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. However, a repeated course in which the student received a failing grade is always counted towards their enrollment, regardless of how many times they repeat that course in an attempt to pass.

CHANGE OF MAJOR

When a student switches their major, only the credits and grades that are applicable to the new program of study will be considered when evaluating SAP.

REMEDIAL COURSES

The institution does not offer any remedial or English as a Second Language (ESL) 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. The institution does not discriminate on the basis of race, color, national origin (including shared ancestry or ethnic characteristics), disability, or age in its programs and activities.

Rabbi Moshe Lerner has been designated to handle inquiries regarding the non-discrimination policies. He can be reached at (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 Disabilities Act of 1990.

Beyond equal access, opportunity and accommodation, the institution 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.

Although Keser Torah-Mayan Hatalmud's's campus is not fully accessible, the institution will make special arrangements, within reason, to accommodate qualified individuals with disabilities.

While the institution does not offer a specialized program for individuals with intellectual disabilities, the institution provides reasonable academic accommodations as appropriate.

GROUNDS 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 POLICIES

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 Policy

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 who wishes to inspect their education record 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 request that the school amend their education record should write the school official responsible for the record, clearly identify the part of the record they want changed, and specify why it should be changed.

   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.

After the hearing, if the decision is upheld not to amend the record, the student has a right to insert a statement into the record.

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.

   A student must provide a signed and dated written consent. The consent must specify the records that may be disclosed, state the purpose of the disclosure, and identify the party or class of parties to whom the disclosure may be made.

   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 of 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.

   Upon request or when initiated by the student, Keser Torah Mayan Hatlmud 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))
- To a caseworker or representative of a State or local child welfare agency or tribal organization legally responsible for the care and protection of a student placed in foster care, pursuant to the Uninterrupted Scholars Act (20 U.S.C. § 1232g(b)(1)(L)).
- 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, enrollment status, 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 any or all 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 informed 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. Always ensure that any content you obtain, whether free or purchased, comes 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. The school does not have an institutional information technology system for student use.

ACADEMIC PROGRAMS

Keser Torah-Mayan Hatalmud offers a 120-credit undergraduate-level academic program of study leading to a Bachelor of Talmudic Studies degree. To graduate, students must achieve a minimum cumulative GPA of 2.0. There is only one major available, Talmud. There are three separate academic tracks; one track focuses on Talmud, one track focuses on Talmud Halacha, and the third track focuses on Halacha (Choshen Mishpat). Credits can be earned for the study of Talmud, Talmud Halacha, 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.

CREDIT HOURS AND COURSE STRUCTURE

Credits are assigned in accordance with the federal definition of a credit hour, which is defined as an amount of student work that reasonably approximates not less than one hour of classroom or direct faculty instruction and a minimum of two hours of out-of-class student work each week for approximately fifteen weeks for one semester or at least an equivalent amount of work for other academic activities including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours; and takes into account a variety of delivery methods, measurements of student work, academic calendars, disciplines, and degree levels.

Due to the Keser Torah-Mayan Hatalmud's extended daily schedule, actual hours of study significantly exceed this requirement. An academic calendar can be found in the supplement to the catalog.

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. Talmud (T); Talmud Halacha (TH); Halacha Intensive (HI); Contemporary Halacha (CH) and Ethics (Mussar) (E).
- The first digit refers to the level of study (1-4, F- Fellow).
- The Talmud and Talmud Halacha courses second digit indicates whether a course is Intensive (1) or Research (2).
- The Talmud courses third and fourth digits refer to the Tractate being studied (represented by ## in the course descriptions).
- The Ethics courses' second and third digits are always 01.
- The Talmud Halacha courses third and fourth digits are always 02.
- The Halacha courses third and fourth digits are always 03.
- The letter 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 Term.

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 goal of becoming a Talmid Chochom is a lifelong endeavor, avidly pursued by serious students for decades.

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 higher-level study of any Tractate 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.

While lectures are an important element in the curriculum, 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, the students' study in pairs so that they may proceed at their own pace, and engage in insightful discussion and debate, and then review together all aspects of the subject under study. The study partners amend, elaborate on, and crystallize each other's conclusions and 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. The collective experience of hundreds of years of Talmudic institutions has shown this system is successful in enabling students to fine-tune their study skills and to incorporate new ideas expressed by others. Each semester, the faculty matches up students with appropriate Chavrusas, 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. The Tractates are not listed in the order of study.

(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) Beitza - 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 is 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, and 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 are 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 can compare 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 (Talmudic topic).

