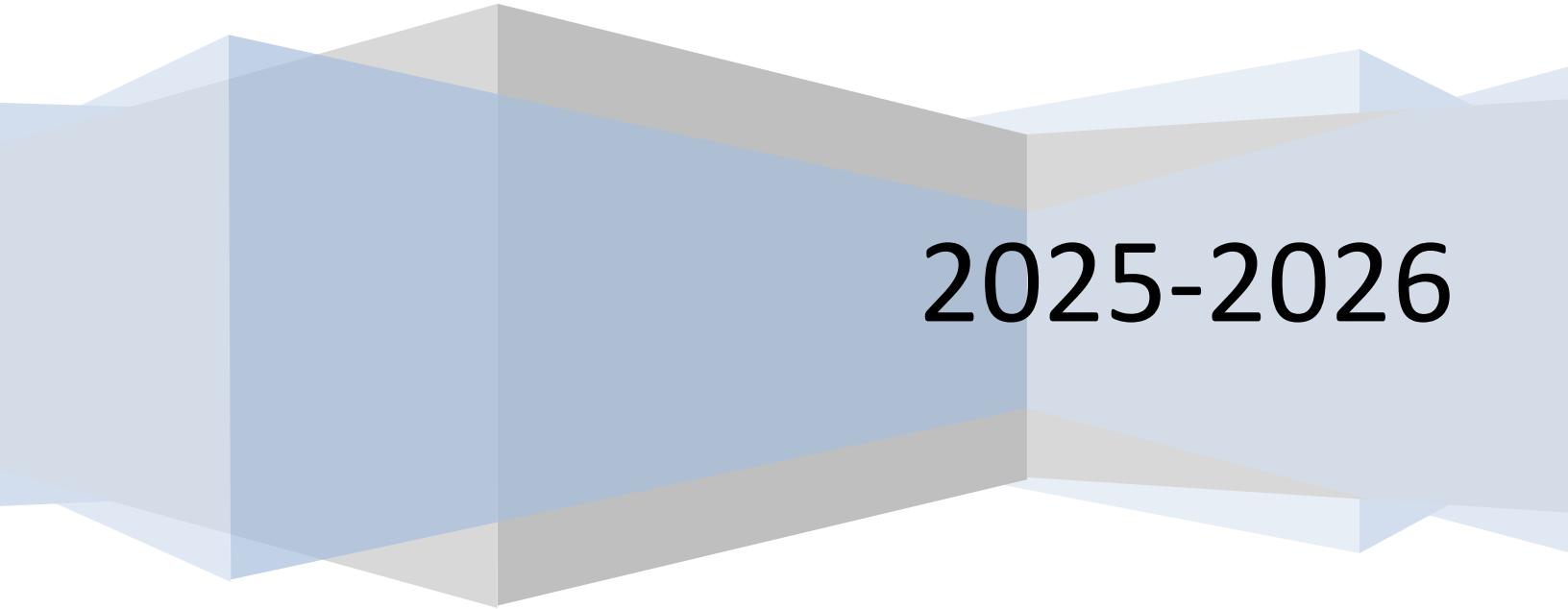


Yeshiva Shaarei Torah of Rockland

Student Catalog



2025-2026

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TITLE IX

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

Title IX Coordinator

Name: Rabbi Yitzchok Heimowitz

Office Address: 91 W. Carlton Road, Suffern, NY 10901

Email Address: office@yst.edu

Telephone Number: 845-352-3431

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 college credits or degrees that require authorization by the New York State Board of Regents. Under New York State Law a non-profit corporation formed for religious and educational purposes does not require New York State Education Department or New York State Board of Regents authorization to perform its postsecondary education functions in New York State. Yeshiva Shaarei Torah of Rockland falls into this category.

Accreditation

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

Copies of the NY State Exemption Letter and Letter of Accreditation can be viewed in the office during regular business hours.

NON-DISCRIMINATION POLICY***Notice of Non-Discrimination***

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

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

Mrs. Rachel Celnik, Registrar
Address: 91 West Carlton Road, Suffern, NY 10901
Tel: (845) 352-3431

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

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

Yeshiva Shaarei Torah of Rockland's buildings are handicapped accessible and the Yeshiva will 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 does not have a program for students with intellectual disabilities. Yeshiva Shaarei Torah of Rockland provides reasonable academic accommodations for students with intellectual disabilities.

YESHIVA SHAAREI TORAH OF ROCKLAND – BACKGROUND

Yeshiva Shaarei Torah 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 directing head 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 infrastructure, 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 though 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.

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:

Generally, 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 completed homeschooling at the secondary level as defined by state law and provide documentation of homeschooling.
3. Meet one of the recognized equivalents. Recognized equivalents include:
 - a) A GED certificate.
 - b) A certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category).
 - c) An associate's degree.
 - d) The successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution.
 - e) Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

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

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

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, Rabbi Mordechai Wolmark. 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 accredited institutions must complete a minimum of 60 credits at Yeshiva Shaarei Torah of Rockland to qualify for a First Talmudic degree. A minimum of 15 credits must be earned at Yeshiva Shaarei Torah of Rockland to qualify for a Classical Talmudic Studies 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 note 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.

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

To request a transcript, write or call the registrar's office Monday through Thursday 10:00 – 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'ulos 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.

