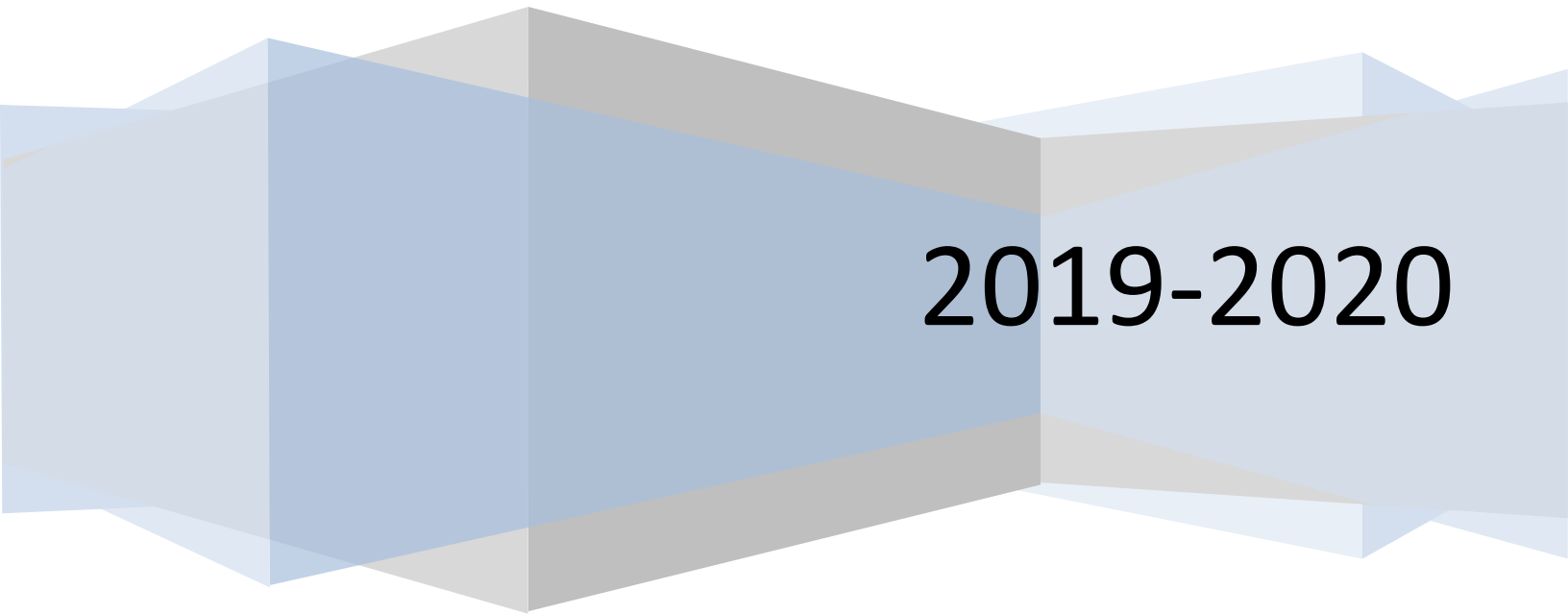


# **Yeshiva Shaarei Torah of Rockland**

**Student Catalog**



**2019-2020**

## Table of Contents

Note to Students .....	4
State Authorization and Accreditation .....	4
NY State Disclaimer .....	4
Accreditation .....	4
Non-Discrimination Policy Notice .....	5
Yeshiva Shaarei Torah of Rockland – Background .....	5
Mission and Academic Design .....	6
2019-2020 School Calendar .....	7
Admission .....	7
Readmission .....	8
Transfer Credit Policies and Advance Standing .....	8
Transcripts .....	9
Tutoring .....	9
Counseling .....	9
Library .....	10
Student Complaints .....	10
AIJS Complaint Procedure .....	10
NY State Complaint Policy .....	12
Notification of Rights Under FERPA .....	14
Copyright Infringement Policy .....	18
Placement Disclaimer .....	19
Attendance Requirements .....	19
Grounds for Dismissal .....	19
Availability of Full Time Employee to Assist Enrolled and Prospective Students .....	20
Grade Point System .....	20
Textbook Information .....	21
Tuition and Fees .....	22
Withdrawal, Institutional Refund and Title IV Policies .....	22
Leave of Absence-Federal Policy .....	22
Financial Aid .....	23
Applying for Financial Aid .....	24
Financial Aid Need .....	24
Application Deadline .....	25
Federal Aid Programs .....	26
NY State TAP Grants – Description .....	28
Student Loans .....	31

Institutional Scholarships .....	32
Students Honors and Awards .....	32
Satisfactory Academic Progress.....	32
Warning.....	34
Federal Financial Aid Warning .....	34
Appeals Process, Mitigating Circumstances.....	35
Re-Instatement for Federal Financial Aid .....	36
Incompletes.....	36
Withdrawals from a Course .....	37
Transfer Credits and Satisfactory Progress .....	37
Repetitions .....	37
Change of Major.....	37
ESL/Noncredit Remedial Courses.....	38
Good Academic Standing for State Grant Programs .....	38
Constitution Day .....	38
Voter Registration.....	39
Academic Program.....	39
Frequency of Course Offerings .....	40
Textbooks and Required Materials.....	40
Course Codes .....	41
The Levels of Study .....	42
Course Descriptions .....	42
Talmud.....	42
Jewish Thought.....	47
Bible.....	49
Jewish Law.....	49
Sample Curriculum.....	50
Board of Directors.....	52
Administration .....	52
Faculty .....	52
Academic Calendar .....	54
Withdrawal Procedure.....	55
Institutional Refund Policy.....	56

**NOTE TO STUDENTS**

This edition of the Yeshiva Shaarei Torah of Rockland Student Catalog replaces all previous editions. All programs listed herein replace any and all programs previously listed, or described elsewhere. Changes can be made to any and all programs without prior notification. However, all efforts are made to notify students of any changes made to the school calendar or to any other programs both academic and financial in nature.

**STATE AUTHORIZATION AND ACCREDITATION****NY State Disclaimer**

Yeshiva Shaarei Torah of Rockland does not offer programs leading to the academic degrees authorized by the New York State Board of Regents. In Yeshiva Shaarei Torah of Rockland's opinion, its studies, though different in kind, are equivalent in duration, intensity, depth of knowledge, and quality of scholarship to degree programs approved by the Regents. The credits offered by our institution measure a student's progress toward the rabbinical degree offered by this institution. Under New York State Law, a corporation formed for religious and educational purposes which does not confer academic degrees requiring program registration by the State Education Department requires no State approval or credential in order to exist or to perform its postsecondary education functions. Yeshiva Shaarei Torah of Rockland falls into this category and is therefore not subject to the evaluation of the New York State Board of Regents.

**Accreditation**

Yeshiva Shaarei Torah of Rockland is accredited by the Association of Institutions of Jewish Studies (AIJS) to offer a First Talmudic 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 NY State Exemption Letter and Letter of Accreditation can be viewed in the office during regular business hours.

**NON-DISCRIMINATION POLICY NOTICE**

Yeshiva Shaarei Torah of Rockland admits students of any age, race, color, national or ethnic origin to all the rights, privileges, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, color, National or ethnic origin in administration of its educational policies, admission policies, financial assistance program or other school administered programs.