Talmud Intensive Course Descriptions

Talmud I Intensive Parts A1/A2/B/C

T11##A1/2 3 credits each T11##B 6 credits T11##C 5 credits

The Talmud I Intensive courses assist the students make the transition from the high school level to the post-secondary Beth Medrash level. The students begin to study the Talmud with a chavrusa (study partner) to prepare for the Shiur (lecture). The courses are designated to the study of the process and methodology necessary to properly understand the text of the Talmud. 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).

Talmud II Intensive Parts A1/A2/B/C

T21##A1/2 3 credits each T21##B 6 credits T21##C 5 credits

In the Talmud II Intensive courses, the students prepare on their own the basic Talmud text with the commentaries of Rashi and Tosafos. They master the basic tools for textual analysis, and begin studying at greater depth, using additional commentaries. During the lecture, the instructor compares the various approaches of the commentators, following the thread of logic which 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 III Intensive Parts A1/A2/B/C

T31##A1/2 3 credits each T31##B 6 credits T31##C 5 credits

In the Talmud III Intensive courses, the students continue to develop and solidify their knowledge base of Talmudic discourse and case law. The courses are designed to acquaint students with analyzing the primary sources. They begin to expand their capacity toward independence and development to understanding the Talmud 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 IV Intensive Parts A1/A2/B

T41##A1/2 3 credits each T41##B 6 credits

In the Talmud IV Intensive courses there is an emphasis on the development of advanced Talmudic reasoning and analysis. This includes the ability to formulate hypotheses, to define difficult concepts and to develop inquisitive skills. The students develop a familiarity with the major Acharonim (later commentators; circa 1500 to the present). 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.

Talmud Research

The second sequence of Talmud courses is Talmud Research, which is another method of the study of the Talmud. The Talmud Research sequence of courses focuses on faculty-guided student study. The students' study in the study hall using the traditional Chavrusa method. The Talmud Research courses are slightly more rapid, and less nuanced than the Talmud Intensive courses. 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 conclusion. This skill is particularly important for the serious student of Talmud, who must at times acknowledge a particular question may best be shelved until later in his career, to allow for proper breadth of study.

Should the student need assistance there is always an instructor available to help with any questions. Generally, the faculty member will direct the student to one or more commentaries which 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 I Research Parts A1/A2/B/C

T12##A1/2 2 credits each T12##B 5 credits T12##C 4 credits

In the Talmud I Research series of courses, the primary focus is on building foundational skills and developing familiarity with the intricate structure and logic of the Talmud. Students are introduced to the subject matter and the conceptual framework of the text. The courses are conducted in a self-study format closely guided by instructors, ensuring students receive the necessary support while fostering intellectual independence.

Talmud II Research Parts A1/A2/B/C

T22##A1/2 2 credits each T22##B 5 credits T22##C 4 credits

In the Talmud II Research series of courses, students begin to familiarize themselves with the major texts of Talmudic scholarship. Through independent study, supported by occasional guidance from instructors, the syntax and structure of the Talmud become increasingly clear. Additionally, the courses cultivate intellectual independence, an essential skill that is actively fostered and encouraged at the post-secondary level.

Talmud III Research Parts A1/A2/B/C

T32##A1/2 2 credits each T32##B 5 credits T32##C 4 credits

In the Talmud III Research series of courses, students expand their knowledge of Talmudic discourse and case law by studying them on a more advanced level and focusing on an in-depth understanding of the texts. The chavrusa method further enhances their learning through intellectual give-and-take, thus avoiding superficiality while engaging deeply with the material.

Talmud IV Research Parts A1/A2/B

T42##A1/2 2 credits each T42##B 5 credits

In the Talmud IV Research series of courses, the students become increasingly familiar with the major commentaries, consulting them regularly. Intellectual creativity is encouraged, encouraging students to explore original interpretations and critically examine established viewpoints. Independent study leads to a deeper understanding of the interactions between the texts and their commentators.

DEPARTMENT OF TALMUD HALACHA

Keser Torah-Mayan Hatalmud offers a series of courses in Talmud Halacha. We present here a short introduction to the study of Halacha. The Torah was given to the Jewish nation at Mt. Sinai both in a written (the Bible) and oral form. The Torah establishes the basic body of Jewish law, and the oral form explains the recorded text through the Mishnah and the Talmud. As such, the Mishna and the Talmud are the foundations from where the Halacha is derived. It follows Halacha, is the living law, the embodiment of Biblical and Talmudic principles.

Halacha is a robust and structured Biblically based legal system which can be studied at different depths and levels. The Talmud includes laws, regulations, and practical applications of case law covering the entire gamut of Jewish living with civil, criminal, and ritual components. However, it does not necessarily present the final ruling, nor does it comprehensively address modern day applications of the Halacha. Therefore, the Psak (final halachic ruling) is based on rabbinical determination, and they render the final practical judgment.