HEALTH SERVICES

Yeshiva Shaarei Torah is not equipped to deal with medical issues beyond the standard first-aid services. If acute emergency care is required, the yeshiva will call the Hatzalah organization that serves the area. If necessary, Hatazala can transfer the student to Good Samaritan Hospital, located in close proximity to the Yeshiva. A member of the staff will assume responsibility for the student's care until his parents arrive.

COMPLAINTS PROCEDURE

Internal Complaint Policy

Any student who has a complaint may submit it in writing to the Rosh Hayeshiva, Rabbi Mordechai Wolmark. 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.

AIJS Complaint Procedure

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

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

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

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

9. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
10. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action or other sanction should be initiated against the institution for noncompliance with AIJS's standards of accreditation.
11. AIJS will make a good faith effort to address credible anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.
12. All complaints received by AIJS regarding an accredited institution will be filed and stored in an easy and accessible manner. Site visitors will be given access to the file of an institution that is being reviewed, and any complaints on file in AIJS will be considered in the final decision of the EAC.

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

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

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

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

NY State Complaint Policy

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

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, click [here](#) for the Office of College and University Evaluation Complaint Form.

NOTIFICATION OF RIGHTS UNDER FERPA

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

1. The right to inspect and review the student's education records within 45 days after the day Yeshiva Shaarei Torah of Rockland receives a request for access.

A student who wishes to inspect their education record should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) they wish to inspect. The school official will make arrangements for access and notify the eligible 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 eligible 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 eligible student believes is inaccurate, misleading, or otherwise in violation of their privacy rights under FERPA.

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

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

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

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 may include a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

Upon request or when initiated by the student, Yeshiva Shaarei Torah of Rockland 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.

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

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

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA

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

- To other school officials, including teachers, within 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 either parent of a student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, enrollment status, degrees granted, dates degrees granted, names of prior institutions attended, chavruses, chaburas, roommates, photos, videos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

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

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

committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

COPYRIGHT INFRINGEMENT POLICY

As per 34 CFR 668.43(a)(10), students of Yeshiva Shaarei Torah of Rockland are hereby informed that the unauthorized distribution of copyrighted material, including peer-to-peer file sharing, may subject the students to civil and criminal liabilities.

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

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

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

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

Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials

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

Students are reminded that using free content is not always copyright infringement, and purchased content may contain copyrighted work. Always ensure that any content you obtain, whether free or purchased, comes from a legitimate and trustworthy source.

Unauthorized Peer-to-Peer Sharing

Unauthorized peer-to-peer sharing is a copyright violation, and is prohibited by law, as well as by Yeshiva Shaarei Torah of Rockland. The school does not have an institutional information technology system for student use.

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

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

GROUNDS 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 OR PROSPECTIVE STUDENTS

Yeshiva Shaarei Torah of Rockland has designated Mr. Elimelech Schwartz, Financial Aid Administrator, as the full time employee available to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics, and any other required disclosures or information, as required by Title 34 of the Code of Federal Regulations, sections 668.42, 668.43, 668.45 and 668.46. He can be reached in the 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	2.0
A-	3.7	C-	1.7
B+	3.3	D	1.0
B	3.0	I (Incomplete)	not included in calculation of GPA
B-	2.7	W(Withdrawn)	not included in calculation of GPA
C+	2.3	F (Fail)	0.0

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

Courses with a grade of incomplete or withdrawn do not affect the GPA. However, courses with a grade of fail, whether earned or unearned, are included in the GPA

calculation. If a student receives failing grades for all of his courses, the student will generally be considered as having unofficially withdrawn unless there is evidence that he completed the semester.

Sample GPA Calculation:

A-	6 (credits)	x	3.7	= 22.2
B+	4 (credits)	x	3.3	= 13.2
C	1 (credits)	x	2.0	= 2.0
A	1 (credits)	x	4.0	= 4.0
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 Judaic bookstores stores in the area.

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

Below is the contact information for three local Judaica stores:

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

FINANCIAL AID

Yeshiva Shaarei Torah utilizes the services of Higher Education Solutions, a financial aid consulting firm with many years of experience in the field. The institution offers a variety of federal and state financial aid programs to its students. Higher Education Solutions assists with their administration.

Students who have difficulty meeting their educational costs at the institution may contact the Financial Aid Administrator (FAA), Mr. Elimelech Schwartz at the financial aid office. The FAA is available during regular business hours and can provide information about the available financial aid options.

These options may include a financial aid package comprised of grants and scholarships. The package reflects the total amount of federal and state aid, along with any institutional scholarships offered to eligible students by the institution to help pay for their education. Additionally, the institution may offer a deferred payment plan, allowing students to spread out tuition payments over a period of time.

Federal and State grants are need based and do not require repayment. Similarly, institutional scholarships provide financial aid based on need and do not need to be repaid.

TITLE IV FEDERAL FINANCIAL AID

In order to qualify for Title IV aid programs, the student must:

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- maintain satisfactory academic progress in college or career school;
- provide consent and approval to have their federal tax information transferred directly onto their Free Application for Federal Student Aid (FAFSA®) form;
- sign the certification statement on the FAFSA form stating that they are not in default on a federal student loan, do not owe money on a federal student grant, and will only use federal student aid for educational purposes; and
- show they are qualified to obtain a college or career school education by:
 - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
 - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a

- homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

APPLYING FOR TITLE IV AID

To apply for Title IV aid, prospective recipients should complete a FAFSA form, available at the financial aid office. The completed form can be completed online through FAFSA on the Web at <https://studentaid.gov/h/apply-for-aid/fafsa>. Alternatively, the completed form can be mailed to the designated address.