We are an equal opportunity employer and comply with the following laws: Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, section 504 of the Education Amendments of 1972, section 504 of the Rehabilitation Act of 1973, the Higher Education Re-authorization Act of 1992, the Higher Educational Technical Amendments of 1993, and any other amendments and applicable laws pertaining to federal student aid programs.

Yeshiva Shaarei Torah of Rockland's buildings are handicapped accessible and we accommodate the needs of students who are physically handicapped. Those who are physically handicapped should contact the school office at (845) 352-3431 to inquire further.

**YESHIVA SHAAREI TORAH OF ROCKLAND – BACKGROUND**

Yeshiva Shaarei Torah of Rockland of Rockland was founded in 1977. Rabbi Berel Wein was the founding Rosh Hayeshiva and directing head of the institution until July 1, 1997. Rabbi Mordechai Wolmark is presently the Rosh Hayeshiva and Rosh Hayeshiva of the institution.

Rabbi Berel Wein chose the Monsey area to be the home of the Yeshiva. The unique combination of a semi-rural setting, an Orthodox Jewish infra-structure, the relative absence of urban problems of crime, violence and blight, coupled with the presence of a wide variety of Orthodox Jews and institutions – from Chassidic to Modern – would provide a wholesome, interesting and supportive environment for the school.

In 1983, Yeshiva Shaarei Torah of Rockland obtained a 99-year lease on 5 acres of land from Congregation Bais Torah to build a Yeshiva. An intensive building fund campaign took place and a new compact, utilitarian school building was built next to the synagogue in 1984.

In 1997, a decision was made to construct a long awaited and necessary dormitory facility. This state of the art facility has the capacity to house more than 150 students, as well as an auxiliary study hall and additional classrooms.

Even though there are many Yeshivos throughout North America, Yeshiva Shaarei Torah of Rockland is the only school committed to advancing the study of Talmud through the unique study method developed by Rav Nochum Partzovitz Zt"l.

Yeshiva Shaarei Torah of Rockland's student body is made up of local, out of town and foreign students. The Yeshiva administration and faculty strive to provide students with individual attention and to create a warm and pleasant student environment. The educational success of our students has always been our primary concern and we are constantly seeking ways to enhance our program.

### **MISSION AND ACADEMIC DESIGN**

The mission and goal of Yeshiva Shaarei Torah of Rockland is:

- A) To provide a quality Torah education, including an intense and broad ranging knowledge of Talmud and Halacha to its students.
- B) To inculcate by example and study the basic Jewish values system of life, moral behavior and spiritual goals and achievements.
- C) To foster within its students a desire to further their Torah knowledge and commitment to the long term study of Torah.
- D) To bring its students to a level of commitment to serve the Jewish community, whether in a professional or lay capacity.

Over the years both the caliber of the student body and number of students in Yeshiva has appreciably increased. This has allowed for an intensification of efforts to train students in the correct approach to studying the Talmud. The Bais Medrash has four levels of study to enable students to master the challenging Shitas Halimud of the Yeshiva.

The atmosphere of scholastic excellence, strong spirit and devotion, coupled with a vision for future accomplishment define the goals of the Bais Medrash.

## 2019-2020 SCHOOL CALENDAR

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

### ADMISSION

Yeshiva Shaarei Torah of Rockland offers an intensive program of Talmudic studies at the undergraduate level, leading to a First Talmudic Degree. To be considered for admission to the program, students must meet the following admission requirements:

#### Admission Requirements:

Students applying to Yeshiva Shaarei Torah of Rockland must meet one of 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.

Students must also show:

- Competence in the Chumash (Pentateuch) and commentaries
- Completion of 150 folio pages of Talmud
- Competence in the laws and customs codified in Jewish Codes of Law (Shulchan Aruch Orach Chaim), along with a personal commitment to their observance
- Positive references from previous schools attended

- A commitment to fulfilling the institution's mission and to conforming to its culture
- A commitment to high standards of morality and character

#### Admissions Procedure:

To initiate the admissions procedure, students must contact the Registrar, Mrs. Rachel Celnik at (845) 352-3431 or write to:

Yeshiva Shaarei Torah of Rockland  
91 West Carlton Road  
Suffern, NY 10901  
Tel: (845) 352-3431  
Fax: (845) 352-3433  
[office@yst.edu](mailto:office@yst.edu)

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

#### **READMISSION**

A student who voluntarily interrupts his study at Yeshiva Shaarei Torah of Rockland for more than one semester must seek permission for readmission from the Rosh Hayeshiva/Rosh Hayeshiva. Students readmitted under these circumstances continue their studies under the graduation requirements in effect at the time of their readmission.

#### **TRANSFER CREDIT POLICIES AND ADVANCE STANDING**

Yeshiva Shaarei Torah of Rockland students transferring from other institutions must complete a minimum of 60 credits at Yeshiva Shaarei Torah of Rockland to qualify for a Yeshiva Shaarei Torah of Rockland degree. A student's prior credits and grades will be evaluated by the registrar's office. A maximum of 60 credits will be accepted from other Yeshivos for coursework that is comparable in nature to Yeshiva Shaarei Torah of Rockland's academic program. All students will be formally evaluated by the Rosh Hayeshiva and placed at the level deemed appropriate. In certain circumstances the Rosh Hayeshiva may place the student at the level deemed appropriate, regardless of student placement in previous school. (I.E. a student deemed to be exceedingly advanced may be placed on a higher level or vice versa.)



Please be aware that only credits transfer, not grades. A student's grade point average at Yeshiva Shaarei Torah of Rockland will reflect only coursework that has been completed at Yeshiva Shaarei Torah of Rockland.

Note: Yeshiva Shaarei Torah of Rockland does not have any articulation agreements with regard to whether we will accept credits from other institutions nor with regard to whether other institutions accept our credits. Before enrolling in our institution, please be sure that your attendance at our institution will help you reach your educational goals.

Please be advised that the transferability of credits and acceptance of the degree earned at Yeshiva Shaarei Torah of Rockland 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.

### **TRANSCRIPTS**

There is a \$15.00 fee to request a copy of a Yeshiva Shaarei Torah of Rockland transcript. No transcript will be issued until all outstanding debts have been paid. To request a transcript, write or call the registrar's office Monday through Thursday 12:00 – 3:00.

### **TUTORING**

Each Rebbe attempts to provide extra tutoring to those students who require additional help. Students who are not progressing at appropriate rates are also assigned private tutors. This extensive tutorial system is unique to Yeshiva Shaarei Torah of Rockland, where one of our basic goals is to develop a "one to one" relationship between each Rebbe and student. There is no additional charge for this assistance. The Rosh Hayeshiva supervises the entire tutorial system very carefully.

### **COUNSELING**

Yeshiva Shaarei Torah of Rockland offers expert counseling in various fields to meet student needs in such areas as: drug and alcohol abuse; academic probation; financial

aid; dormitory living; course scheduling; career planning; social behavior; and academic achievement.

## **LIBRARY**

Yeshiva Shaarei Torah of Rockland has two libraries to accommodate its many students. There are numerous volumes, estimated at over ten thousand volumes, consisting of classic texts, interpreters, commentaries, sifrei Mussar, codes, Talmudic tractates, Chumashim, Sha'alos U'teshuvos, sifrei rishonim and acharonim, a large selection of English-language seforim, dictionaries, present-day texts and Chassidic works. All books are categorized and arranged on open shelves for easy access.

