



KESER TORAH- MAYAN HATALMUD

**Student Catalog
2020-2021**

School Contact Information:

Phone: 732-901-2053

Email: office@mayanhatalmud.org

Address: 218 Joe Parker Rd.

Lakewood, NJ 08701

UPDATE:

Due to COVID-19, there are changes that may come up. Any such updates or changes will be communicated to the students. Students should refer to the school website: <http://mayanhatalmud.org> for the most updated information.

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ACTIVITY 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 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:

- provide students with the proper environment to grow in their studies, offering small sized classes and a high ratio of staff to students
- teach literacy in Talmud, guiding students to be able to locate, evaluate, cite, and effectively use information from throughout the Talmud and its commentaries
- equip students with the skills they need for independent Talmudic study, offering individualized groups to enable mastery of skills
- provide students with opportunities for success, thereby fostering further successes
- prepare student for daily living, offering courses in practical Halacha to allow students to master these principles with the ability to apply them to daily living
- 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 Dovid Heinemann-	Administrative Dean
Mrs. Shaindy Trenk-	Financial Aid Administrator
Mr. Moshe D. Fischman-	Bookkeeper
Mr. Moshe Gutman -	Plant Manager

FACULTY

Rabbi Mechel Gruss-	Rosh Yeshiva
Rabbi Simcha Rosenblatt-	Rosh Yeshiva

Rabbi Eli Boehm
Rabbi Binyomin Kaplan
Rabbi Moshe Shimon Luria
Rabbi Shlomie Dickman
Rabbi Yaakov Tzvi Rubin
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) 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 newly renovated 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 local Judaic bookstores stores in the area. Many students prefer to have their own Gemarah which costs between \$20-\$50, depending on the publisher and edition, and a Kovetz Miforshim which costs between \$25 and \$45. Most texts used in the program are reprints of the Talmud and other classical texts that do not have ISBN numbers. Below are the addresses of three local Judaica stores:

Judaica Plaza
1700 Madison Avenue
Lakewood, NJ 08701

Lakewood Judaica
150 James Street
Lakewood, NJ 08701

Z Berman Books
916 River Avenue
Lakewood, NJ 08701

ACADEMIC CALENDAR

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

TUITION AND FEES

For the current schedule of tuition and fees, 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 Compliance and Management, a financial aid consulting firm with many years of experience in the field. Keser Torah- Mayan Hatalmud offers a variety of federal financial aid programs to its students. Higher Education Compliance and Management oversees administration of the programs.

Any student who has difficulty in meeting his educational costs at Keser Torah- Mayan Hatalmud should contact Mrs. Shaindy Trenk to learn about the options available to him. These may include grants, scholarships, and deferred payment plans.

The financial aid office, which is open during regular business hours, will make a determination as to the expected amount to be paid by the student and his family, and will evaluate what federal and state aid, if any, may be available to the student.

Financial aid packages that may be offered to students include grants and work-study jobs described below. The school may also offer financial assistance in the form of institutional scholarships to needy students as long as scholarship funds are available. Eligibility for federal programs is determined by an evaluation of the student's financial need, based strictly on the formulas developed by the Department of Education.

A student's financial need is determined by subtracting the contributions expected from the student and his parents from the total cost of education. The total financial

aid awarded to a student, usually cannot exceed the student's need. This process is explained in greater detail below.

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

- be enrolled in an eligible program;
- be a U.S. citizen, permanent resident of the U.S., or eligible non-citizen;
- utilize all assistance funds for education-related expenses;
- have fulfilled Selective Service registration requirements;
- maintain satisfactory progress toward completion of a program of study;
- be a high school graduate or the recognized equivalent;
- sign the certification statement that he does not owe a refund to any Title IV program, and is not in default on any Title IV loan. This certification is located in step seven of the FAFSA.