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

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

TITLE IV AID NEED

Eligibility for Title IV programs is determined through a process called need analysis, which assesses the amount of financial assistance a student requires to supplement the resources expected to be available from the student and, if applicable, their parents.

A student's financial need is calculated based on the formulas developed by the Department of Education. It is determined by subtracting the contributions expected from the student and, if applicable, their parents, from the total Cost of Attendance (COA). Generally, the total financial aid awarded to a student cannot exceed their financial need.

To calculate need, a student's dependency status - whether they are dependent or independent of their parents - is determined based on their answers to specific questions and other details provided on the FAFSA. Students should carefully review the instructions on the FAFSA form before answering any questions and consult with the institution's financial aid staff as needed.

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

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

The student's contribution is combined with the parental contribution, when applicable, to calculate the Student Aid Index (SAI). The student's COA includes tuition, fees, books, transportation, personal expenses, and a standard allowance for living expenses. The living expense allowance varies depending on whether the student lives on campus, off-campus or with their parents. The SAI is subtracted from the student's COA with the remaining amount known as the student's financial need.

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

Updated FAFSA Information

Students may update, or be required to update, certain information on their FAFSA application, such as dependency status or household size, only under specific circumstances. These updates should be discussed with the financial aid office.

Professional Judgment

In addition to the process used to calculate financial aid need, there are unique situations where the financial aid administrator (FAA) may use professional judgment (PJ) to modify data used to calculate the SAI, adjust the student's cost of attendance, and/or perform dependency overrides. Students may pursue a PJ adjustment based on special circumstances and unusual circumstances.

Professional Judgment for Special Circumstances

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

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

Professional Judgment During a Disaster, Emergency, or Economic Downturn

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

Professional Judgment for Unusual Circumstances

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

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

The institution will review all requests for a determination of independence as soon as practicable, but no later than 60 days after the student enrolls. If the request is made later in the term, the institution will review it as quickly as possible, but no later than 60

days after the student submits the request and required documentation. The FAA will then make a final determination regarding the student's independent status.

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

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

Unaccompanied Homeless Youth

For the 2025-2026 award year, a student is independent if, at any time on or after July 1, 2024, the student was determined to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. A student may self-report their independence due to homelessness by indicating on the FAFSA form that they have a determination from one of the following entities:

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

If a student indicates on their FAFSA form that they are unaccompanied and homeless, or at risk of being homeless without a designation from a specified entity, the FPS allows them to submit the application without parental information. The institution's FAA will review the student's circumstances and make a case-by-case determination of homeless youth status based upon a written statement from, or a documented interview with, the student.

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

TITLE IV APPLICATION DEADLINE

While FAFSA applications may be submitted until June 30, 2026, students should be aware that an earlier submission may be required as the application must be processed, and a valid SAI received, while the student is still enrolled. Students are urged to submit their applications as early as possible to avoid delays in processing. More importantly, some programs have limited funding and priority consideration is given to students who submit their applications earlier in the cycle.

TITLE IV AID PROGRAMS

Federal Pell Grant Program

The Federal Pell Grant Program awards grants to undergraduate students who meet federal eligibility criteria. These grants do not have to be repaid. As an entitlement program, any student whose ISIR reflects Pell grant eligibility, attends a participating institution, and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$7395 per award year, which is 100% of the scheduled award. The amount that each student may receive is based on the SAI, which is calculated using a federally mandated formula, as explained above.

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

Financial aid disbursements under the Federal Pell Grant Program are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives half of their scheduled award during the first semester and the other half during the second semester. If the student qualifies for Additional Eligibility, an additional disbursement may be made at the beginning of the third semester. Students whose paperwork is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

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

Federal Pell Grant payments are made either by applying a credit to the student's tuition account or by direct disbursement to the student. Students will be informed in writing of the expected amount of these payments. Tuition records may be reviewed by the student during regular business hours at the business office.

The Campus-Based Programs

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

- FSEOG - Federal Supplemental Educational Opportunity Grants

Each year, fixed sums are allocated to participating schools based on the Federal formula. The school analyzes the need of all eligible financial aid applicants whose paperwork is completed in a timely manner, and determines an equitable distribution of the funds available through the packaging process. Students who apply after the posted deadlines may no longer be considered for funding from these programs.

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

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

Generally, FSEOG funds are awarded on a 75% federal to 25% non-federal matching basis. However, if the institution receives a waiver of the non-federal share requirement

for a given academic year, it may opt not to provide the non-federal match. Students will be notified in writing of the expected amounts of these payments, and may review their tuition records during regular hours at the business office.

NY STATE TUITION ASSISTANCE PROGRAM (TAP) GRANTS

TAP grants are available to assist eligible New York residents attending in-state postsecondary institutions with tuition costs. Eligibility is based on the applicant's New York State (NYS) net taxable income, and for dependent students, the income of their family as well.