Students are urged to use the library whenever possible to broaden their knowledge and to enlighten themselves with the great works on our intellectual heritage.

## **STUDENT COMPLAINTS**

Any student who has a complaint should submit it in writing to the Rosh Hayeshiva of students. The complaint will be investigated, and the student will be informed 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 W. Kennedy Boulevard

Lakewood, NJ 08701-2620

Phone: 732-363-7330

Fax: 732-415-8198

Email: [nlandesman@theaijs.com](mailto:nlandesman@theaijs.com)

Complaints that are received by AIJS concerning an AIJS accredited or pre-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' role in accrediting and overseeing the

- institution. This generally means that the complaint has to address an institutional issue that bears on compliance with AIJS's Standards for Accreditation.
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, or if it falls within AIJS' 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 that it has reviewed the matter and either resolved the complaint to the complainant's satisfaction or otherwise dealt with the issue in accordance with the institution's published complaint policy. An explanation of its actions is required, as well as a statement that the institution certifies that it 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 the complainant did actually follow the institution's complaint policy. If it is determined by AIJS that the institution did in fact follow its published complaint policy, and followed through with a proper disposition, the complainant will be so informed and that case will be closed.
  7. If AIJS determines that the institution did not in fact follow its own published complaint policy, or if the matter involves issues to substantially question the institution's compliance with 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).
  8. Within 10 days of the receipt of these above materials, the executive director of AIJS, together with the chairman of the Executive Accrediting Council, 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.

9. 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.
10. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
11. 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' Standards of Accreditation.
12. AIJS will make a good faith effort to address 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.
13. 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.

## **NY STATE COMPLAINT POLICY**

A student also has the right to file a complaint with the State of New York Education Department using the policy below.

For all types of complaints concerning colleges and universities in New York State, 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 College and University Evaluation will not review a complaint until all grievance procedures at the institution have been followed and all avenues of appeal exhausted and documentation provided that such procedures have been exhausted. Please note: Every New York State college and university is required to establish, publish, and enforce explicit policies related to redress of grievances.

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

- The Office of College and University Evaluation handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of the Commissioner of Education, with the exceptions noted below.
- The Office does not handle anonymous complaints.
- The Office does not intervene in matters concerning an individual's grades or examination results, as these are the prerogative of the college's faculty.
- The Office does not handle complaints concerning actions that occurred more than five years ago.
- The Office does not intervene in matters that are or have been in litigation.

Complaints concerning **programs in fields leading to professional licensure** (e.g., nursing) should be directed to:

Office of the Professions  
Professional Education Program Review  
Education Building, 2 West  
Albany, NY 12234

A complaint against a college in the **State University system** should be sent to:

State University of New York  
Central Administration  
State University Plaza  
Albany, NY 12246

A complaint against a college in the **City University system** should be sent to:

City University of New York  
Office of the General Counsel  
205 East 42nd Street, 11th floor  
New York, NY 10017

**Civil rights:** a complaint involving discrimination based on race, color, national origin, age, disability and sex, including sexual harassment, should be filed with the U.S. Office for Civil Rights:

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](mailto:OCR.NewYork@ed.gov)

Or with:

**NYS Division of Human Rights**  
<https://dhr.ny.gov/complaint>

A complaint of **consumer fraud** on the part of the institution should be directed to the Office of the New York State Attorney General, Justice Building, Empire State Plaza, Albany, NY 12223.

For a complaint about **state student financial aid matters**, contact the Higher Education Services Corporation (HESC) Customer Communications Center at 1-888-NYS-HESC.

Complainants should be aware that the Office of College and University Evaluation does not conduct a judicial investigation and has no legal authority to require a college or university to comply with a complainant's request.

If your complaint does not fall into one of the exceptions noted above, a complaint form can be accessed at:

<http://www.highered.nysed.gov/ocue/spr/documents/complaintform-accessible.pdf>.

Further information regarding filing a complaint with the New York State can be found at <http://www.highered.nysed.gov/ocue/spr/COMPLAINTFORMINFO.html>.

## **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 Yeshiva Shaarei Torah of Rockland receives a request for access. A student should submit to the registrar, Rosh Hayeshiva, 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.

Yeshiva Shaarei Torah of Rockland 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 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.

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 Yeshiva Shaarei Torah of Rockland 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 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 Yeshiva Shaarei Torah of Rockland 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 or her. (§ 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**

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. Yeshiva Shaarei Torah of Rockland 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](http://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.

### **PLACEMENT DISCLAIMER**

Yeshiva Shaarei Torah of Rockland is an academic institution and does not provide vocational training nor guarantee employment or placement to its students who complete its programs.

### **ATTENDANCE REQUIREMENTS**

Although formal attendance is not taken at Yeshiva Shaarei Torah of Rockland, 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.

### **GROUND FOR DISMISSAL**

Students are expected to keep the hours of the Yeshiva Shaarei Torah of Rockland study schedule, and attend all required lectures. They must also submit to regular oral examinations.

Students not consistently adhering to school regulations may be placed on probation. If improvement is not seen, the Rosh Hayeshiva will give the student notification that dismissal is under consideration.

Further grounds for dismissal are if the student persistently violates yeshiva rules and discipline, or for a serious breach of character or moral conduct as defined by the Shulchan Oruch. It should be noted that dismissals are extremely rare as every effort is

made to accept students of high character and diligence.

### **AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED AND PROSPECTIVE STUDENTS**

Yeshiva Shaarei Torah of Rockland has designated Mr. Elimelech Schwartz, Financial Aid Administrator, 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 office during regular business hours or by calling (845) 352-3431.

### **GRADE POINT SYSTEM**

The grading system followed at Yeshiva Shaarei Torah of Rockland 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. Written exams and the like are entirely at the instructors' discretion and overall grading methods are to be decided according to such methods as he is personally comfortable.

Rather than deriving grades from a precise numerical average, Yeshiva Shaarei Torah of Rockland 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	D+	1.3
B+	3.3	D	1.0
B	3.0	F	0.0
B-	2.7	I	Incomplete
C+	2.3	W	Withdrawn
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

## TEXTBOOK INFORMATION

Yeshiva Shaarei Torah of Rockland 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 local Judaica stores:

Bais Hasforim	Merkaz Seforim	Tuvia's Seforim
58 Rt. 59 (Evergreen)	24 Orchard Street	304 Route 59
Monsey, NY 10952	Monsey, NY 10952	59 Airmont, NY 10901
(845) 371-1495	(845) 352-7792	(845) 426-082

**TUITION AND FEES**

*For the current schedule of tuition and fees, please refer the yearly supplement of the catalog.*

**WITHDRAWAL, INSTITUTIONAL REFUND AND TITLE IV POLICIES**

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

**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 the Rosh Hayeshiva, Rabbi Mordechai Wolmark. 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 Rosh Hayeshiva within ten days of submission to the Rosh Hayeshiva. If approved, the request will be forwarded to the registrar'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.

## **FINANCIAL AID**

Yeshiva Shaarei Torah of Rockland utilizes the services of Higher Education Compliance and Management, a financial aid consulting firm with many years of experience in the field of financial aid. Yeshiva Shaarei Torah of Rockland offers a variety of federal and state 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 Yeshiva Shaarei Torah of Rockland should make an appointment with Mr. Elimelech Schwartz to learn about the options available to him. These may include grants, scholarships, work-study programs 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. 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](http://www.FAFSA.ed.gov).