APPLYING FOR FINANCIAL AID

To apply for financial aid, a prospective student should complete a Free Application for Federal Student Aid (FAFSA). This form is available at the financial aid office. Alternatively, the student can submit his application through FAFSA on the Web at www.FAFSA.ed.gov.

Students may be required to supply additional documentation, such as Tax Returns/ IRS Tax Transcripts or Verification Worksheets, to verify the information reported on the FAFSA.

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

FINANCIAL AID NEED

Title IV federal program eligibility is based on a process called Needs Analysis. The following is a brief explanation of Needs Analysis.

First, a determination is made as to whether the students are independent or dependent on their parents. There are several factors that are taken into account. Students should carefully read the FAFSA and its instructions. Should the students have questions determining their status, the financial aid staff can provide further explanation.

If the students are determined to be dependent on his parents, a parental contribution is assessed. This is the amount that the parents are expected to pay, based on their income and available assets. Allowances are made for expenses such as living allowance based on family size, taxes paid, and the number of children in college.

The students themselves are expected to contribute towards their education, using their earnings, if applicable. The students' assets (such as savings) are generally considered to be available for the purpose of their education and are expected to be divided among their years of post-secondary education.

The Parental Contribution, where applicable, is added to the Student Contribution, to yield the Expected Family Contribution (EFC). Expenses beyond those listed above may be considered under a process known as Professional Judgment. This process can be initiated by parent or student request after the student's initial eligibility has been determined. Then, the students and/or parents would submit documentation of unusual expenses, such as tuition paid for siblings or medical expenses. These expenses can be taken into account by the financial aid staff to produce an adjusted EFC.

The student's budget or cost of education is calculated based on tuition and fees plus a standard allowance for living expenses, which depends on whether the student lives on campus, with his parents, or has other arrangements.

The EFC is then subtracted from the student's total budget. The result is known as the student's "need". This concept of need is the foundation of financial aid. Students who exhibit need and apply on time will probably be awarded aid.

APPLICATION DEADLINE

Applications for Pell Grants may be processed until June 30, 2021. However, students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

Students may be required to update certain types of information that they have entered on their application, i.e. dependency status, household size, and number of family members enrolled in post-secondary education. Any such changes should be discussed with the financial aid office.

FEDERAL AID PROGRAMS

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. This program is an "entitlement" which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$6345 per award year, which is 100% of the scheduled award. The amount that each student is eligible for is based on the EFC generated by a federally mandated formula.

Financial aid disbursements in the federal Pell Grant Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives half of his scheduled award during the first semester and the second half during the second semester. Students whose paperwork is completed during the second semester may be paid retroactively for the first semester.

With the availability of Year-Round Pell, students can receive Federal Pell Grant funds for up to 150% of their Pell Grant Scheduled Award for an award year. An eligible student may now receive a Federal Pell Grant for the summer semester, even if he received 100% of his scheduled Federal Pell Grant award during the fall and spring semesters. To be eligible for the additional Pell Grant funds, the student must meet all general eligibility requirements to receive financial aid for the payment period and must be enrolled at least half time (six credits) in the payment period.

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

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

Payments from the Federal Pell Program will either be made by credit to the student's tuition account or by direct disbursement to the student. Students will be informed of the expected amount of these payments. Students may inspect their tuition records during regular business hours at the business office.

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

- FSEOG - Federal Supplemental Educational Opportunity Grants
- FWS - Federal Work Study

In these programs, fixed sums are allocated to each school based on its size and other factors. The institution then 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 in a process known as "packaging." Students who apply after the initial packaging deadlines, (as posted in school), may be too late to receive any funds from these programs.

The Federal Supplemental Education Opportunity Grant is a Campus-Based grant program available to undergraduate students. Awards, when available, can range from \$100 to \$4,000.

Financial aid disbursements in the FSEOG Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives one half of his scheduled award during the first semester and the second half during the second semester. Students who complete their paperwork during the second semester may be paid retroactively for the first semester. However, students should keep in mind the strong likelihood that all FSEOG funds will have been allocated by that time.