To apply for a TAP grant, the student must fill out a FAFSA, generally followed by a separate TAP application (ETA). Both applications must be submitted by June 30, 2026.

To be eligible for an award the student must:

- be a United States citizen or eligible noncitizen;
- be a legal resident of New York State and have resided in New York State for 12 continuous months prior to enrolling for the semester or meet eligibility requirements of the NYS DREAM Act;
- have graduated from high school in the United States satisfactory to the president, earned a high school equivalency diploma as recognized by the U.S. Secretary of Education, or passed a federally approved "Ability to Benefit" test identified by the NYS Board of Regents;
- study full-time as an undergraduate (at least 12 credits per semester) at an approved postsecondary institution in New York;
- be matriculated in an approved program of study;
- be in good academic standing with at least a cumulative "C" average;
- be charged at least \$200 tuition per year;
- not be in default on any state or federal student loans and not be in default on any repayment of State awards; and
- meet income requirements as per regulations.

New York State DREAM Act

The New York State DREAM Act allows some students who do not meet residency requirements to qualify for TAP Awards. If the student fits one of the descriptions below, they may be eligible for a TAP award.

1. Their permanent home is in NYS, and they 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)
- e. AND they meet one of the following criteria:
 - a. 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 their NYS high school diploma *OR*
 - b. 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 their NYS high school equivalency diploma

2. Their permanent home is outside of NYS, and they 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 they meet one of the following criteria:

- a. 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 their NYS high school diploma *OR*
- b. 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 their NYS high school equivalency diploma

Students who meet the eligibility requirements for the NYS DREAM Act may apply for TAP by accessing the online application through the [DREAM Act portal](#).

The application is simple and straightforward, and all information provided will be used solely to determine eligibility and administer awards. Applicants without lawful immigration status will not be asked to provide a home address or upload financial records.

The Alternate Eligibility Pathway

The Alternate Eligibility Pathway is designed for students who are U.S. citizens or eligible non-citizens but choose not to file a FAFSA—often due to privacy concerns related to a parent’s or spouse’s immigration status. Through this pathway, eligible students can apply for TAP, although this option disqualifies them from receiving Title IV aid.

Students who meet the eligibility requirements for the Alternate Eligibility Pathway and choose to use this option may apply for TAP by accessing the online application through the [Alternate Eligibility Pathway portal](#).

Once the student has submitted an application - either by completing the FAFSA and ETA, or through the NYS DREAM Act or Alternate Eligibility Path portal - it is their responsibility to monitor the status of the application and ensure it is complete. The student may track the status of their application submitted online after the application has been submitted and all required documentation has been uploaded. NYS DREAM Act applicants will be notified by email once a determination has been made regarding their eligibility, at which point they will accept the award.

TAP Award Amounts and Disbursements

Yearly TAP awards range from \$1000 - \$5665. Award amounts are determined by:

- combined income, including family earned income and pensions;
- number of family members enrolled in college;
- financial status (dependent or independent);
- cost of tuition; and
- when the student started receiving TAP or other NYS awards.

The institution will credit the TAP award to the student’s tuition account within 7 days of when the school receives such payment, and will refund any 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.

The institution defers term tuition charges in an amount equal to the award for all students who present valid award notification for a TAP award for that term or who appear on the payment roster and are expected to receive an award. The institution may credit TAP payments toward charges the student has incurred for a future term provided that the term is already underway when the school receives the payment, and the balance for that term exceeds the amount deferred for that term based on the anticipated receipt of a TAP award. The institution may credit funds toward a future term if the student authorizes the credit in writing. The authorization will remain in effect for the duration of the student's study unless revoked by the student. An authorization form will be made available to students at the time of admission.

INSTITUTIONAL SCHOLARSHIPS

Institutional scholarships may be available to students who have exhausted all other forms of assistance and are still unable to pay their direct educational charges. Students and, if applicable, their parents are expected to contribute toward the cost of education, based upon their ability to pay, as determined by formulas described above. Students who apply for other types of financial aid will automatically be considered for institutional scholarships. Those who do not apply for other financial aid programs may contact the financial aid office to inquire about applying for institutional scholarships.

SATISFACTORY ACADEMIC PROGRESS (SAP)

All matriculated students pursuing an approved program at Yeshiva Shaarei Torah of Rockland are required to maintain satisfactory academic progress, which is defined below by the institution.

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

Below is a comprehensive explanation of the qualitative and quantitative standards at Yeshiva Shaarei Torah of Rockland.

- **Qualitative Standard**

A student is required to maintain a cumulative grade point average (GPA) of 2.0 (the equivalent of a "C" average) or better. Every student is evaluated at the end of each semester to ensure that they are maintaining this minimum cumulative GPA.

Grade point averages are calculated according to the following numerical equivalents:

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

Courses with a grade of Incomplete or Withdrawn do not impact the GPA. However, courses with a grade of Fail - whether earned or unearned - are included in the GPA calculation. If a student receives failing grades for all of their courses, they will generally be considered as having unofficially withdrawn unless there is evidence showing they completed the semester.

- **Quantitative Standard**

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

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

- **Pace of Completion**

A student must earn at least 67% of the cumulative credits they attempt. Progress is assessed by dividing the total cumulative credits earned by the total cumulative credits attempted. If this percentage is 67% or greater, the student is determined to be meeting the pace element.

