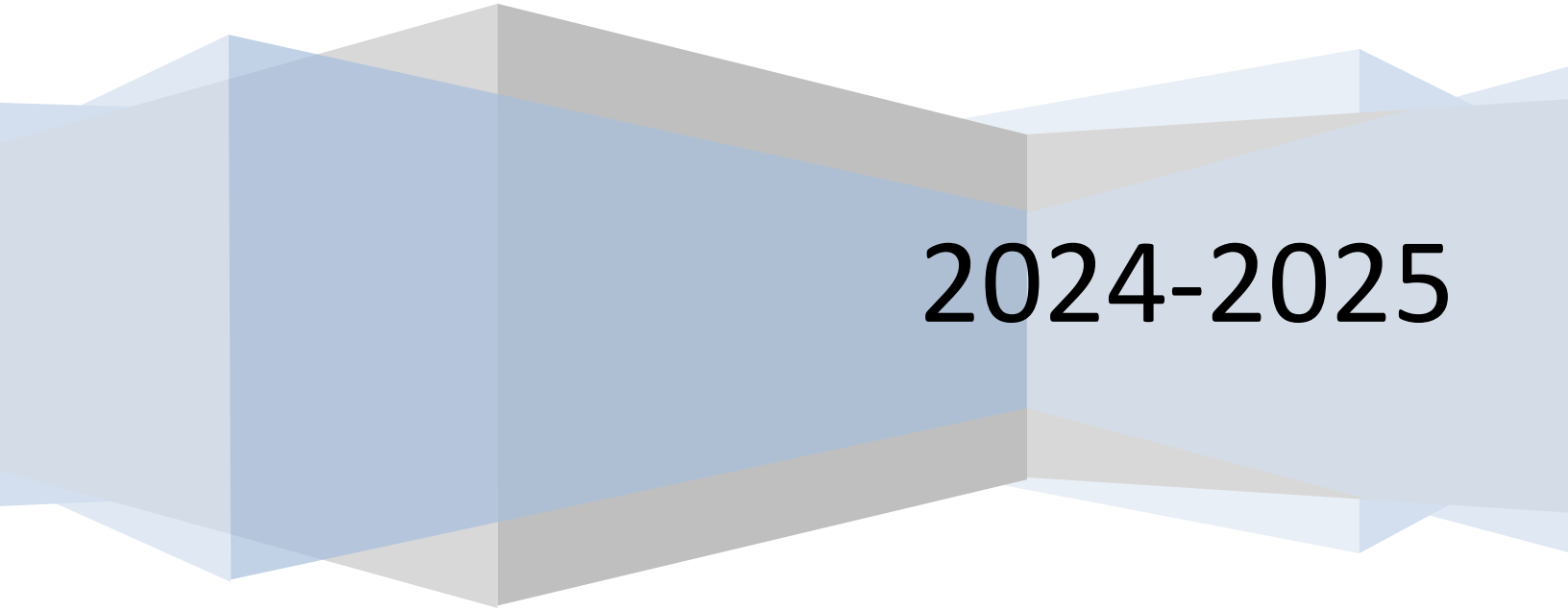


# Yeshiva Shaarei Torah of Rockland

Student Catalog



2024-2025

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## TITLE IX

Yeshiva Shaarei Torah prohibits sex discrimination in any education program or activity that it operates. Individuals may report concerns or questions to the Title IX Coordinator. The notice of nondiscrimination is located at: [Info & Policies \(yst.edu\)](https://www.yst.edu/info-policies).

**NOTE TO STUDENTS**

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

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

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

***Accreditation***

Yeshiva Shaarei Torah of Rockland is accredited by the Association of Institutions of Jewish Studies (AIJS) 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 through the unique study method developed by Rav Nochum Partzovitz Zt”l.