The major codifiers of the Halacha accomplished the daunting task of extracting only the final judgments of Talmudic debates. The three principal works of this genre are known by the acronym of the authors' names the Rif, Rabbi Yitzchok of Fez (Morocco), the Rambam, Rabbi Moshe ben Maimon, and the Rosh, Rabbi Osher. As with all living laws, codification does not stop the process of reinterpretation and fresh application of legal principles to new issues.

The Tur written in the thirteenth century by Rabbanu Yaakov a son of the Rosh is a wide-ranging work divided into four sections covering all laws applicable in today's times. The four sections are: Orach Chayim the laws of prayer, Brachas, Sabbath, and the Jewish holidays etc. Yoreh De'ah the laws of kashrut; mourning; niddah etc. Even Ha'ezer the laws of marriage, divorce and

related issues. Choshen Mishpat the laws of finance, financial responsibility, damages (personal and financial), and the rules of the Beth Din, as well as the laws of witnesses. Rav Yosef Caro, a fifteenth century scholar wrote a comprehensive commentary on the Tur called Bais Yosef. Some of the other leading commentaries on the Tur include the Bach (by Rav Yoel Sirkis), the Darchei Moshe (by Rabbi Moshe Isserliss known as the Rama) among others.

Rav Yosef Caro subsequently went on to write the authoritative Shulchan Orach or book of Jewish Legal Codes based on the Tur and divided by the same four sections. The Rama (Rabbi Moshe Isserliss) included in the body of the Shulchan Aruch the authoritative judgments of the Ashkenazic tradition. As such the authoritative judgments of these great scholars represent the coming together of both the Sefardic and Ashkenazic traditions.

Keser Torah-Mayan Hatalmud's Talmud Halacha Intensive courses, focus first on intense analysis and in-depth understanding of the text of the Talmud. This is followed by the study of Halacha. In the Talmud Halacha Research courses, the manner of study is somewhat quicker-paced learning and less nuanced than the intensive study.

The curriculum begins by studying the source of the law in the Talmud. The Talmud text is studied with the intent of acquiring a deeper understanding of the Halacha. Learning Talmud with an emphasis on Halacha requires the student to acquire a clear sense of the Halachic process. It is not a process in which the answers are always clearly yes or clearly no. The world of Halacha is less speculative than Talmud, but it too is filled with intricate reasoning, theoretical disputes and complex trains of logic. Mastering the conceptual aspects of the Talmud text lays the foundation for an understanding of dispositive Halacha.

At the start of each sugya (Talmudic topic), the instructors provide the students with a list of the relevant commentaries to focus on. The method of study is to begin with studying the Talmud text with Rashi, Tosefos, the important Rishonim and the important Achronim. After acquiring a clear understanding of the sugya the students move on to the study of Halacha. They study the Tur with the commentary of the Bais Yosef, the Bach, the Darchei Moshe and some of the other leading commentaries. Followed by the study of the Shulchan Aruch with the commentaries of the Magan Avrohom (Orech Chaim) Shach, Taz, (Yora Deah) Pri Megadim, Reb Akiva Eiger, the Dogul Mervava, etc. These great sages' comment upon and provide deep analysis of the Shulchan Aruch.

The students then study some of the later Halachic works including but not limited to the Shulchan Aruch Harav, Aruch Hashulchan, Chaya Adam, and the Mishnah Berurah. The courses generally include the study of the final ruling of some of the foremost Poskim (Halachic authorities) of the recent past who discuss the topic. This may be the final rulings of Rav Moshe

Feinstein, the Minchas Yitzchok, Rav Shlomo Zalman Auerbach, Rav Yosef Sholom Elyashiv, Rabbi Shmuel Wosner, the Shemiras Shabbos Kehichasa, and the Piskei Teshuvah among others.

Talmud Halacha Intensive Course Descriptions

Talmud Halacha I Intensive Parts A1/A2/B/C
TH1102A1/2 3 credits each TH1102B 6 credits TH1102C 5 credits
In the Talmud Halacha I Intensive courses the students learn the process and methodology necessary to properly understand Talmudic texts before beginning the study of Talmud based Halacha. 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 II Intensive Parts A1/A2/B/C
TH2102A1/2 3 credits each TH2102B 6 credits TH2102C 5 credits
In the Talmud Halacha II Intensive courses, the students first prepare on their own the basic Talmud text with the commentaries of Rashi and Tosafos. The instructor will then direct them to which Halachic commentaries discuss the subject. During the lecture, the instructor compares the various approaches of these commentators, following the thread of logic which 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 Halacha III Intensive Parts A1/A2/B/C
TH3102A1/2 3 credits each TH3102B 6 credits TH3102C 5 credits
In the Talmud Halacha III Intensive courses, the students continue to develop and solidify their knowledge base of Talmudic Halacha studies. The courses are designed to acquaint students with analyzing the primary Rishonim (commentators of the medieval era) which discuss Halacha such as the Rambam, the Rif, and the Rosh. They also begin studying the Tur which is the forerunner and basis of the Shulchan Aruch (book of Jewish Legal Codes).