WHEN SAP IS NOT MET**WARNING**

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

Federal Financial Aid Warning

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

APPEALS PROCESS

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

If the appeal is accepted, the senior faculty member will determine whether the student can meet the standard SAP requirements of the institution by the end of a one-semester

probationary period. If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, they will be placed on academic probation as outlined below. However, if it is determined that the student will not be able to meet the standard SAP requirements by the end of the probationary period, they will be placed on academic probation with a customized study plan, as described below. A student on academic probation, with or without a study plan, will continue to be eligible for federal financial aid.

If the appeal is not accepted, the student will be subject to academic discipline, which may include suspension or expulsion from the institution. They will also be ineligible for federal financial aid until they reestablish eligibility, as described below in the section entitled "Reestablishing Aid Eligibility". The final decision - academic probation with or without a study plan, or denial of the appeal - will be conveyed to the student by mail or email.

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

If a student successfully appeals the lack of satisfactory academic progress, and it is determined that they will not be able to meet the standard SAP requirements after a one-semester probationary period, they will be placed on academic probation with a study plan. This study plan will include customized SAP standards designed to help the student meet these requirements, as well as other academic provisions to assist them in meeting those standards. The plan will ensure that the student can meet the school's satisfactory progress standards by a specific time, though an academic plan could take the student all the way through successful program completion. A senior faculty member will develop the study plan in conjunction with the student and other faculty members, as needed. A student on academic probation with a study plan or a student with a study plan will continue to be eligible for federal financial aid.

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

REEVALUATION AFTER A PROBATIONARY PERIOD

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

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

REESTABLISHING AID ELIGIBILITY

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

INCOMPLETES

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

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

WITHDRAWALS

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

TRANSFER CREDITS

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

REPETITIONS

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

For Title IV awarding purposes, a repeated course in which the student has already received a passing grade is counted towards their enrollment status only the first time the course is retaken. However, a repeated course in which the student received a failing grade is always counted towards their enrollment, regardless of how many times they repeats that course in an attempt to pass.

For TAP grant awarding purposes, a repeated course in which the student has already received a passing grade cannot be counted towards the student's enrollment status. However, a repeated course may be counted towards the student's enrollment status if a student is repeating a failed course, repeating a course for additional credit, or is repeating a course after receiving a grade that is passing at the institution but is unacceptable in a particular curriculum.

CHANGE OF MAJOR

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

REMEDIAL COURSES

The institution does not offer any remedial or English as a Second Language (ESL) courses.

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. Students should 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.

GOOD ACADEMIC STANDING FOR THE NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)

To maintain eligibility for TAP a student must be in good academic standing, which includes two elements: pursuit of program and satisfactory academic progress.

Pursuit of program is the requirement that a student receive a passing or failing grade (A-F letter grade) in a certain percentage of courses each term, depending on the number of TAP awards they have received. The percentage is determined according to the following schedule:

Number of Payment	Must Receive a Grade for
<i>Semester</i>	
1, 2	50% of minimum full-time requirement
3, 4	75% of minimum full-time requirement
5 or more	100% of minimum full-time requirement

Satisfactory academic progress is the requirement that a student accumulates a specified number of credits and achieves a specified cumulative grade point average each term, depending on the number of state award payments they have received.

Satisfactory academic progress is the requirement that a student accumulates a specified number of credits and achieves a specified cumulative grade point average each term, depending on the number of state award payments he has received.

First Talmudic Degree Program

Semester	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
Before being certified for this payment										
Student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With at least this GPA	0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

Good academic standing is assessed each term. Students must meet both Pursuit of Program and Satisfactory Academic Progress requirements for that term to be considered in good academic standing. Students who lose good academic standing in a term when they received a TAP grant are not eligible for an award for the next term.

Students who have lost good academic standing may restore this standing in one of the following ways:

- make up past academic deficiencies by completing one or more terms of study without receiving a TAP grant;
- be readmitted to school after an absence of at least one calendar year;

- transfer to another TAP eligible institution; or
- be granted a waiver.

Waivers

There are two types of waivers for students who do not meet Good Academic Standards.

One-time Waiver – this one-time waiver may be issued if an institution determines that there are extenuating circumstances which would justify the waiver. Situations that justify a waiver are those beyond the student's control, rather than chronic circumstances that cannot be remedied.

This provision applies to students who failed to make satisfactory academic progress, pursuit of program, or both. With the additional term that results from approval of the waiver, the student should be able to regain good standing.

When a student submits a request for a one-time waiver, the institution will review the documentation and discuss with the student whether the approval of a one-time waiver is in his best interests. If the waiver is granted, the school will enter a "W" in the waiver column on the payment roster.

C-Average Waiver - the C-average requirement may be waived for undue hardship based on the death of a student's relative, the student's personal illness or injury, or other extenuating circumstances.

The C-Average waiver will be documented and will relate to circumstances that have affected the student's ability to achieve a cumulative C-average as of the end of a particular semester or term. If warranted, a C-average waiver may be granted more than once. C-average waivers are not reported in the certification process.

The institution will maintain a clear, accurate, and complete record of documentation for any waiver granted. Waivers are not granted automatically and are intended only to accommodate extraordinary or unusual cases.