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

#### **MISSION AND ACADEMIC DESIGN**

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

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

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

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

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

Students must also show:

- Competence in the Chumash (Pentateuch) and commentaries
- Completion of 150 folio pages of Talmud

- Competence in the laws and customs codified in Jewish Codes of Law (Shulchan Aruch Orach Chaim), along with a personal commitment to their observance
- Positive references from previous schools attended
- A commitment to fulfilling the institution's mission and to conforming to its culture
- A commitment to high standards of morality and character

#### Admissions Procedure:

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

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

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

#### **READMISSION**

A student who voluntarily interrupts his study at Yeshiva Shaarei Torah of Rockland for more than one semester must seek permission for readmission from the Rosh Hayeshiva, 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'alos U'teshuvos, sifrei Rishonim and Acharonim, a large selection of English language seforim, dictionaries, present-day texts and Chassidic works. All books are categorized and arranged on open shelves for easy access.

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

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

Or with:

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

- A complaint of **consumer fraud** on the part of the institution should be directed to the Office of the New York State Attorney General, Justice Building, Empire State Plaza, Albany, NY 12223.
- For a complaint about **state student financial aid matters**, contact the Higher Education Services Corporation (HESC) Customer Communications Center at 1-888-NYS-HESC.

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

If your complaint does not fall into one of the exceptions noted above, 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 should submit to the registrar, Rosh Hayeshiva, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

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

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

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

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.

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

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Yeshiva Shaarei Torah to file a complaint with the U.S. Department of Education concerning alleged failures by 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](mailto: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 an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11)) name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, videos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

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

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

**COPYRIGHT INFRINGEMENT POLICY**

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

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

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

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

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

**Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials**

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

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

**Unauthorized Peer-to-Peer Sharing**

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

**GROUND FOR DISMISSAL**

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

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

Further grounds for dismissal are if the student persistently violates yeshiva rules and discipline, or for a serious breach of character or moral conduct as defined by the Shulchan Oruch.

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

**AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED 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 oversees the administration of the programs.

Any student who has difficulty meeting his educational costs at Yeshiva Shaarei Torah may contact Mr. Elimelech Schwartz at the financial aid office. The office is open during

regular business hours, and can provide information about the available financial aid options.

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

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

### **FEDERAL FINANCIAL AID**

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

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

homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or

- ❖ enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

### ***APPLYING FOR FEDERAL FINANCIAL AID***

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

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

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

### ***FEDERAL FINANCIAL AID NEED***

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

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

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



Once dependency is determined, the student's contribution is assessed. For an independent student, the student's contribution is based on his (and his spouse's) income as reported on his tax return, and assets, as applicable. Certain allowances are allocated against his income, such as income protection allowance (IPA), which is a living allowance based on family size, taxes paid and other relevant factors.

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

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

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

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

### *Professional Judgment*

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

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

the parent's or student's request after the student's initial eligibility has been determined, and verification has been completed, if applicable.

The category of unusual circumstances refers to conditions that justify a financial aid administrator (FAA) adjusting a student's dependency status based on a unique situation, more commonly referred to as a dependency override. Examples of unusual circumstances could include human trafficking, refugee or asylee status, parental abandonment or incarceration. If a student indicates they have unusual circumstances, the FAFSA Processing System (FPS) will consider the student to be provisionally independent and will allow them to fill out the FAFSA form as an independent student. The student will then submit any supporting documentation to the financial aid office for review. The FAA will assess the documentation and determine if the student's circumstances make him eligible for a dependency override.

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

#### *Unaccompanied Homeless Youth*

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

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

If a student indicates on his FAFSA he is unaccompanied and homeless, or at risk of being homeless (without a designation from a specified entity), the FPS will allow him to complete the form without parent information. The institution's FAA will review the

student's circumstances and make a case-by-case determination of homeless youth status based upon a written statement from or a documented interview with the student.

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

### ***FEDERAL APPLICATION DEADLINE***

While FAFSA applications may be submitted until June 30, 2025, students may be required to submit their application earlier, as the application must be processed, and a valid SAI received while the student is still enrolled. Students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

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

### ***FEDERAL AID PROGRAMS***

#### ***Federal Pell Grant Program***

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

Financial aid disbursements in the Federal Pell Grant Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is

complete. A student generally receives half of his scheduled award during the first semester and the other half during the second semester.