Students may be required to supply additional documentation, such as 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 Need Analysis. The following is a brief explanation of Need 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, 2020. 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.

Please note that 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. Be sure to discuss any such changes 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 \$6195 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. Students whose paper work is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

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.

Please be advised that the amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by federal law to 600%. If a student's lifetime eligibility used (LEU) equals 600 percent, 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.

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

**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.

### **NY STATE TAP GRANTS – DESCRIPTION**

New York's Tuition Assistance Program (TAP), helps eligible New York residents attending in-state postsecondary institutions pay for tuition. TAP grants are based on the applicant's and his family's New York State taxable income.

To apply for a TAP grant, a student must fill out a FAFSA, generally followed by an additional TAP application by June 30, 2020.

To be eligible for an award the student must:

- meet one of the United States citizenship requirements;
- meet New York State residency requirements;
- enroll as a full-time undergraduate student;
- enroll in an approved program of study in an eligible New York State postsecondary institution;
- be matriculated;
- be in good academic standing; have at least a cumulative "C" average after receipt of two annual payments;
- not be in default on any Federal or State made student loan, or fail to comply with any service condition imposed by a State award program, or fail to make a required refund of any award;
- have a minimum tuition liability of at least \$200 per academic year (\$100 per semester);
- not exceed the income limitations established for the program;
- not be incarcerated;

- have a U.S. high school diploma satisfactory to TAP requirements, the equivalent recognized by the U.S. Secretary of Education, or a passing score on a federally approved ability-to-benefit test.

The recently enacted New York State Dream Act enables some students who do not meet the above requirements, to be eligible for TAP Awards.

If you fit one of the descriptions below, you may be eligible.

1. Your permanent home is in NYS and you are or have one of the following:
  - A. U-Visa
  - B. T-Visa
  - C. Temporary protected status, pursuant to the Federal Immigration Act of 1990
  - D. Without lawful immigration status (including those with DACA status)

AND you meet one of the following criteria:

- a. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school diploma *OR*
  - b. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within *ten* years of receiving your NYS high school diploma *OR*
  - c. You received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school equivalency diploma
2. Your permanent home is outside of NYS and you are or have one of the following:
  - A. U.S. citizen
  - B. Permanent lawful resident
  - C. Of a class of refugees paroled by the attorney general under his or her parole authority pertaining to the admission of aliens to the U.S.
  - D. U-Visa
  - E. T-Visa

F. Temporary protected status, pursuant to the Federal Immigration Act of 1990

G. Without lawful immigration status (including those with DACA status)

AND you meet one of the following criteria:

- a. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school diploma *OR*
- b. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within *ten* years of receiving your NYS high school diploma *OR*
- c. You received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school equivalency diploma

Students meeting the NYS Dream Act eligibility criteria can apply for TAP by accessing the Dream Act Application online at

<https://nysdream.applyists.net/Account/LogOn?ReturnUrl=%2f>

The application is simple and straightforward, and all information provided will be used only for determining eligibility for and administering awards. Applicants without lawful immigration status will not be asked for their home address and will not have to upload financial records.

Once you have submitted an application, it is your responsibility to monitor the status of your application and to make sure your application is complete. You will be able to monitor the status of your application online after submitting your application and uploading any required documentation. You will be notified by email when a determination has been made regarding your eligibility, at which point you will be required to accept the award.

The maximum yearly TAP award is \$5165. Award amounts are determined by:

- combined family NYS taxable income, Federal, State or local pension income and private pension and annuity income, if applicable;
- level of study;

- academic year in which first payment of TAP or any state award is received;
- type of postsecondary institution and the tuition charge;
- financial independence;
- other family members enrolled in NYS postsecondary education;
- other educational benefits received.

Yeshiva Shaarei Torah of Rockland will disburse any TAP funds due to the student as soon as possible, but not more than 45 days after the institution has credited the award to the student's account.

Instead of disbursing funds due to the student, the institution may credit them toward a future term if the student authorizes the credit in writing. They may also credit TAP payments toward charges the student has incurred for a future term. That term must already be underway when the school receives the payment, and the balance for that term must exceed the amount deferred for that term based on anticipated receipt of a TAP award. An authorization form, which will remain in effect for the duration of their study, will be made available to students at the time of admission.

## **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 to help 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.

## **STUDENTS HONORS AND AWARDS**

Yeshiva Shaarei Torah of Rockland values academic quality and student service, and it recognizes those values by making special efforts to acknowledge students whose academic achievement and service have been exemplary. The Rosh Hayeshiva's list and annual dinner awards are occasions when many outstanding students are recognized.

In recognition of particular achievements for scholastic and service contributions to the Yeshiva, a number of awards are given. They include the Harry Goder Memorial Award and the Frankel Zitzer Memorial Award. The Harry Goder Memorial Award is given for academic excellence and the demonstration of leadership qualities. The Frankel Zitzer Memorial Award is presented for outstanding service and participation in extracurricular events.

## **SATISFACTORY ACADEMIC PROGRESS**

All matriculated students pursuing an approved program at Yeshiva Shaarei Torah of Rockland 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 Yeshiva Shaarei Torah of Rockland. Satisfactory academic progress at Yeshiva Shaarei Torah of Rockland 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	C-	1.7
A-	3.7	D+	1.3
B+	3.3	D	1.0
B	3.0	F	0.0
B-	2.7	I	Incomplete
C+	2.3	W	Withdrawn
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 are not included in the determination of the grade point average. Credit hours with a grade of 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-STATEMENT 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 Title IV awarding purposes, if a student is repeating a course in which he earned a passing grade, for the purpose of grade improvement, it is counted towards the student's enrollment status for Title IV purposes only the first time the course is retaken. If a student is repeating a course in which he received a failing grade, it is always counted towards the student's enrollment, regardless of how many times he repeats that course in an attempt to pass.

For TAP grant awarding purposes, repeated courses are only counted towards the student's enrollment status for TAP grant awarding purposes for the semester in which the repeated course is taken, if the student received a failing grade. All attempts of a course are included in the student's GPA, including failing grades.

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

Yeshiva Shaarei Torah of Rockland does not offer any ESL or non-credit remedial courses.

## GOOD ACADEMIC STANDING FOR STATE GRANT PROGRAMS

To maintain eligibility for NY state aid grants (TAP) students must be in Good Academic Standing, which is defined as accumulating a minimum number of credits and achieving a specified GPA each term. The requirements are based on the school's minimum requirements. The chart below illustrates these minimum requirements:

Semester	1	2	3	4	5	6	7	8	9	10
Minimum credits that students must have earned	0	6	15	27	39	51	66	81	96	111
With a GPA of	0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

For NY state aid programs (i.e. TAP) there is no financial aid warning period. Students who do not meet satisfactory progress standards will lose their eligibility for state aid. There is a one-time waiver of good academic standing that may be used by students receiving state grants. This waiver is only issued in situations where there are extenuating circumstances that contributed to the drop in good academic standing, i.e. illness of the student or death in the student's family. To apply for this waiver, the student must make a written request to the Rosh Hayeshiva and supply third party documentation, i.e. a doctor's note. There is also a C waiver for students who fail to meet the required GPA average. These waivers are handled on a case by case basis and a request for the waiver which includes supporting documentation must be provided to the Rosh Hayeshiva.