LEAVE OF ABSENCE

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

The student must submit a request for a leave of absence in writing to the Rosh Yeshiva, Rabbi Mordechai Wolmark. The request must include the reason for which the student is requesting a leave of absence, and must be signed and dated. The request will be reviewed by the Rosh Hayeshiva within ten days of submission. The request and the determination will be forwarded to the registrar's office and placed in the student's academic file. Notification will also be sent to the student and the financial aid office.

The student must submit the request and receive 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. If unforeseen circumstances prevent a student from providing a prior written request, the institution may grant the student's request for a leave of absence. In this case, the institution will document its decision and collect the written request at a later date.

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

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

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.

STUDENT 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.

ACADEMIC PROGRAM

Yeshiva Shaarei Torah of Rockland offers a four-year program of undergraduate education leading to the First Talmudic Degree. The First Talmudic Degree is granted upon the completion of 120 credits. The Classical Talmudic Studies Degree is granted upon the completion of 60 credits. In order to graduate, students must achieve a minimum cumulative GPA of 2.0.

The degrees reflect 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. Courses are offered with enough frequency to enable students to complete the course requirements and graduate within the expected time frames.

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 lecture's, 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 Yesharim
- 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 premarital “zakah-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.}

Level One

First Year Talmud Intensive

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 Nachum. 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/F2	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).

The following capstone course is offered, but not required as part of the curriculum.

Talmud Intensive Capstone TI401 6 credits

Students undertaking the thesis project will consult with an assigned professor to choose a section of Talmud to interpret and examine in depth. The final, written product must demonstrate proficiency in Rav Nochum's Shitas Halimud, in tandem with an original and creative approach to the topic at hand. Students must apply rigorous logic and critical thinking to articulate a flow of ideas that encompass the nuances and doctrinal implications of the supporting sources, test their theory using comparative analysis distilling the views of a variety of commentaries, and conclude with a robust synthesis to support their work.

Talmud Survey Courses

Level One

First Year Talmud Survey

TS1##2F1/F2	2 credits each	TS1##2SP	4 credits
TS1##2SU	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##2F1/F2	2 credits each	TS2##2SP	4 credits
TS2##2SU	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##2F1/F2	2 credits each	TS3##2SP	4 credits
TS3##2SU	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##2F1/F2	2 credits each	TS4##2SP	4 credits
TS4##2SU	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	JT1101SP	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	JT2201SP	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 Gerona.

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	JT3301SP	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.

The 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	JT4401SP	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.

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>

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, but it must also be made part of the daily working knowledge of the student.

This course is noncredit bearing.

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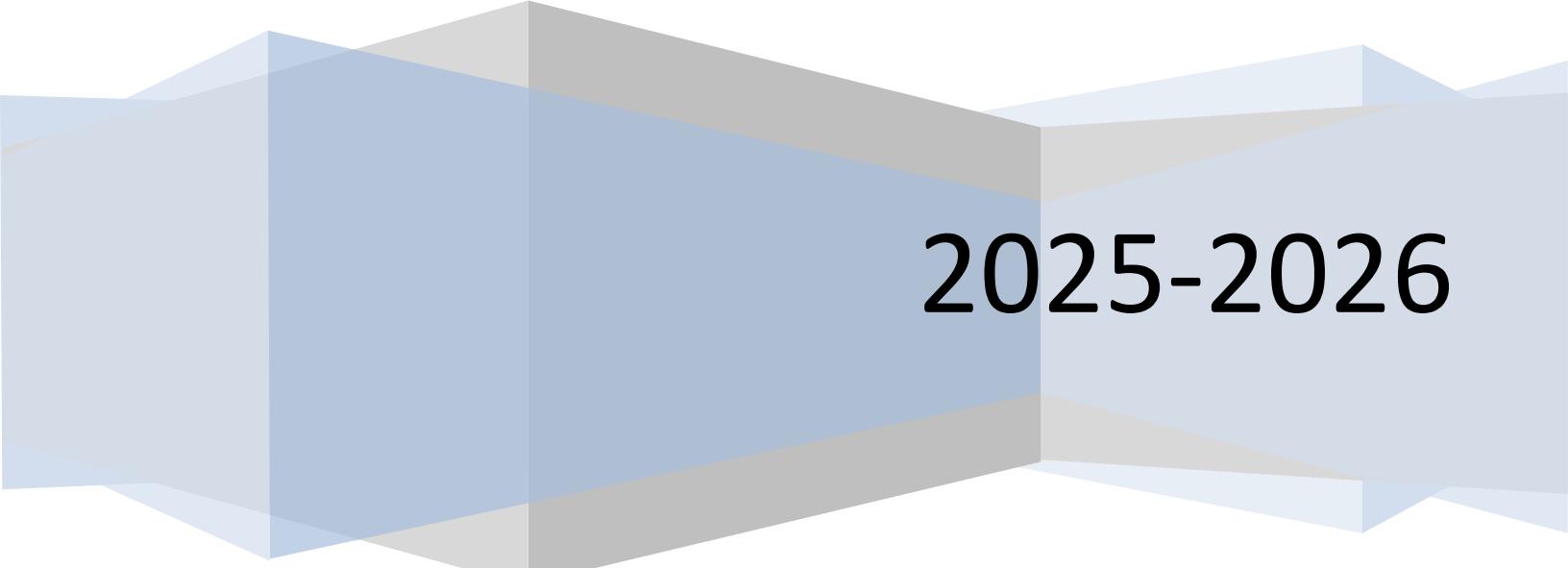
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Yeshiva Shaarei Torah of Rockland
91 Carlton Ave.
Monsey, NY 10952
(845) 352-3431