Talmud Halacha IV Intensive Parts A1/A2/B/C
TH4102A1/2 3 credits each TH4102B 6 credits TH4102C 5 credits
In the Talmud Halacha IV Intensive courses, the students are presented with a variety of Halachic opinions from the Tur as well as from various commentaries on the Shulchan Aruch. Identifying and researching the appropriate commentaries relevant to the passage being studied further develop the student's capacity for creative thinking. In addition, these courses also focus on preparing the students for the transition to higher-level academic programs.

Talmud Halacha F Intensive Parts A1/A2/B/C

THF102A1/2 3 credits each THF102B 6 credits THF102C 5 credits

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

Talmud Halacha Research Course Descriptions

Talmud Halacha I Research Parts A1/A2/B/C

TH1202A1/2 2 credits each TH1202B 5 credits TH1202C 4 credits

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

Talmud Halacha II Research Parts A1/A2/B/C

TH2202A1/2 2 credits each TH2202B 5 credits TH2202C 4 credits

In the Talmud Halacha II Research courses, the students expand their 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. They also spend time reviewing various citations of the text and some of the major Halachic commentaries.

Talmud Halacha III Research Parts A1/A2/B/C

TH3202A1/2 2 credits each TH3202B 5 credits TH3202C 4 credits

In the Talmud Halacha III Research courses, the students become increasingly familiar with 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 IV Research Parts A1/A2/B/C

TH4202A1/2 2 credits each TH4202B 5 credits TH4202C 4 credits

In the Talmud Halacha IV Research courses, the student's study with minimal guidance and faculty assistance. The students can come up with original interpretations and stress is placed upon consistency of the student's interpretation with the major commentaries and contrasts that are invariable when a novel interpretation is developed. There is a focus to develop an incipient independent scholar which will lead to a lifetime of independent learning of both Talmud and Halacha.

Talmud Halacha F Research Parts A1/A2/B/C
THF202A1/2 2 credits each THF202B 5 credits THF202C 4 credits
Fellow students will research Halachic case law, as presented through the lens of the Talmud and its 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 student lecture, 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 for 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. This is an important pedagogic tool in developing the student's level of concentration and analytical thinking as well as honing his skills 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. In our tradition, morality can only be defined in a spiritual framework. If not, the concept of morality is a dependent variable reflecting the changing values of the day. The study of Jewish Ethics and Philosophy known as Mussar is the basis for moral values and character development as it was given to us in the holy Torah. The study of Mussar instills the desire and ability to develop good character traits and inspire personal growth.

The Yeshiva's courses in Mussar expose students to some of the classical literature in Jewish Ethics and Philosophy, including the Chovos Ha'Levavos (Duties of the Heart), Shaarei Teshuva (Gates of Repentance), Orchos Tzaddikim (ways of the Pious), and Mesilas Yeshorim (Path of the Just). These works will be explained in more detail below. The outlook provided in these books provides the backbone for the formation of the complete student's ethical composition. The student's 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.

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 I Parts A1/A2/B
E101A1 E101A2 E101B 1 credit each
In the Ethics I series of courses, the students are introduced to the general subject matter of the classic Ethics/Mussar texts. Using these classic works of Mussar, the students are guided to identify and understand the principal ethical themes and discuss common negative character traits and their positive counterparts.

Ethics II Parts A1/A2/B
E201A1 E201A2 E201B 1 credit each
In the Ethics II series of courses, the emphasis is on the study of Mussar in the traditional style, developing an introspective dimension and understanding the roots of ethical behavior. The focus is on the moral principles and philosophical aspects rather than the actual characteristic development.

Ethics III Parts A1/A2/B
E301A1 E301A2 E301B 1 credit each
In the Ethics III series of courses, the focus is to train the students to become principled and upright in all their interactions with others. There is an emphasis on how to respond to specific scenarios they will encounter throughout their lives. The students may discuss Ethical concepts with their instructors to further develop their own character.

Ethics IV Parts A1/A2/B
E401A1 E401A2 E401B 1 credit each
In the Ethics IV series of courses, the students are familiar with the language of classic Ethics texts. Thus, the students study additional commentaries and elucidation which explain the text. There is an emphasis to develop a commitment to the lifelong process of character development and ethical conduct.

Ethics Fellow Parts A1/A2/B
EF01A1 EF01A2 EF01B 1 credit each
Fellow students study contemporary Mussar works by some of the great expositors of Mussar in recent generations with an emphasis on practical application in contemporary life. This includes the works of Rabbi Nosson Tzvi Finkel, Rabbi Yeruchem Levovitz, and Rabbi Eliyahu Dessler among others.