## CONSTITUTION DAY

At the end of 2004, the U.S. Congress passed an amendment to the "Consolidated Appropriations Act of 2005" requiring all schools receiving federal funds to hold an educational program on the United States Constitution each September 17. Section 111 of the act requires that "...Constitution Day be held on September 17 of each year, commemorating the September 17, 1787 signing of the Constitution. However, when September 17 falls on Saturday, Sunday or holiday, Constitution Day shall be held during the preceding or following week."

Since then, Yeshiva Shaarei Torah of Rockland has provided an educational program on the U.S. Constitution either on September 17 or as otherwise permitted by the act. This program is prominently announced on campus several days prior to the event. Students wishing to take advantage of this program and learn more about the U.S. Constitution may choose to do so at no cost. Please check the main bulletin board for further details.

Additional information about this congressional act may be found at the May 24, 2005 edition of the federal register. It is also available online at [www.FederalRegister.gov](http://www.FederalRegister.gov)

### **VOTER REGISTRATION**

The right to vote is basic and a foundation of the American way of life. Students who have not yet registered to vote are urged to do so. The office can provide New York State Voter Registration applications to all those who request them or the form can be accessed online at [www.elections.ny.gov](http://www.elections.ny.gov)

### **ACADEMIC PROGRAM**

Yeshiva Shaarei Torah of Rockland offers a four-year program of undergraduate education leading to the First Talmudic Degree. The degree reflects the successful completion of an intensive course of study centered on the study of Talmud in accordance with Rav Nochum's Shitas Halimud (method of study). Rabbi Nochum Partzovitz was an eminent rabbi and the Rosh Yeshiva (Rosh Hayeshiva) of Yeshivas Mir Yerushalayim in Jerusalem, Israel. He was known worldwide for erudite explanations of Talmudic topics and his trademark unique method of study. This unique manner of Talmud study is based on the phased development of a spectrum of explicit reasoning, research, and study skills. The method of study is new to most students regardless of their previous Talmudic learning experiences. Thus, students are expected to master specific Talmudic content while mastering Rav Nochum's method of study.

Students are tested orally on a regular basis. At the end of the semester each student must either give a Chaburah (mini-lecture), including his own chiddush (original explanation), to a group of his peers and members of the faculty or the student may choose to present his work in the form of a submission to the Yeshiva's annual published compendium.

The curriculum also focuses on developing within the student the art of introspection and character refinement. To this end there is a mandatory course in Jewish Thought. Noncredit bearing courses in Bible and Jewish Law contribute to the student's intellectual growth.

### **FREQUENCY OF COURSE OFFERINGS**

Students enrolled at Yeshiva Shaarei Torah of Rockland 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 each student, and all courses that are needed by students are offered, enabling students to graduate within the normal time frame.

### **TEXTBOOKS 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.

#### **Required Courses**

##### **1. Talmud Intensive**

This course consists of the following components:

- a) Preliminary study and preparation of text
- b) Lecture and discussion
- c) Review and ancillary research

Students are required to show satisfactory grasp of content material as well as develop the distinctive methodology and skill set of Talmudic research and study using Rav Nochum's Shitas Halimud (method of study). Periodic exams will test student understanding, knowledge and Talmud study skills. The Talmud Intensive course focuses on a tractate selection from the Babylonian Talmud.

##### **2. Talmud Survey**

While the Talmud Intensive courses are devoted to the intensive study of the selected



tractate, this course is designed to provide students with a more extensive survey of Talmud. Students in Chavrusah groupings study an assigned secondary tractate or another chapter within the selected tractate with the assistance of their instructor. In addition to the lectures assisted instruction is available in the form of supervised study and periodic informal discussions of the textual material with the instructor. Although students will not be expected to make in-depth analyses in this course, they must resolve textual difficulties and acquire a broad familiarity with the topic covered.

### 3. Jewish Thought (Mussar and Hashkafic thought)

A study of the systematic analysis of ethics in the following standard texts:

- Mesilas Yescharim
- Shaarei Teshuva
- Orchos Tzadikim
- Nefesh Hachaim

Students study these works by reading and interpreting the text in Chavrusah groupings. There is a weekly lecture on fundamental ethical concepts to create a conceptual framework based on the ethical principles studied by the students. Students will be called upon to show their understanding of this subject in oral examinations.

In addition to the required courses Yeshiva Shaarei Torah of Rockland offers a 3 credit adjunct course in Talmud Research the fall modules of level four. The Talmud Research course is designed for students to review and research additional commentaries of the topics studied during the Talmud Intensive courses.

Note: there is only one major available, Talmud.

### **COURSE CODES**

Courses are given number designations that may be understood using the following system:

- the letters preceding the course number indicate the department: (TI) Talmud Intensive, (TS) Talmud Survey, (TR) Talmud Research and (JT) Jewish Thought.
- the first digit indicates the year of study (1–4)

- in the Talmud courses the second and third digits indicate the Tractate and the fourth digit indicates the intensity of the program (1) intensive (2) survey (3) research.
- in the Jewish Thought courses the second digit indicates the volume being studied and the third and fourth digits are always 01
- The letters following the course number refer to the specific semester. FA1/2 the fall modules, SP the spring semester and SU the summer semester.

## THE LEVELS OF STUDY

The listing of required courses above constitutes the assigned curriculum for all undergraduate students at Yeshiva Shaarei Torah of Rockland. As students move up the educational ladder they are expected to display progressively more sophisticated skills in analyzing, understanding and researching their assigned course work. Typically the same Talmud tractate is assigned to the entire student body for its Talmud Intensive courses.

What distinguishes the course taken by the upper year students from the one taken by the lower level student is the level at which the course is mastered and the level of performance demanded from the student. The distinction based on skill level rather than course topic, holds for most of the courses offered at Yeshiva Shaarei Torah of Rockland. The differences in course level are described below in the section on course listings. It should be understood that each Talmud course has two major foci; the development of an assortment of analytical and textual skills in accordance with Rav Nochum's Shitas Halimud (method of study) and the mastery of assigned content material. Both of these foci develop in a braided, intertwined fashion as the student progresses up the four years of Talmud study that compose the assigned curriculum. The specific tractate that is studied varies from year to year (a sample list of tractates and their primary topics is provided below). It goes without saying that the student at level four is expected to master a broader range of Talmudic content material and to do it with a greater appreciation for the complexity and nuances of the unique method of study of Rav Nochum than the freshman student.

## COURSE DESCRIPTIONS

### Talmud

In Talmud the following designations are currently offered. Talmud Intensive courses carry a TI before the course code and Talmud Survey courses carry TS. {The Talmud

Research courses carry a TR.}

{Note: In this section the # symbol represents the year of study.}

- |                |               |
|----------------|---------------|
| 1. Bava Kama   | TI#101/TS#102 |
| 2. Bava Metzia | TI#111/TS#112 |
| 3. Bava Basra  | TI#121/TS#122 |
| 4. Yevamos     | TI#151/TS#152 |
| 5. Kesubos     | TI#161/TS#162 |
| 6. Gittin      | TI#171/TS#172 |
| 7. Kiddushin   | TI#181/TS#182 |
| 8. Nedarim     | TI#191/TS#192 |
| 9. Pesachim    | TI#211/TS#212 |
| 10. Succah     | TI#221/TS#222 |
| 11. Makkos     | TI#231/TS#232 |

Below is a partial description of the selected tractates. While the descriptions are not comprehensive, they give some of the major topics found in the given tractates.