Payments from the FSEOG program will be made by credit to the student's tuition account. Generally, the funds are matched 25% non-federal funds to 75% federal funds. However, if in a particular academic year the institution is granted a waiver of the institutional share requirement, the institution may choose not to provide the institutional match. Students will be informed of the expected amounts of these payments, and may inspect their tuition records during regular hours at the business office.

The Federal Work Study Program is an employment program. Funds are allocated to schools as part of the campus-based programs as explained above. Eligible students are offered part-time employment. The financial aid office, in consultation with the faculty, determines if a student is eligible for employment, based on his ability to fulfill his academic responsibilities with the added burden of employment. Employment is also contingent on student qualifications for the positions available.

Federal Work Study disbursements are in the form of payrolls, distributed monthly during the duration of the student's work schedule. The institution pays a percentage of matching funds per federal Work Study funds. The institutional portion may be paid to the student or may be credited to the student's tuition account. Generally, the funds are matched 25% institutional funds to 75% federal funds. However, if in a particular academic year the institution is granted a waiver of the institutional share requirement, the institution may choose not to provide the institutional match. The institution does not have an FWS Authorization for the current award year.

STUDENT LOANS

The Federal Direct Loan program offer loans to students, which must be paid back with interest, to help cover their education related expenses. There are two categories of direct loans, subsidized, where the government pays the interest that accrues while the student is in school and unsubsidized, where the student is responsible for the interest that accrues while he is in school. Loans are only given to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible student who would like to help pay for the student's expenses in this manner. Although the school is eligible to participate in the federal loan programs, the school discourages students and parents from taking out loans. The school encourages its students to apply for the federal, state, and institutional financial aid grant programs before considering the option of student loans and makes every effort to assist students with their direct educational needs. Students who are considering taking out loans should contact the financial aid office for a detailed list of eligibility requirements, available loan amounts, and sample repayment schedules.

INSTITUTIONAL SCHOLARSHIPS

Institutional scholarship funds are available to students who have exhausted all other avenues of assistance and are still unable to meet their cost of attendance.

The family is expected to contribute towards the student's education, based upon their ability to pay, as determined by formulae explained above. Students who apply for other types of financial aid will automatically be considered for institutional scholarships. Those who do not apply to other programs may contact the financial aid office to apply for institutional scholarships.

While the institution does not guarantee the availability of funds, every effort will be made to offer the student a package of federal, state, and institutional aid that will cover the student's direct educational expenses.

ADMISSIONS PROCEDURES

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

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

Phone: 732-901-2053

Email: office@mayanhatalmud.org

Applicants to Keser Torah- Mayan Hatalmud will receive intensive vetting that involves calls to their previous Rebbeim, Menahelim, and other contacts who may be familiar with the applicants and their family. The students must meet our academic standards as well as our standards relating to Yiras Shomayim and Mentshlichkeit.

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

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

ADMISSION REQUIREMENTS

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. Accordingly, applicants to the Yeshiva are expected to fulfill the following requirements:

1. Have graduated high school and provide evidence of high school graduation
2. Have been homeschooled and provide documentation of homeschooling
3. Meet one of the recognized equivalents. Recognized equivalents include:

- a. GED/TASC/HISET

- b. Successful completion of an associate's degree program;
- c. Successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution; or
- d. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

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

TRANSFER CREDIT POLICY

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

- The credits were earned at an accredited Talmudic institution.
- The student or previous school provides documentation i.e. transcript, to Keser Torah - Mayan Hatalmud.
- The courses were similar in content, style and academic rigor to the courses offered at Keser Torah - Mayan Hatalmud.
- The student must have achieved a minimum of a grade of C or its equivalent.
- At the discretion of Keser Torah - Mayan Hatalmud, students who demonstrate mastery of course material may be granted credit by examination for study at accredited institutions.