Yeshiva Shaarei Torah of Rockland

Student Catalog Supplement



2025-2026

2024-2025 ACADEMIC CALENDAR

Fall	August 25, 2025 -December 18, 2025
	(Fall-1: August 25, 2025 – September 30, 2025
	Fall-2: October 23, 2025 - December 18, 2025)
Fall Break:	October 01, 2025-October 22, 2025
Spring:	December 22, 2025 – March 24, 2026
Spring Break:	March 03, 2026 - March 04, 2026
Summer:	April 19, 2026 – July 14, 2026

COST OF ATTENDANCE FOR THE ACADEMIC YEAR (FALL AND SPRING)**Direct Costs-Fall and Spring Semesters**

Tuition and Fees	\$14,300
Housing	\$1,540
Food	\$2,280
Per Credit Charge	\$595

Direct Costs-One Module of Fall Semester

Tuition and Fees	\$3,575
Housing	\$385
Food	\$570

Indirect Costs(allowances)-Fall and Spring Semesters**Resident**

Books and Supplies	\$208
Additional Food Expenses	\$712
Transportation	\$1,200
Miscellaneous Personal Expenses	\$2,320

Commuter - Living with Parents

Books and Supplies	\$208
Housing	\$1,272

Food - for students not getting all meals from school	\$2,120
Additional Food Expenses	\$712
Transportation	\$2,620
Miscellaneous Personal Expenses	\$2,320

Commuter - Off Campus

Books and Supplies	\$208
Housing	\$9,712
Food - for students not getting all meals from school	\$2,120
Additional Food Expenses	\$712
Transportation	\$2,620
Miscellaneous Personal Expenses	\$2,320

Indirect Costs(allowances)-One Module of Fall Semester

Resident

Books and Supplies	\$52
Additional Food Expenses	\$178
Transportation	\$300
Miscellaneous Personal Expenses	\$580

Commuter - Living with Parents

Books and Supplies	\$52
Housing	\$318
Food - for students not getting all meals from school	\$530
Additional Food Expenses	\$178
Transportation	\$655
Miscellaneous Personal Expenses	\$580

Commuter - Off Campus

Books and Supplies	\$52
Housing	\$2,428
Food - for students not getting all meals from school	\$530
Additional Food Expenses	\$178

Transportation	\$655
Miscellaneous Personal Expenses	\$580

COST OF ATTENDANCE (SUMMER)

Direct Costs-Summer Term

Tuition and Fees	\$4,750
Housing	\$660
Food	\$615

Indirect Costs(allowances)-Summer Term

Resident

Books and Supplies	\$104
Additional Food Expenses	\$356
Transportation	\$600
Miscellaneous Personal Expenses	\$1,160

Commuter - Living with Parents

Books and Supplies	\$104
Housing	\$636
Food - for students not getting all meals from school	\$1,060
Additional Food Expenses	\$356
Transportation	\$1,310
Miscellaneous Personal Expenses	\$1,160

Commuter - Off Campus

Books and Supplies	\$104
Housing	\$4,856
Food - for students not getting all meals from school	\$1,060
Additional Food Expenses	\$356
Transportation	\$1,310
Miscellaneous Personal Expenses	\$1,160

WITHDRAWAL POLICY AND PROCEDURES

Any student who withdraws from a class or classes at Yeshiva Shaarei Torah while the semester is in progress should inform the Rosh Hayeshiva, a faculty member, or the Registrar's office. The notification can be made in person, emailed to office@yst.edu, or by phone to (845) 352-3431 or mailed to Yeshiva Shaarei Torah Attention: Mrs. Ruchie Celnik, 91 West Carlton Road Suffern, NY 10901. If applicable, the Rosh Hayeshiva or faculty member will relay this information to the Registrar's Office.

A student who withdraws from a class or classes may be entitled to a refund of tuition and fees. Adjustment of institutional charges and calculation of refunds will be based on the schedule that appears in the institutional refund policy, according to the date of withdrawal. For information on how institutional charges will be impacted by adding or dropping courses, please refer to the Add/Drop Policy.

At the beginning of each semester the institution confirms attendance in each course in which every student is registered. Attendance is confirmed again at the 60% point of the semester. This process enables the school to confirm enrollment for enrollment reporting purposes, and to determine if a student who withdraws without giving official notification has attended 60% of the semester. For information on how the student's enrollment status will be impacted by adding or dropping courses, please refer to the Add/Drop Policy.

A student who receives failing grades for all their courses will generally be considered as having unofficially withdrawn unless there is evidence that they completed the semester.