DEPARTMENT OF HALACHA
Halacha Intensive
Keser Torah-Mayan Hatalmud offers a series of courses in Halacha focusing on the section of Choshen Mishpat. The Halacha Intensive sequence of courses is best characterized as the study of Tur, Shulchan Aruch and related commentaries in depth along with the sections of Talmud related to the subject of study. The students begin exploring a topic in halacha by studying a section in Talmud in depth along with the commentaries of Rashi, Tosfos, and the Rishonim. They then begin learning that topic in the Tur along with the commentaries of the Bais Yosef and the Bach. Once this is completed, they study the Shulchan Aruch along with the related commentaries. All of this is studied with great depth, allowing the students to begin debating how the Halachic opinion of the sages would apply to modern day situations.

During this course the students plumb the depths of Halacha and try to gain an understanding of how the Tur, the Shulchan Aruch, and related commentaries came to their opinions based upon their understanding of a subject in Talmud. They are taught to look for consistency in the approach of the Tur or the Shulchan Aruch to a given subject of Talmud and how it impacts their opinions on sets of laws. The students are taught to compare the differences in the way the different commentaries approached a topic and how this leads to a difference in opinion in the commentary's opinion regarding a given law.

Halacha Intensive Course Descriptions

Halacha Intensive I	HI103FA1	3 credits	HI103FA2	3 credits
	HI103SP	6 credits	HI103SU	5 credits

The entry-level courses assist the students in making the transition from the world of Talmud into Halacha. The students study the Tur, Shulchan Aruch, and Commentaries, along with the related sections of Talmud with a Chavrusa. The students learn how the early poskim derived the Halacha from the way they understood the Talmud.

Halacha Intensive II	HI203FA1	3 credits	HI203FA2	3 credits
	HI203SP	6 credits	HI203SU	5 credits

On this level the students begin to expand their independence and development to understand the Tur and Shulchan Aruch on a deeper level. The students are now able to analyze the commentaries and develop hypotheses why a commentary formulated his opinion and rejected the opinion of another.

Halacha Intensive III	HI303FA1	3 credits	HI303FA2	3 credits
	HI303SP	6 credits	HI303SU	5 credits

On this level students have familiarized themselves with the general approach of the Tur, the Shulchan Aruch, and the commentaries to a given topic allowing them to better understand the logic behind a psak. Understanding the logic of why and how a conclusion is reached is fundamental in allowing the student to apply a halachic opinion to a case not discussed directly.

Halacha Intensive IV	HI403FA1	3 credits	HI403FA2	3 credits
	HI403SP	6 credits		

On this level the students have already achieved proficiency in understanding the approach of the Tur, the Shulchan Aruch, and the commentaries to certain scenarios and how a conclusion was reached. The students are now challenged to apply a psak halacha to modern day cases that were not relevant in the times of the Tur and the Shulchan Aruch.

Contemporary Halacha

Each generation presents new advances in all areas, which leads to a discussion of how to apply a psak given by the Tur or the Shulchan Aruch to a given situation which did not exist at the time that these works were completed. Throughout the centuries many renowned rabbis composed works to apply halacha to issues which were considered novel in their days. Some wrote commentaries directly on the Tur and the Shulchan Aruch while others printed their halachic correspondence in seforim known as shailos uteshuvos.

This course is focused on these works. The students learn these works and besides gaining the knowledge of what a certain posek had to say about a given situation, they also develop an understanding about how the great rabbis of previous generations applied halacha to the issues

which were novel in their days. This skill is fundamental in allowing our students to apply the halacha to modern day situations.

Contemporary Halacha Course Descriptions

Contemporary Halacha I	CH103FA1	3 credits	CH103FA2	3 credits
	CH103SP	6 credits	CH103SU	4 credits

In this course the students prepare and review a selection of opinions of Poskin from the previous generation with a chavrusa. The students study opinions regarding the same topic which is being learned in Halacha Intensive. The first level focuses on the basic understanding of how an opinion was formed.

Contemporary Halacha II	CH203FA1	3 credits	CH203FA2	3 credits
	CH203SP	6 credits	CH203SU	4 credits

In this course the student expands his knowledge and understanding about how contemporary Poskin formulated their opinions. They begin to hone analytic skills enabling them to understand how a certain opinion of the Tur or the Shulchan Aruch was applied to an area which they did not discuss directly.

Contemporary Halacha III	CH303FA1	3 credits	CH303FA2	3 credits
	CH303SP	6 credits	CH303SU	4 credits

On this level students are now able to understand how a Posek applied an opinion of the Tur or the Shulchan Aruch on an interpretation of a passage of Talmud to a novel situation. The students are challenged to try to use the logic of the Poskin and apply halachic opinions to modern day situations.