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

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

Note: Keser Torah - Mayan Hatalmud does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions nor with regard to whether other institutions accept the Yeshiva's credits. Before enrolling in

the institution, students should be sure that their attendance will help them reach their educational goals.

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

Decisions regarding transfer credits are subject to the same appeals process described below.

ATTENDANCE REQUIREMENTS

Although formal attendance is not taken at Keser Torah- Mayan Hatalmud, students are expected to attend all classes regularly. By design, the school's program relies heavily on keeping to the daily class schedule. Excessive unexcused absences may be grounds for grade reductions, loss of course credit, dismissal or other disciplinary action.

GRADE POINT SYSTEM

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

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

A	4.0	C-	1.7
A-	3.7	I	Incomplete
B+	3.3	W	Withdrawal
B	3.0	F	0.0
B-	2.7	F*	
C+	2.3		*unearned
C	2.0		

The GPA is established by multiplying the grade point equivalent of each course by the number of credits it yields. The products of each course are then added together. The sum is then divided by the total number of credits earned in the semester.

Credit hours with a grade of Incomplete and Withdrawn Without Penalty are not included in the determination of the grade point average, although those hours with a grade of Fail are included.

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 FEDERAL POLICY

Under certain specialized circumstances, and with approval from the Regional Office of the U.S. Department of Education, a student may be granted an approved leave of absence. In order to be granted a leave of absence a student must follow the procedures outlined below:

The student must request the leave of absence in writing to Rabbi Dovid Heinemann, Administrative Dean. The request must be signed and dated and must include the reason for which the student is requesting a leave of absence. A leave of absence will not be granted if the reason for the request is not included. The request for a leave of absence will be reviewed by the Registrar within ten days of submission to the Administrative Dean. If approved, the request will be forwarded to the Administrative Dean's office and the decision will be placed in the student's academic file. Notification will be sent to the financial aid office.

The student must submit the request for a leave of absence and must receive the 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.

A student will only be granted a leave of absence if it can be expected that he will return from the leave of absence on time. If it appears that the student may not return after the leave of absence, an approval will not be granted.

The maximum time for an approved leave of absence is 180 days.

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 fail to return to school after an approved leave of absence will be considered withdrawn from the institution as of the date of the start 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 and prospective students in obtaining information on financial aid programs available, criteria for eligibility, and procedure for applying for financial aid; cost of attendance, retention rates, completion and transfer rates, institutional security and crime statistics, and all required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of Title 34 of the Code of Federal Regulations. He can be reached in the administrative office during regular business hours or by calling 908-278-9524.

SATISFACTORY ACADEMIC PROGRESS

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

The SAP standards required for students receiving Title IV federal financial aid are the same for all matriculated students at Keser Torah- Mayan Hatalmud. Satisfactory academic progress at Keser Torah- Mayan Hatalmud has two principal components: a qualitative standard and a quantitative standard:

At the end of each semester, each student's academic file is evaluated to determine if the student is making satisfactory academic progress.

- **Qualitative Standard**

In pursuit of graduation, the student must achieve a cumulative grade point average (GPA) of 2.0 (the equivalent of a "C" average) or better. Each student is evaluated at the end of each semester and is expected to maintain a minimum cumulative GPA of 2.0.

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

A	4.0	D	1.0
A-	3.7	W	not included in calculation of GPA
B+	3.3	I	not included in calculation of GPA
B	3.0	F	0.0
B-	2.7	F*	0.0
C+	2.3		
C	2.0		
C-	1.7		* - unearned

The GPA is established by multiplying the grade point equivalent of each course by the number of credits it yields. The products of each course are then added together. The sum is then divided by the total number of credits earned in the semester.

Credit hours with a grade of Incomplete and Withdrawn are not included in the determination of the grade point average. Credit hours with a grade of fail (F) or unearned fail (F*) are included in the grade point average. If a student receives failing grades for all of his courses, the Registrar will determine whether or not the student completed the semester.