1. Bava Kama TI#101/TS#102

TI#101 – Civil Law, part I. Defines archetypes on tortfeasors and liabilities for torts committed by one's property.

TS#102 – Civil Law, part I. Elaborates on the liabilities for torts and assault committed by one's property.

2. Bava Metzia TI#111/TS#112

TI#111 – Civil Law, part II. Discusses the laws of found articles and related matters.

TS#112 – Civil Law, part II. Defines the four types of custodians, the custodian's oath and acts of acquisition.

3. Bava Basra TI#121/TS#122

TI#121 – Civil Law, part III. Discusses the legal right to privacy and the presumption of ownership in real property.

TS122 – Civil Law, part III. Extends the discussion of presumed ownership, details laws of selling moveable items.

4. Yevamos TI#151/TS#152

TI#151 – Discusses levirate marriage, the “Chalitzah” release, consanguinity and related matters.

TS#152 – Elaborates on levirate marriage with a focus on the pre-marital “zikah-bond”.

5. Kesubos TI#161/TS#162

TI#161 – Introduces the marriage contract and its financial prerequisites, obligations and commitments.

TS#162 – Elaborates on the marriage contract, as well as rights and obligations between family members.

6. Gittin TI#171/TS#172

TI#171 – Discusses the divorce document, the “Get,” with an emphasis on Proxy in effecting the divorce.

TS#172 – Elaborates on the topic of proxy and discusses technical aspects regulating the “Get’s” legality.

7. Kiddushin TI#181/TS#182

TI#181 – Discusses procedures whereby women become betrothed and related rules and obligations.

TS#182 – Discusses marriage by proxy and conditional betrothal.

8. Nedarim TI#191/TS#192

TI#191 – Introduces the binding vow and its valid terms, discusses the “Hafarah” revocation of vows.

TS#192 – Elaborates on the technical aspects of binding and non-binding vows.

9. Pesachim TI#211/TS#212

TI#211 – Discusses the removal of leaven in connection with aspects of ownership and relinquishment of rights.

TS#212 – Delineates the prohibition form of leaven ownership on Passover, as well as other laws of Passover.

10. Succah TI#221/TS#222

TI#221 – Explores the limits of the various rules and measurements governing the booth known as the “succah.”

TS#222 – Discusses the rules and measurements governing the four species used on the festival of Succos.

# 11. Makkos TI#231/TS#232

TI#231 – Discusses procedure for refuting perjured testimony and false alibis.

TS#232 – Elaborates on civil tort and related penalties and consequences.

## Talmud Intensive Courses

{Note: In this section the ## symbol represents the Tractate being studied.}

TI1##1F1/F2	3 credits each	TI1##1SP	6 credits
TI1##1SU	5 credits		

The focus of the first level is on introducing the student to the rudimentary elements of the Shitas Halimud of Rav Nochum. The student will learn to attune himself to the literal translation of Rashi, Tosfos and the Rishonim while learning to sensitize himself to the nuances and expressions in the sources they quote.

### Level Two

#### Second Year Talmud Intensive

TI2##1F1/F2	3 credits each	TI2##1SP	6 credits
TI2##1SU	5 credits		

On this level the student will add to his skill set by learning to apply Seichel Hayashar to extrapolate the simple pshat of Rashi (Rabbi Shlomo Yitzchaki, preeminent Talmudic commentary) and the Rishonim (lit. the “early” commentaries).

### Level Three

#### Third Year Talmud Intensive

TI3##1F1/F2	3 credits each	TI3##1SP	6 credits
TI3##1SU	5 credits		

On this level the student will learn comparison of the nuances between Rashi and Rishonim, which when examined will often reveal differences in approach and fundamental understanding.

### Level Four

#### Fourth Year Talmud Intensive

TI4##1F1/FA	3 credits each	TI4##1SP	6 credits
TI4##1SU	5 credits		

On this level the student will learn to synthesize and perfect the previous three components in concert with the other Rishonim, such as the Rambam, etc. A student

who has mastered Rav Nochum's Shitas Halimud will have a clear understanding of the explanations of the Rashi, Tosfos and various Rishonim giving him a complete Havana (understanding) of the Sugya (Talmudic topic).

### Talmud Survey Courses

#### Level One

##### First Year Talmud Survey

TS1##1F1/F2	2 credits each	TS1##1SP	4 credits
TS1##1SU	3 credits		

Students employ the skills developed in the Talmud Intensive course to study a secondary tractate with emphasis on an extensive survey of the assigned tractate.

Co requisite: Talmud Intensive TI1 sequence.

#### Level Two

##### Second Year Talmud Survey

TS2##1F1/F2	2 credits each	TS2##1SP	4 credits
TS2##1SU	3 credits		

These courses are the Talmud Survey complements of the Talmud Intensive TI2 sequence of courses. Second year students study their secondary tractate with an emphasis on acquiring broad knowledge to complement their analytical studies.

Co requisite: Talmud Intensive TI2 sequence.

#### Level Three

##### Third Year Talmud Survey

TS3##1F1/F2	2 credits each	TS3##1SP	4 credits
TS3##1SU	3 credits		

These courses are the Talmud Survey complements of the Talmud Intensive TI3 sequence of courses. Third year students study their secondary tractate with an emphasis on resolving textual difficulties.

Co requisite: Talmud Intensive TI3 sequence.

#### Level Four

##### Fourth Year Talmud Survey

TS4##1F1/F2	2 credits each	TS4##1SP	4 credits
TS4##1SU	3 credits		

These courses are the Talmud Survey complements of the Talmud Intensive TI4 sequence of courses. The fourth year students continue to acquire broad knowledge in

Talmudic concepts with a clear understanding of the explanations of Rashi, and various Rishonim

Co requisite: Talmud Intensive TI4 sequence.

## **Jewish Thought**

The courses in the department of Jewish Thought are offered, to train students in the basic tenets of Jewish faith and to develop their abilities of self-analysis and character improvement. The students aim to cover as many of the listed topics as possible within the limitations of the semester.

### **Level One**

JT1101F1/F2	1 credit each	TJ1101SP	2 credits
JT1101SU	1 credit		

Level one focuses on the Mesilat Yesharim by the 18th century Jewish thinker and poet Rabbi Moshe Chaim Luzzato, as well as commentaries on the various concepts discussed. The Mesilat Yesharim discusses the sequence of traits leading to holiness.

Topics covered include: introduction to the author and text; the study of ethics; righteousness versus wisdom; purpose of creation; man's goal in this world; physical and spiritual nature of man; true perfection; the world to come; watchfulness; self-evaluation.

In addition the following topics may also be covered: effects of forbidden food on the soul; theft from an employer; usury; separation from pleasures; seclusion; overindulgence; purity; saintliness; humility; fleeing honor; fearing sin.

### **Level Two**

JT2201F1/F2	1 credit each	TJ2201SP	2 credits
JT2201SU	1 credit		

Level two focuses on a study and analysis of Shaarei T'shuvah by the medieval author and ethicist Rabbi Yonah of Geronah.