Contemporary Halacha IV	CH403FA1	3 credits	CH403FA2	3 credits
	CH403SP	6 credits		

After achieving proficiency in the opinions of the Poskin, the students are challenged with real life situations and are asked to form their own opinions based on those of the Poskin of previous generations. On this level the students are now able to write their own responsa to modern day situations, that outlines how they came to a particular conclusion.

SAMPLE CURRICULUM – TALMUD TRACK

Year 1

Fall Semester Module 1

T11##A1	Talmud I Intensive Part A1	3 credits
T12##A1	Talmud I Research Part A1	2 credits
E101A1	Ethics I Part A1	1 credit
		6 credits

Fall Semester Module 2

T11##A2	Talmud I Intensive Part A2	3 credits
T12##A2	Talmud I Research Part A2	2 credits
E101A2	Ethics I Part A2	1 credit
		6 credits

Spring Semester

T11##B	Talmud I Intensive Part B	6 credits
T12##B	Talmud I Research Part B	5 credits
E101B	Ethics I Part B	1 credit
		12 credits

Summer Term

T11##C	Talmud I Intensive Part C	5 credits
T12##C	Talmud I Research Part C	4 credits
		9 credits

Cumulative total: 33 Credits

Year 2

Fall Semester Module 1

T21##A1	Talmud II Intensive Part A1	3 credits
T22##A1	Talmud II Research Part A1	2 credits
E201A1	Ethics II Part A1	1 credit
		6 credits

Fall Semester Module 2

T21##A2	Talmud II Intensive Part A2	3 credits
T22##A2	Talmud II Research Part A2	2 credits
E201BA2	Ethics II Part A2	1 credit
		6 credits

Spring Semester

T21##B	Talmud II Intensive Part B	6 credits
T22##B	Talmud II Research Part B	5 credits
E201B	Ethics II Part B	1 credit
		6 credits

Summer Term

T21##C	Talmud II Intensive Part C	5 credits
T22##C	Talmud II Research Part C	4 credits
		9 credits

Cumulative total: 66 Credits

Year 3

Fall Semester Module 1

T31##A1	Talmud III Intensive Part A1	3 credits
T32##A1	Talmud III Research Part A1	2 credits
E301A1	Ethics III Part A1	1 credit
		6 credits

Fall Semester Module 2

T31##A2	Talmud III Intensive Part A2	3 credits
T32##A2	Talmud III Research Part A2	2 credits
E301A2	Ethics III Part A2	1 credit
		6 credits

Spring Semester

T31##B	Talmud III Intensive Part B	6 credits
T32##B	Talmud III Research Part B	5 credits
E301B	Ethics IIIPart B	1 credit
		12 credits

Summer Term

T31##C	Talmud III Intensive Part C	5 credits
T32##C	Talmud III Research Part C	4 credits
		9 credits

Cumulative total: 99 Credits

Year 4

Fall Semester Module 1

T41##A1	Talmud IV Intensive Part A1	3 credits
T42##A1	Talmud IV Research Part A1	2 credits
E401A1	Ethics IV Part A1	1 credit
		6 credits

Fall Semester Module 2

T41##A2	Talmud IV Intensive Part A2	3 credits
T42##A2	Talmud IV Research Part A2	2 credits
E401A2	Ethics IV Part A2	1 credit
		6 credits

Spring Semester

T41##B	Talmud IV Intensive Part B	6 credits
T42#3B	Talmud IV Research Part B	5 credits
E401B	Ethics IV Part B	1 credit
		12 credits

Cumulative total: 123 Credits

Bachelor of Talmudic Studies degree awarded for successful completion of 120 credits.

SAMPLE CURRICULUM - TALMUD HALACHA TRACK

Year 1

Fall Semester Module 1

TH1102A1	Talmud Halacha I Intensive Part A1	3 credits
TH1202A1	Talmud Halacha I Research Part A1	2 credits
E101A1	Ethics I Part A1	1 credit
		6 credits

Fall Semester Module 2

TH1102A2	Talmud Halacha I Intensive Part A2	3 credits
TH1202A2	Talmud Halacha I Research Part A2	2 credits
E101A2	Ethics I Part A2	1 credit
		6 credits

Spring Semester

TH1102B	Talmud Halacha I Intensive Part B	6 credits
TH1202B	Talmud Halacha I Research Part B	5 credits
E101B	Ethics I Part B	1 credit
		12 credits

Summer Term

TH1102C	Talmud Halacha I Intensive Part C	5 credits
TH1202C	Talmud Halacha I Research Part C	4 credits
		9 credits