- **Quantitative Standard**

- **Maximum Timeframe**

Students must make sufficient progress through the academic program to complete the 120 credit program with a maximum attempted credits ceiling of 180 credits, which is 150% of the published length of the program.

➤ Pace of Completion

A student must earn 67% of his cumulative attempted credits. Every semester, each student is evaluated to see if he has successfully earned 67% of his cumulative attempted credits. The student's cumulative earned credits are divided by the student's cumulative attempted credits to determine if the student is progressing through the 120 credit academic program at a pace sufficient to complete the program within the maximum time frame. If the number of credits earned divided by the number of credits attempted is 67% or greater, he is determined to be making satisfactory progress.

WARNING

If a student falls below the SAP standards, he will be notified that he is being given a warning period which will last one semester. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress at any point. During the warning period, a designated faculty member may counsel the student and assist the student to improve his performance. The student may be provided with various student services that might include tutoring, scheduling accommodation, or other academic assistance. If, after this warning period SAP standards are still not met, he will be subject to academic discipline which may include expulsion or suspension from the institution.

➤ Federal Financial Aid Warning

For continued eligibility for federal financial aid programs, if a student falls below the satisfactory progress standards, he will be given a period of financial aid warning during which time he maintains federal financial aid eligibility. The warning period will last for one semester. During the federal financial aid warning period, the student will receive the counseling described above. If, after this federal financial aid warning period, satisfactory progress standards are still not met, the student will be notified that he will no longer be eligible for financial aid. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress in order to be granted a probationary period.

APPEALS PROCESS, MITIGATING CIRCUMSTANCES

A student may appeal the institution's determination that he is not making satisfactory academic progress. Basis for appeal include the death of a relative, an injury or illness of the student, or other special circumstances. The student must

submit the appeal in writing to the administrative office. In the appeal, the student must describe why he failed to make satisfactory academic progress, and what has changed in his situation that will allow him to demonstrate satisfactory academic progress at the next evaluation. The senior faculty member will consider all information provided by the student and will consult with faculty members, as appropriate. If it is determined that the appeal should be accepted, then the senior faculty member will determine whether or not the student will be able to meet the standard SAP requirements of the institution by the end of a one semester probationary period. If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, the student will be placed on academic probation as described below. If it is determined that the student will be able to meet the standard SAP requirements of the institution by the end of the probationary period with a customized study plan, then the student will be placed on academic probation with a study plan, as described below.

If the appeal is accepted, the student will be granted a semester of academic probation or academic probation with a study plan, as described below. If the appeal is not accepted, the student will be subject to academic discipline, which may include expulsion or suspension from the institution. He will also be ineligible for federal financial aid until he re-establishes eligibility as described below in the section entitled "Re-instatement." The final decision (denial of appeal, academic probation, or academic probation with a study plan) will be conveyed to the student in writing.

ACADEMIC PROBATION

If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, the student will be placed on academic probation. The period of academic probation is one semester during which the student has the opportunity to attempt to meet the SAP standards of the institution. The student can request counseling to assist him to improve his performance. In addition, the student may request to be provided with various student services that might include tutoring, scheduling accommodation, or other academic assistance.

ACADEMIC PROBATION WITH A STUDY PLAN

For a student on academic probation with a study plan, a senior faculty member will develop a study plan in conjunction with the student and other faculty, as needed. The study plan will include a customized plan for the SAP standards (as well as other academic provisions to assist the student in meeting those standards) that ensures

that the student is able to 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.

RE-EVALUATION AFTER A PROBATIONARY PERIOD

At the end of the probationary period, the student's satisfactory academic progress will be re-evaluated. If the student is now meeting the standard SAP requirements of the institution, or is meeting the SAP standards of his study plan, he will be considered as meeting satisfactory academic progress. If, after the period of probation, the student's academic performance still fails to meet the academic progress standards of the institution, or the provisions of his study plan, he will be subject to academic discipline which may include expulsion or suspension from the institution, and he will be ineligible to receive Title IV federal financial aid.