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

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

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

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

### *The Campus-Based Programs*

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

- FSEOG - Federal Supplemental Educational Opportunity Grants

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

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

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

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

### ***FEDERAL STUDENT LOANS***

The Federal Direct Loan program offers loans to students, which must be paid back with interest, to help cover their education related expenses. There are two categories of direct loans - subsidized, where the government pays the interest that accrues while the student is in school and unsubsidized - where the student is responsible for the interest that accrues while he is in school. Loans are only given to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible student who would like to help pay for the student's expenses in this manner.

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

***NY STATE TUITION ASSISTANCE PROGRAM (TAP) GRANTS***

TAP grants are available to assist eligible New York residents attending in-state postsecondary institutions to pay for tuition. TAP grants are based on the applicant's and his family's (if he is determined to be dependent) New York State (NYS) net taxable income.

To apply for a TAP grant, a student must fill out a FAFSA, generally followed by an additional TAP application (ETA). Applications must be submitted by June 30, 2025.

To be eligible for an award the student must:

- be a United States citizen or eligible noncitizen;
- be a resident of New York State or meet eligibility requirements of the NYS Dream Act;
- have graduated from high school in the United States, earned a high school equivalency diploma, 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 as of the 4th semester payment;
- 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** enables some students who do not meet residency requirements to be eligible for TAP Awards. If a student fits one of the descriptions below, he may be eligible for a TAP award.

1. His permanent home is in NYS, and he is or has one of the following:
  - A. U-Visa
  - B. T-Visa

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

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

AND he meets one of the following criteria:

- a. Attended a NYS high school for 2 or more years, graduated from a NYS high school, and is applying for an award for undergraduate study at a NYS college within *five* years of receiving his NYS high school diploma *OR*
- b. Received a NYS high school equivalency diploma, and is applying for an award for undergraduate study at a NYS college within *five* years of receiving his NYS high school equivalency diploma

2. His permanent home is outside of NYS, and he is or has 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 he meets one of the following criteria:

- a. Attended a NYS high school for 2 or more years, graduated from a NYS high school, and is applying for an award for undergraduate study at a NYS college within *five* years of receiving his NYS high school diploma *OR*
- b. Received a NYS high school equivalency diploma, and is applying for an award for undergraduate study at a NYS college within *five* years of receiving his NYS high school equivalency diploma

Students meeting the NYS Dream Act eligibility criteria can apply for TAP by accessing the Dream Act Application online at <https://nysdream.applyists.net/Account/LogOn?ReturnUrl=%2f>.

The application is simple and straightforward, and all information provided will be used only for determining eligibility and administering awards. Applicants without lawful

immigration status will not be asked for their home address and will not have to upload financial records.

Once the student has submitted an application, it is the student's responsibility to monitor the status of the application and to make sure the application is complete. The student will be able to monitor the status of his application online after submitting the application and uploading any required documentation. The student will be notified by email when a determination has been made regarding his eligibility, at which point he 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.

Yeshiva Shaarei Torah 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. 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 avenues of assistance and are still unable to pay their direct educational charges.

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

**SATISFACTORY ACADEMIC PROGRESS (SAP)**

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

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

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

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

A comprehensive explanation of the qualitative and quantitative standards at Yeshiva Shaarei Torah is provided below.

- **Qualitative Standard**

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

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

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

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

- **Quantitative Standard**

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

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

- **Pace of Completion**

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

**WHEN SAP IS NOT MET****WARNING**

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

***Federal Financial Aid Warning***

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

**APPEALS PROCESS**

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

If the appeal is accepted, the senior faculty member will determine whether the student will be able to meet the standard SAP requirements of the institution by the end of a one semester probationary period. If it is determined that the student will be able to

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

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

#### *ACADEMIC PROBATION*

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

#### *ACADEMIC PROBATION WITH A STUDY PLAN*

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

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

#### *REEVALUATION AFTER A PROBATIONARY PERIOD*

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

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

#### *REINSTATEMENT FOR FEDERAL FINANCIAL AID*

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

#### *INCOMPLETES*

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

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

**WITHDRAWALS FROM A COURSE**

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

**TRANSFER CREDITS AND SATISFACTORY PROGRESS**

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

**REPETITIONS**

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

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

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

**CHANGE OF MAJOR**

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

**REMEDIAL COURSES**

Yeshiva Shaarei Torah does not offer any ESL or remedial courses.