Cumulative total: 33 Credits

Year 2

Fall Semester Module 1

TH2102A1	Talmud Halacha II Intensive PartA1	3 credits
TH2202A1	Talmud Halacha II Research Part A1	2 credits
E201A1	Ethics II Part A1	1 credit
		6 credits

Fall Semester Module 2

TH2102A2	Talmud Halacha II Intensive Part A2	3 credits
TH2202A2	Talmud Halacha II Research Part A2	2 credits
E201A2	Ethics II Part A2	1 credit
		6 credits

Spring Semester

TH2102B	Talmud Halacha II Intensive Part B	6 credits
TH2202B	Talmud Halacha II Research Part B	5 credits
E201B	Ethics II Part B	1 credit
		12 credits

Summer Term

TH2102C	Talmud Halacha II Intensive Part C	5 credits
TH2202C	Talmud Halacha II Research Part C	4 credits
		9 credits

Cumulative total: 66 Credits

Year 3

Fall Semester Module 1

TH3102A1	Talmud Halacha III Intensive Part A1	3 credits
TH3202A1	Talmud Halacha III Research Part A1	2 credits
E301A1	Ethics III Part A1	1 credit
		6 credits

Fall Semester Module 2

TH3102A2	Talmud Halacha III Intensive Part A2	3 credits
TH3202A2	Talmud Halacha III Research Part A2	2 credits
E301A2	Ethics III Part A2	1 credit
		6 credits

Spring Semester

TH3102B	Talmud Halacha III Intensive Part B	6 credits
TH3202B	Talmud Halacha III Research Part B	5 credits
E301B	Ethics III Part B	1 credit
		12 credits

Summer Term

TH3102C	Talmud Halacha III Intensive Part C	5 credits
TH3202C	Talmud Halacha III Research Part C	4 credits
		9 credits

Cumulative total: 99 Credits

Year 4

Fall Semester Module 1

TH4102A1	Talmud Halacha IV Intensive Part A1	3 credits
TH4202A1	Talmud Halacha IV Research Part A1	2 credits
E401A1	Ethics IV Part A1	1 credit
		6 credits

Fall Semester Module 2

TH4102A2	Talmud Halacha IV Intensive Part A2	3 credits
TH4202A2	Talmud Halacha IV Research Part A2	2 credits
E401A2	Ethics IV Part A2	1 credit
		6 credits

Spring Semester

TH4102B	Talmud Halacha IV Intensive Part B	6 credits
TH4202B	Talmud Halacha IV Research Part B	5 credits
E401B	Ethics IV Part B	1 credit
		12 credits

Cumulative total: 123 Credits

Bachelor of Talmudic Studies degree awarded for successful completion of 120 credits.

SAMPLE CURRICULUM – HALACHA TRACK

Year 1

Fall Semester Module 1

HI103FA1	Halacha Intensive I Part A1	3 Credits
CH103FA1	Contemporary Halacha I Part A1	3 Credits
		6 Credits

Fall Semester Module 2

HI103FA2	Halacha Intensive I Part A2	3 Credits
CH103FA2	Contemporary Halacha I Part A2	3 Credits
		6 Credits

Spring Semester

HI103SP	Halacha Intensive I Part B	6 Credits
CH103SP	Contemporary Halacha I Part B	6 Credits
		12 Credits

Summer Term

HI103SU	Halacha Intensive I Part C	5 Credits
CH103SU	Contemporary Halacha I Part C	4 Credits
		9 Credits

Cumulative Total: 33 Credits

Year 2

Fall Semester Module 1

HI203FA1	Halacha Intensive II Part A1	3 Credits
CH203FA1	Contemporary Halacha II Part A1	3 Credits
		6 Credits

Fall Semester Module 2

HI203FA2	Halacha Intensive II Part A2	3 Credits
CH203FA2	Contemporary Halacha II Part A2	3 Credits
		6 Credits

Spring Semester

HI203SP	Halacha Intensive II Part B	6 Credits
CH203SP	Contemporary Halacha II Part B	6 Credits
		12 Credits

Summer Term

HI203SU	Halacha Intensive II Part C	5 Credits
CH203SU	Contemporary Halacha II Part C	4 Credits
		9 Credits

Cumulative Total: 66 Credits

Year 3

Fall Semester Module 1

HI303FA1	Halacha Intensive III Part A1	3 Credits
CH303FA1	Contemporary Halacha III Part A1	3 Credits
		6 Credits

Fall Semester Module 2

HI303FA2	Halacha Intensive III Part A2	3 Credits
CH303FA2	Contemporary Halacha III Part A2	3 Credits
		6 Credits

Spring Semester

HI303SP	Halacha Intensive III Part B	6 Credits
CH303SP	Contemporary Halacha III Part B	6 Credits
		12 Credits