RE-INSTATEMENT FOR FEDERAL FINANCIAL AID

A student who became ineligible for federal financial aid because he was not meeting satisfactory academic progress standards, has the opportunity to re-establish eligibility. Eligibility is re-established by meeting institutional SAP standards. The financial aid office will receive notification of each student's status at the start of each semester, and the student will be notified that he may once again receive aid from the Title IV programs.

INCOMPLETES

If a student has not completed all required course work for a particular course, he may have additional time (up to six months), at the discretion of the instructor, to complete the work. In the interim, those course grades are marked as incomplete. Courses in which a student receives a grade of incomplete are not included in the GPA as long as the Incomplete remains on the transcript. The courses are included in the student's number of credits attempted but not completed credits.

WITHDRAWALS FROM A COURSE

A student who withdraws from a course(s) will have the course recorded as Withdrawn. This grade will not be counted in the student's GPA. However, the course(s) will be counted towards the student's number of credits attempted but not completed.

TRANSFER CREDITS AND SATISFACTORY PROGRESS

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

REPETITIONS

All repeated courses are counted in the number of the student's attempted credits.

For determination of a student's enrollment status, if a student is repeating a course in which he received a passing grade, for the purpose of grade improvement, it is counted towards his enrollment status only the first time the course is retaken. If a student is repeating a course in which he received a failing grade, it is counted towards his enrollment status for as many times as he is repeating that course in an attempt to pass.

A student repeating a course must remain within the time frame required for satisfactory academic progress standards.

CHANGE OF MAJOR

All credits attempted are included in making a student's SAP determination, regardless of any subsequent changes in major, if applicable.

ESL/NONCREDIT REMEDIAL COURSES

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

PLACEMENT DISCLAIMER

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

TUTORING

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

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

COUNSELING

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

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

HEALTH SERVICES

If a student requires medical or health-related services, we now have an arrangement with Dr. Jonathan Cohen, a highly regarded physician serving the frum community in Lakewood, who has agreed to be on call for the Keser Torah- Mayan Hatalmud students. 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

Qualified men of the Orthodox Jewish faith are eligible for admission to Keser Torah- Mayan Hatalmud without regard to age, race, color, national origin or physical handicap. The school is also an equal opportunity employer and is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disability Act of 1992.

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

The Yeshiva building is not 100% handicapped accessible. However, our main Bais Medrash is handicapped accessible and we will make accommodations within reason to accommodate handicapped students in other areas.

GROUNDINGS FOR DISMISSAL

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

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

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

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

COMPLAINT POLICY

Internal Complaint Policy

Any student who has a complaint should submit it in writing to one of the Roshei Yeshiva. The complaint will be investigated, and the student will be informed of the resolution of his complaint, in writing, within 30 days of the resolution of his complaint. No person directly involved in the complaint issue will make the final determination of the complaint.

AIJS Complaint Procedure

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

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

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

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

explanation and/or additional information to AIJS.

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

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

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

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

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

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

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

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

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

New Jersey Complaint Procedure

For all types of complaints concerning colleges and universities in New Jersey, 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.

For complaints about state student financial aid matters (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 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

Or:
New Jersey Office of the Attorney General, Division of Civil Rights

Complaints of consumer fraud on the part of the institution should be filed with:
New Jersey Office of the Attorney General
Division of Consumer Affairs

Students can also file a complaint form with:
Office of the Secretary of Higher Education
PO Box 542
Trenton, NJ 08625

NOTIFICATION OF RIGHTS UNDER FERPA

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

These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Keser Torah- Mayan Hatalmud receives a request for access. A student should submit to the registrar, Administrative Dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

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

Keser Torah- Mayan Hatalmud discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the

use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

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

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

The name and address of the office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

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 record the 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 parents 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. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11)) such as name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

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

- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

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. Keser Torah - Mayan Hatalmud forbids unauthorized distribution of copyrighted material including unauthorized peer-to-peer sharing. Safeguards are in place to prevent unauthorized distribution of copyrighted materials. 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, see the website of the U.S. Copyright Office at www.copyright.gov.