Topics covered include: Rabbeinu Yonah, the man and his times; background to Shaarei T'shuvah; biblical origins of T'shuvah; individual obligations to repent; twenty principles of repentance; regret; forsaking the sin; humility; confession; prayer; motivations to repentance; the ten days of repentance; nine considerations for immediate perfection;

the commandments; rabbinical edicts, honoring one's parents; interest and usury; giving proper advice.

In addition the following topics may also be covered: charity; soothsaying; oppressing; taking bribes; forfeiting one's portion in the world to come; excision; four categories of those who cannot greet the countenance of G-d; slanderers; liars; flattery; six categories of slanderers; analogy between a physical illness and a spiritual illness; atonement; confession.

### Level Three

JT3301F1/F2	1 credit each	TJ3301SP	2 credits
JT3301SU	1 credit		

Level three focuses on a study and analysis of Orchos Tzaddikim. This work was first printed in 1581 in Prague, Czechoslovakia. Orchos Tzaddikim analyzes the various character traits which make up the person, and has become one of the fundamental texts used in Jewish thought.

Topics covered include: introduction to the author and the book; pride; humility; shame; arrogance; love; hatred; mercy; cruelty; joy; worry; regret; anger; acquiescence.

In addition, the following topics may also be covered: jealousy; zealousness; laziness; charity; remembering; forgetfulness; truthfulness; flattery; slander; repentance; Torah.

### Level Four

JT4401F1/F2	1 credit each	TJ4401SP	2 credits
JT4401SU	1 credit		

Level four focuses on the study and analysis of Rav Chaim Volozhin's monumental thesis on the study of Torah and its impact on the world. This important work was a response to the Chassidic movement and its new ideology and clearly delineates the important and practical role the study of Torah plays in the life of the individual and its far reaching effects.

Topics covered include the historical context of this work and the opposition of the Misnagedim to the new movement. Sha'ar Alef: the purpose of creation, man's role within creation, cause and effect of man's actions, raising the mundane to holiness.



In addition, students study Sha'ar Daled: the purpose of Torah learning, learning as a goal, elevation of man through the study of Torah, closeness to G-d through the study of Torah.

## **Bible**

The Bible course is a comprehensive study of the Pentateuch during which most of the Bible will be covered. The course is in the form of topics in Biblical literature and touches upon historical setting and ancient geography. The students study the Biblical text with an emphasis on the textual exegesis and the commentaries of Rashi, the Ramban, and the Maharal.

This course is noncredit bearing.

## **Jewish Law – Halacha**

Halacha, the process of legal judgment and the derivation of the Jewish Law based on Talmudic sources, is a system of study directly related to Talmud study skills. The same elaborate process of incremental growth that marks the foundation of Talmud courses applies to the course of Halacha study.

The Halacha courses focus on the Orach Chaim section of the Shulchan Aruch. The students first prepare the text of the compilations of Rabbi Yosef Caro and Rabbi Moshe Isserliss. However the principal text used in this course is from the six-volume Mishnah Berurah, which is a commentary on Shulchan Aruch Orach Chaim. The Mishnah Berurah a 20th century classic written by Harav Yisroel Meir Kagan of Radun is a brilliant compendium of the major Halachic literature of the last 200 years. It should be clear that Halacha must not only be understood, it must be made part of the daily working knowledge of the student.

This course is noncredit bearing.

## Sample Curriculum

### Year 1

	<u>Fall – Module 1</u>	<u>Fall - Module 2</u>	<u>Spring</u>	<u>Summer</u>
Talmud Intensive	3 credits	3 credits	6 credits	5 credits
Talmud Survey	2 credits	2 credits	4 credits	3 credits
Jewish Thought	1 credit	1 credit	2 credits	1 credit
Sub Total:	<u>6 credits</u>	<u>6 credits</u>	<u>12 credits</u>	<u>9 credits</u>
Total:	<u>6 credits</u>	<u>12 credits</u>	<u>24 credits</u>	<u>33 credits</u>

### Year 2

	<u>Fall – Module 1</u>	<u>Fall - Module 2</u>	<u>Spring</u>	<u>Summer</u>
Talmud Intensive	3 credits	3 credits	6 credits	5 credits
Talmud Survey	2 credits	2 credits	4 credits	3 credits
Jewish Thought	1 credit	1 credit	2 credits	1 credit
Sub Total:	<u>6 credits</u>	<u>6 credits</u>	<u>12 credits</u>	<u>9 credits</u>
Total:	<u>39 credits</u>	<u>45 credits</u>	<u>57 credits</u>	<u>66 credits</u>

### Year 3

	<u>Fall – Module 1</u>	<u>Fall - Module 2</u>	<u>Spring</u>	<u>Summer</u>
Talmud Intensive	3 credits	3 credits	6 credits	5 credits
Talmud Survey	2 credits	2 credits	4 credits	3 credits
Jewish Thought	1 credit	1 credit	2 credits	1 credit
Sub Total:	<u>6 credits</u>	<u>6 credits</u>	<u>12 credits</u>	<u>9 credits</u>
Total:	<u>72 credits</u>	<u>78 credits</u>	<u>90 credits</u>	<u>99 credits</u>

Year 4

	<u>Fall – Module 1</u>	<u>Fall - Module 2</u>	<u>Spring</u>
Talmud Intensive	3 credits	3 credits	6 credits
Talmud Survey	2 credits	2 credits	4 credits
Jewish Thought	1 credit	1 credit	2 credits
Sub Total:	<u>6 credits</u>	<u>6 credits</u>	<u>12 credits</u>
Total:	<u>105 credits</u>	<u>111 credits</u>	<u>123 credits</u>

**BOARD OF DIRECTORS**

Dr. Don Zwickler, President  
Rabbi Chaim Z. Levitan  
Mr. Mottie Lichtenstein  
Rabbi Joseph Neumann  
Mr. Shlomo Rokowsky  
Mr. Yakov Safier

**ADMINISTRATION**

Rabbi Mordechai Wolmark	Rosh Hayeshiva
Mrs. Monika Silber	Chief Fiscal Officer
Mrs. Rachel Celnik	Registrar
Mr. Elimelech Schwartz	Financial Aid Administrator
Mr. Sam Ludzker	Director of Campus Security

**FACULTY**

Rabbi Yitzchok Heimowitz	Professor
Rabbi Dovid Kagan	Professor, Student Support/Work Study Supervisor
Rabbi Yaakov Fishelis	Professor, Student Counseling
Rabbi Asher Weiss	Professor, Director of Student Support
Rabbi Yechiel Becher	Professor
Rabbi Yehoshua Feigelstein	Professor
Rabbi Yehoshua Friedman	Professor
Rabbi Moshe Wolman	Professor
Rabbi Tzvi Weinberg	Professor

# Yeshiva Shaarei Torah of Rockland

Student Catalog Supplement



2019-2020

## ACADEMIC CALENDAR

Fall Semester	September 2, 2019 – December 19, 2019
(Fall-1 September 2, 2019 – October 9 2019	
Fall-2 October 30, 2019 – December 19, 2019)	
Spring Semester	December 23, 2019 – March 25, 2020
Summer Semester	April 26, 2020 – July 21, 2020
Fall Break	October 10, 2019 – October 29, 2019

## TUITION AND FEES

Tuition	\$10300
Dorm	\$2850
Summer semester charges: Tuition \$3450, Dorm \$1000	

*Dorm charges may be prorated by the month. A student who resides in the dorm for more than one week in a month, will be charged for the full month. After 60% of the numbers of days in the semester have passed, the full semester's dorm charges will apply.*

## STUDENT BUDGET

### Resident

Tuition and Fees	\$10,300
Room and Board	\$2,850
Personal	\$4,000
<b>Total Budget</b>	<b>\$17,150</b>

### Commuter - Living with Parents

Tuition and Fees	\$10,300
Living Allowance	\$1,800
Personal	\$4,000
<b>Total Budget</b>	<b>\$16,100</b>

**Commuter - Not Living with Parents**

Tuition and Fees	\$10,300
Living Allowance*	\$18,560
<b>Total Budget</b>	<b>\$28,860</b>

\*Based on BLS Moderate Budget

Summer semester  
charges:

<b>Tuition</b>	<b>Room &amp; Board</b>
\$3,450	\$1,000

**WITHDRAWAL PROCEDURE**

Yeshiva Shaarei Torah is an institution that is not required to take attendance.