Summer Term

HI303SU	Halacha Intensive III Part C	5 Credits
CH303SU	Contemporary Halacha III Part C	4 Credits
		9 Credits

Cumulative Total: 99 Credits

Year 4

Fall Semester Module 1

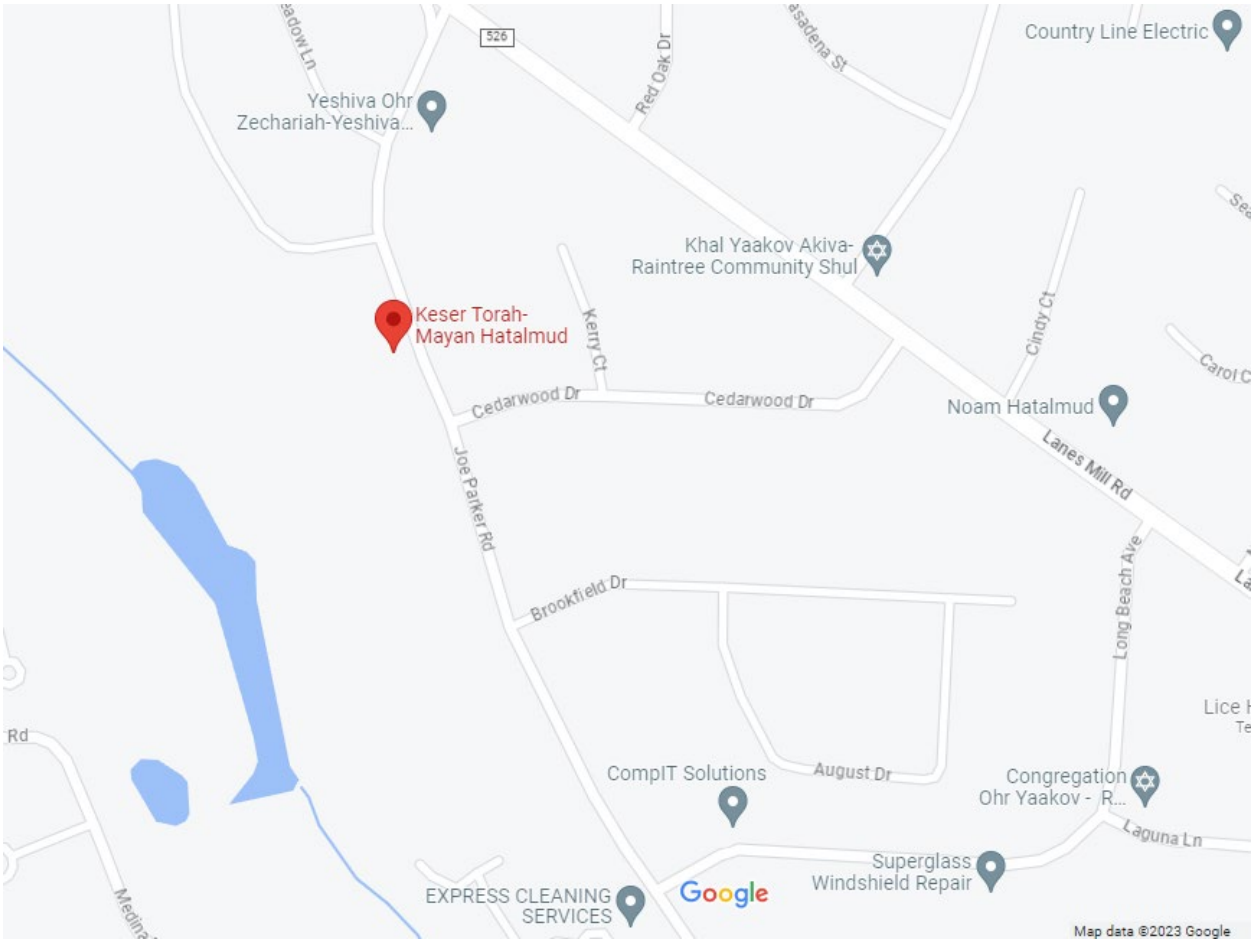
HI403FA1	Halacha Intensive IV Part A1	3 Credits
CH403FA1	Contemporary Halacha IV Part A1	3 Credits
		6 Credits

Fall Semester Module 2

HI403FA2	Halacha Intensive IV Part A2	3 Credits
CH403FA2	Contemporary Halacha IV Part A2	3 Credits
		6 Credits

Spring Semester

HI403SP	Halacha Intensive IV Part B	6 Credits
CH403SP	Contemporary Halacha IV Part B	6 Credits
		12 Credits

Cumulative Total: 123 Credits

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