Legal alternatives to obtain copyrighted material include:

- Purchasing the material
- Securing permission from the copyright owner

- Linking to materials on other sites, rather than copying and posting
- Using material in the public domain
- Lawfully using protected materials after a fair use analysis

Students are reminded that even content paid for can be a copyright infringement and that free content is not always an infringement.

ACADEMIC PROGRAM

Keser Torah - Mayan Hatalmud offers a 120 credit undergraduate-level program of study leading to a Bachelor of Talmudic Studies degree. There is only one major available, Talmud. Credits may be earned in the study of Talmud, Talmud Halacha, and Ethics. The student will acquire over the four-year program a strong information base of Talmudic concepts. In the Ethics (Mussar) courses the students study one of the classic Mussar texts (listed below) to strengthen his character and moral fiber. Texts are studied in their original languages, while the language of instruction is English.

FREQUENCY OF COURSE OFFERINGS

The students enrolled at Keser Torah - Mayan Hatalmud generally take the maximum number of courses offered each term at their grade level and progress toward their degrees in the time frame outlined in the sample curriculum. Course offerings for each semester take into account the needs of all the students, and courses are offered with enough frequency to enable students to graduate within the normal time frames.

TEXTBOOK AND REQUIRED MATERIALS

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

EXPLANATION OF THE NUMBERING SYSTEM

Courses are given letter and number designations using the following system:
The first letter/s refers to the department, e.g. (T) Talmud; (TH) Talmud Halacha; and (E) Ethics (Mussar).

The first digit refers to the year of study (1-4).

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

In the Ethics courses the second and third digits is always 01.

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

Department Of Talmud

The Talmud comprises the central facet of the oral tradition passed down for generations amongst Jews since the year 1312 BCE. The Babylonian sages completed the Babylonian Talmud, over 2000 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 it's commentaries. The Talmud is comprised of 63 Tractates, and each one consists of its own unique set of laws, they also often differ greatly in language and style. Obviously, it's impossible to cover the entire Talmud within a four-year course of study. Therefore the goal of Keser Torah - Mayan Hatalmud's undergraduate program is to give students the skills and the tools they will need for a lifetime of independent study of the Talmud and related subjects.

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

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

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

TALMUD TEXT LISTINGS

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

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

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

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

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

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

(06) **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 also reviewed in its broad sense, whether through violence or theft.

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

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

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

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

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

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

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

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

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

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

Talmud Intensive

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

During the course, the students expend considerable effort in plumbing the depths of Talmudic logic. The students are taught the basics of Talmudic reasoning, constantly reflecting, comparing, and evaluating. They are further taught to focus on nuances in phraseology, propose hypotheses, and subject those hypotheses to intense scrutiny. Each word, phrase, and passage is analyzed both individually and in consonance with other Talmudic passages, in the Tractate being studied and elsewhere.

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

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

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

Talmud Intensive Course Descriptions

Talmud Intensive Level I

T11**FA1/2	3 credits each	T11**SP	6 credits	T11**SU	5
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credits

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

Talmud Intensive Level II

T21FA1/2 3 credits each T21**SP 6 credits T21**SU 5 credits**

Once the students master the basic tools for textual analysis, they can then start studying at a greater depth, using additional commentaries. The students should be capable of preparing the basic Talmud text along with the commentaries of Rashi and Tosafos on their own. During the lecture, the instructors compare and contrast the various approaches of the commentators, following the thread of logic that runs through each one. The students are taught to achieve greater clarity within their own thought processes. This leads the student to have a better understanding of the commentaries and how it can be applied and integrated within the text.