Any student who must leave school while the semester is in progress should inform Yeshiva Shaarei Torah, preferably in writing. The notification may be emailed to Rabbi Mordechai Wolmark at office@yst.edu or may be mailed to the administrative offices at Yeshiva Shaarei Torah of Rockland ATTN: Rabbi Wolmark, 91 West Carlton Road Suffern, NY 10901. Students who make formal notification of their intent to withdraw will be considered as withdrawn without penalty and their Grade Point Averages will not be adversely affected.

Students who follow the above procedures and withdraw from classes may be entitled to a refund of tuition and fees. Adjustment of institutional charges and calculation of refunds will be based on the official date of withdrawal according to the schedule that appears in the Institutional Refund Policy.

Yeshiva Shaarei Torah will determine the date of withdrawal for students who withdraw without notifying Rabbi Wolmark based on the determined date of withdrawal, which will generally be the last day of attendance at an academically related activity.

Each semester, there is a one-time enrollment confirmation roster generated by the registrar's office and circulated to the faculty to be completed at the point in time when

60% of the semester has passed. This roster enables the school to determine whether or not the student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point is determined to have withdrawn at the midpoint of the semester. A careful inquiry will be made for any student who fails to complete all coursework for a semester to determine if the student withdrew from all classes or if he actually earned failed grades in all classes. If a student receives F grades for all of his courses, the registrar will determine whether or not the student completed the semester via communication with the appropriate faculty members whereby each faculty member who issued a failing grade will confirm if the student received an F grade.

### **INSTITUTIONAL REFUND POLICY**

#### **Fall-1 2019**

If the student is enrolled:	The student is responsible for:
Through 9/29/2019	25% of institutional charges for the semester
Through 11/1/2019	50% of institutional charges for the semester
Through 11/4/2019	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/4/2019	

#### **Fall-2 2019**

*(For students who enrolled for Fall-2 only:)*

If the student is enrolled:	The student is responsible for:
Through 11/26/2019	50% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/26/2019	

#### **Spring 2020**

If the student is enrolled:	The student is responsible for:
Through 1/8/2020	25% of institutional charges for the semester
Through 1/30/2020	50% of institutional charges for the semester
Through 2/6/2020	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 2/6/2020	



**Summer 2020**

If the student is enrolled:	The student is responsible for:
Through 5/5/2020	25% of institutional charges for the semester
Through 5/20/2020	50% of institutional charges for the semester
Through 6/8/2020	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 6/8/2020	

**RETURN TO TITLE IV**

For all Title IV eligible students who withdraw during a semester, the institution performs an R2T4 calculation utilizing the Return to Title IV software provided by the U.S. Department of Education. The institution determines the date of withdrawal to be used in the R2T4 calculation. For a student who gives official notification, the date of withdrawal is the date that the student indicates in his notice or the date of notification, whichever is earlier. For a student who withdraws without giving official notification, the date of withdrawal is the midpoint of the semester. The R2T4 calculation is performed within 30 days of the date of determination of the withdrawal.

Generally, if a student officially withdraws before 60% of the semester has passed, he will be able to retain a prorated portion of the financial aid award based on the number of days attended and the number of days in the semester. If he withdraws after 60% of the semester has passed he will most likely be able to retain all of the financial aid he has been awarded.

**UNOFFICIAL WITHDRAWALS**

For a student who withdraws without giving official notification, the date of withdrawal is the midpoint of the semester, and the student will be able to retain 50% of the Title IV funds disbursed or able to be disbursed. If there is a last documented date of attendance in class or at an academically related activity, the R2T4 will be calculated based on this date. This will enable the student to retain a prorated portion of the financial aid award based on the number of days he attended and the number of days in the semester.

Each semester, there is a one-time enrollment confirmation roster generated by the registrar's office and circulated to the faculty to be completed at the point in time when 60% of the semester has passed. This roster enables the school to determine whether or not the student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point is determined to have withdrawn at the midpoint of the semester.

If the calculation on the U.S. Department of Education's R2T4 system results in the need to return funds to the Title IV programs, funds will be returned to the various federal financial aid programs according to the following order:

- (i) Unsubsidized Federal Direct Stafford loans
- (ii) Subsidized Federal Direct Stafford loans
- (iii) Federal Perkins loans
- (iv) Federal Direct PLUS received on behalf of the student

Any funds that need to be returned to a lender will be returned by the school on behalf of the student. If unearned funds remain to be returned after repayment of outstanding loan amounts, the remaining excess will be returned in the following order:

- (i) Federal Pell Grants.
- (ii) FSEOG

Refunds and returns of Title IV funds will be made within forty-five days of the date of determination that a student has withdrawn. Institutional charges that were previously paid by FSA funds might become a debit that the student will be responsible to pay.

#### RETURNING UNEARNED AID

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, the school will notify the student that he must repay the overpayment or make satisfactory arrangements to repay it. The student may sign a repayment agreement with the school or with the US Department of Education or pay the overpayment to the school. If a student fails to pay or sign a repayment agreement with the school or with the US Department of Education, the school will report the overpayment to NSLDS and refer it to the Default Resolution Group for collection.

## POST WITHDRAWAL DISBURSEMENTS

Students who withdraw in the middle of the semester will have an R2T4 calculation performed to determine if they earned more funds than funds that had already been disbursed at the time of withdrawal. If a student earned more funds than funds disbursed at the time of withdrawal, he qualifies for a post withdrawal disbursement and will be offered those funds. No post withdrawal funds will be drawn down and disbursed without the borrower's authorization.

The post withdrawal disbursement will be made within 180 days of the date the school determines that the student withdrew. In the case of a Federal Direct Loan the school will obtain confirmation from the student before disbursing any loan proceeds. In the case of a Federal Direct PLUS Loan the school will obtain confirmation from the parent before disbursing any loan proceeds.

The school will credit a student's account with a post withdrawal disbursement of Title IV funds without the student's permission for current charges for tuition, fees, room and board up to the amount of the outstanding charges. The school will obtain a student's authorization to credit a student's account with Title IV grant funds for charges other than the current charges.

The school will credit the charges within 180 days of the date of determination of withdrawal.

Any amount of a post withdrawal disbursement that is not credited to the student's account will be made as soon as possible, but not later than forty five days of the date of determination of withdrawal.