## 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 he has 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 (six credit hours on a semester calendar)
3, 4	75% (nine credit hours)
5 or more	100% (12 credit hours)

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

With least GPA	at this	0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
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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.

### **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](http://www.FederalRegister.gov).

### **VOTER REGISTRATION**

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

## **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 lectures, assisted instruction is available in the form of supervised study and periodic informal discussions of the textual material with the instructor. Although students will not be expected to make in-depth analyses in this course, they must resolve textual difficulties and acquire a broad familiarity with the topic covered.

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

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

- Mesilas 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 "zikah-bond".

5. Kesubos TI#161/TS#162

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

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

6. Gittin TI#171/TS#172

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

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

7. Kiddushin TI#181/TS#182

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

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

8. Nedarim TI#191/TS#192

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

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

9. Pesachim TI#211/TS#212

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

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

10. Succah TI#221/TS#222

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

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

11. Makkos TI#231/TS#232

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

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



## Talmud Intensive Courses

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

### 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 Nochum. The student will learn to attune himself to the literal translation of Rashi, Tosfos and the Rishonim while learning to sensitize himself to the nuances and expressions in the sources they quote.

### Level Two

#### Second Year Talmud Intensive

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

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

### Level Three

#### Third Year Talmud Intensive

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

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

### Level Four

#### Fourth Year Talmud Intensive

TI4##1F1/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 a 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 Geronah.

Topics covered include: Rabbeinu Yonah, the man and his times; background to Shaarei T'shuvah; biblical origins of T'shuvah; individual obligations to repent; twenty principles of repentance; regret; forsaking the sin; humility; confession; prayer; motivations to repentance; the ten days of repentance; nine considerations for immediate perfection; the commandments; rabbinical edicts, honoring one's parents; interest and usury; giving proper advice.

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

#### Level Three

JT3301F1/F2	1 credit each	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.

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

This course is noncredit bearing.