Talmud Intensive Level III

T31FA1/2 3 credits each T31**SP 6 credits T31**SU 5 credits**

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

Talmud Intensive Level IV

T41FA1/2 3 credits each T41**SP 6 credits T41**SU 5 credits**

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

Talmud Research

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

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

Should the student need assistance there is always an instructor available who may help the students with any questions. Generally, the faculty member will direct the student to one or more commentaries that discuss the question or difficulty posed by the student. In this way, the student not only obtains an answer to his query, but equally important, he becomes exposed to the vast bibliography of Talmudic commentary and literature, while learning how to access knowledge and information from the Talmud and its commentaries.

Talmud Research Course Descriptions

Talmud Research Level I

T12**FA1/2 2 credits each T12**SP 5 credits T12**SU 4 credits

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

Talmud Research Level II

T22FA1/2 2 credits each T22**SP 5 credits T22**SU 4 credits**

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

Talmud Research Level III

T32FA1/2 2 credits each T32**SP 5 credits T32**SU 4 credits**

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

Talmud Research Level IV

T42FA1/2 2 credits each T42**SP 5 credits T42**SU 4 credits**

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

Talmud Halacha

Keser Torah - Mayan Hatalmud offers a series of courses in Talmud Halacha. The Talmud is the foundation from where the Halacha is derived. Jewish Legal Codes, referred to as Halacha, constitutes the final culmination of Talmudic debate epitomized in legal decisions. In the Talmud Halacha courses the Talmud is studied with the focus to reach "halacha lemasah" or the final practical ruling as it applies to the reality of today.

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

poskim of the recent past including Rav Moshe Feinstein, Rav Shlomo Zalman Auerbach and Rav Shalom Yosef Elyashiv, among others.

Talmud Halacha Intensive Course Descriptions

Talmud Halacha Intensive Level I

TH11FA1/2 3 credits each TH11**SP 6 credits TH11**SU 5 credits**

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

Talmud Halacha Intensive Level II

TH21FA1/2 3 credits each TH21**SP 6 credits TH21**SU 5 credits**

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

Talmud Halacha Intensive Level III

TH31FA1/2 3 credits each TH31**SP 6 credits TH31**SU 5 credits**

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

Talmud Halacha Intensive Level IV

TH41FA1/2 3 credits each TH41**SP 6 credits TH41**SU 5 credits**

Fourth-year students are presented with a variety of Halachic opinions from the Tur and from various commentaries on the Shulchan Aruch as well. Identifying and

researching the appropriate commentaries relevant to the passage being studied further develop the student's capacity for creative thinking. In addition the fourth year also focuses on preparing the students for the transition to higher-level academic programs.

Talmud Halacha Research Course Descriptions

Talmud Halacha Research Level I

TH12FA1/2 2 credits each TH12**SP 5 credits TH12**SU**
4 credits

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

Talmud Halacha Research Level II

TH22FA1/2 2 credits each TH22**SP 5 credits TH22**SU**
4 credits

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

Talmud Halacha Research Level III

TH32FA1/2 2 credits each TH32**SP 5 credits TH32**SU**
4 credits

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

Talmud Halacha Research Level IV

TH42FA1/2 2 credits each TH42**SP 5 credits TH42**SU**
4 credits

On this level the students learning with their Chavrusah have a great deal of independence, however there still remains faculty interaction as well. The focus at

this level is to develop that aspect of the incipient independent scholar which will lead to a lifetime of independent learning of both Talmud and Halacha.

Chaburas

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

Department of Ethics (Mussar)

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

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

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

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

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

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

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

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

Ethics Course Descriptions

Ethics Level I **E101FA1/2** **E101SP** **E101SU** **1 credit each**

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

Ethics Level II **E201FA1/2** **E201FA2** **E201SP** **1 credit each**

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

Ethics Level III **E301FA1/2** **E301FA2** **E301SP** **1 credit each**

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

Ethics Level IV **E401FA1/2** **E401FA2** **E401SP** **1 credit each**

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

MAP AND DIRECTIONS



From Garden State Parkway (North):

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

From U.S. 9 South:

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