INSTITUTIONAL REFUND POLICY

Institutional charges for students who withdraw are adjusted according to the following schedule:

Fall 25

If the student is enrolled:	The student is responsible for:
Through 09/22/2025	25% of institutional charges for the semester
Through 10/24/2025	50% of institutional charges for the semester

Through 11/10/2025	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/10/2025	

Fall-2 25

If the student is enrolled:	The student is responsible for:
Through 11/19/2025	50% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/19/2025	

Spring 26

If the student is enrolled:	The student is responsible for:
Through 01/07/2026	25% of institutional charges for the semester
Through 01/27/2026	50% of institutional charges for the semester
Through 02/13/2026	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 02/13/2026	

Summer 26

If the student is enrolled:	The student is responsible for:
Through 05/05/2026	25% of institutional charges for the semester
Through 05/21/2026	50% of institutional charges for the semester
Through 06/09/2026	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 06/09/2026	

RETURN TO TITLE IV (R2T4) FUNDS

When a student who is receiving Title IV aid withdraws from all their classes during a semester and it has been determined that they do not meet an R2T4 exemption, the institution performs an R2T4 calculation utilizing the Return to Title IV software provided by the U.S. Department of Education. The date of withdrawal used in the R2T4 calculation is determined by the institution.

R2T4 EXEMPTIONS

GRADUATION EXEMPTION

When a student completes all requirements for graduation from their program prior to completing the days or hours they were scheduled to attend in the payment period, they are not considered to have withdrawn, and an R2T4 calculation will not be performed.

NEVER ATTENDED EXEMPTION

The institution may exempt a student from the R2T4 calculation under the following conditions:

1. The student is officially recorded as never having begun attendance in any course during the applicable payment period or period of enrollment;
2. All Title IV, HEA funds disbursed for that period are returned in full to the U.S. Department of Education;
3. The institution provides a full refund of all institutional charges to the student for that same period; and
4. Any resulting student account balance caused by the return of Title IV funds is fully canceled or written off by the institution.

This exemption may be applied on a case-by-case basis, and all qualifying actions will be documented to demonstrate compliance. The institution's financial aid and business offices will coordinate to ensure proper reconciliation, communication, and record retention for exempted cases.

OFFICIAL WITHDRAWALS

For a student who gave official notification, as described above, the date of withdrawal used for the R2T4 calculation is the date of notification or the date of withdrawal, whichever is earlier. If there is documented attendance at an academically related activity at a later date, this may be used as the withdrawal date for the R2T4 calculation.

Generally, if a student officially withdraws before 60% of the semester has passed, they 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 the student withdraws after 60% of the semester has passed, they will most likely be able to retain all of the financial aid.

UNOFFICIAL WITHDRAWALS

For a student who is confirmed to be in attendance at the beginning of the semester, and withdraws without giving official notification, the date of withdrawal is the midpoint of the semester. The student will be able to retain 50% of the Title IV funds disbursed or 50% of the amount that could have been disbursed.

If there is documented attendance at an academically related activity at a later date, this may be used as the withdrawal date for the R2T4 calculation. This will enable the student to retain a prorated portion of the financial aid award based on the number of days they attended and the number of days in the semester.

RETURN OF TITLE IV FUNDS

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 in the following order:

- i.Unsubsidized Federal Direct Stafford loans
- ii.Subsidized Federal Direct Stafford loans
- iii.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 funds will be returned in the following order:

- i.Federal Pell Grants
- ii.FSEOG

Refunds and returns of Title IV funds will be made as soon as possible but no later than 45 days after the date of the institution's determination that the student withdrew. Institutional charges that were previously paid by FSA funds might become a charge that the student will be responsible for paying.

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 they must repay the overpayment or make satisfactory arrangements to repay it.

The student's eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date the school sent or was required to send notification to the student.

To extend their eligibility for Title IV funds beyond 45 days:

- a. The student may repay the overpayment in full to the school.
- b. The student may sign a repayment agreement with the school. **Two years is the maximum time a school may allow for repayment.**

The school will immediately refer for collection (to the Default Resolution Group) any student who violates the terms of the repayment agreement (including failing to repay the full amount within two years).

- c. The student may sign a repayment agreement with the Department.

If the student fails to take one of the positive actions listed above during the 45-day period, the school will report the student's overpayment to NSLDS and refer the student to the Default Resolution Group for collection.

POST WITHDRAWAL DISBURSEMENTS

The R2T4 calculation will determine if a student earned more funds than funds disbursed at the time of withdrawal. If so, the student qualifies for a post withdrawal disbursement of those funds.

No post withdrawal funds for loans will be drawn down and disbursed without the borrower's authorization. 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.

A post withdrawal disbursement of Title IV funds may be credited to a student's account for current-year allowable charges such as tuition, fees, room and board, up to the outstanding amount of these charges. Current-year funds may also be used to satisfy prior-year charges of not more than \$200 for tuition, fees, and food and housing (provided by the school).

Any amount of the post withdrawal disbursement that is in excess of the balance of allowable charges will be disbursed to the student as soon as possible, but no later than forty five days after the date of determination of withdrawal.

CREDIT BALANCE PROCEDURES

If the R2T4 calculation results in a Title IV credit balance on the student's account, the amount of the credit will be disbursed to the student within fourteen days of the date of the R2T4 calculation.

TIMELY PROCESSING OF REFUND CHECKS

The institution reviews bank accounts monthly, to ensure that all refund checks have cleared the account. In the event that a check has not cleared, the institution will notify the student that their refund check is outstanding. The student may also request a duplicate check if they misplaced the original check. Title IV funds will be returned to the Department of Education in the event they are left in the account 240 days from when the original check was issued.