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Dr. Don Zwickler, President

Rabbi Martin (Mordechai) Wolmark, President

Rabbi Chaim Z. Levitan

Mr. Mottie Lichtenstein

Mr. Shlomo Rokowsky

**ADMINISTRATION**

Rabbi Mordechai Wolmark

CEO, Rosh Hayeshiva

Mrs. Monika Silber

Chief Fiscal Officer

Mrs. Rachel Celnik

Registrar

Mr. Elimelech Schwartz

Financial Aid Administrator

Mr. Sam Ludzker

Director of Campus Security

**FACULTY**

Rabbi Yechiel Becher

Professor

Rabbi Yaakov Fishelis

Professor, Student Counseling

Rabbi Yitzchok Heimowitz

Professor

Rabbi Dovid Kagan

Professor, Student Support

Rabbi Yossi Rubin

Professor

Rabbi Tzvi Weinberg

Professor

Rabbi Asher Weiss

Professor, Director of Student Support

Rabbi Avi Yarmush

Professor



## MAP

Yeshiva Shaarei Torah of Rockland

91 Carlton Ave.

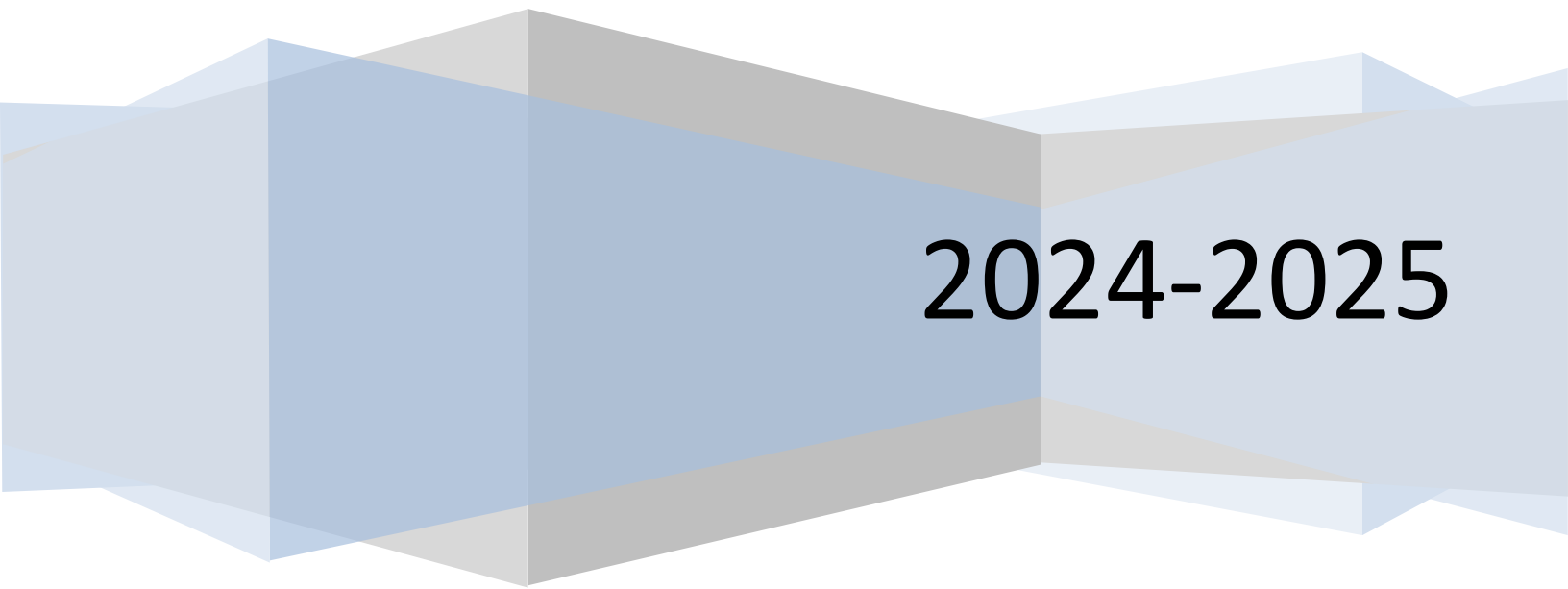
Monsey, NY 10952

(845) 352-3431



# Yeshiva Shaarei Torah of Rockland

Student Catalog Supplement



2024-2025

## 2024-2025 ACADEMIC CALENDAR

<b>Fall:</b>	September 4, 2024 - December 19, 2024
	( <b>Fall-1:</b> September 4, 2024 - October 10, 2024)
	<b>Fall-2:</b> November 3, 2024 - December 19, 2024)
<b>Fall Break:</b>	October 11, 2024-November 02, 2024
<b>Spring:</b>	December 23, 2024 – April 3, 2025
<b>Spring Break:</b>	March 14, 2025 - March 15, 2025
	December 27, 2024 - December 29, 2024
<b>Summer:</b>	April 29, 2025 – July 25, 2025

## 2024-2025 COST OF ATTENDANCE

### Cost of Attendance for the Academic Year (Fall and Spring)

#### **Direct Costs – Fall and Spring semesters**

Tuition and Fees	\$13,000
Housing	\$1,400
Food	\$2,080

#### **One Module Costs**

Tuition and Fees	\$3,250
Housing	\$350
Food	\$520

#### **Indirect Costs (allowances) - Fall and Spring semesters**

##### **Resident**

Books and Supplies	\$200
Additional Food Expenses	\$692
Transportation	\$1,172
Miscellaneous Personal Expenses	\$2,272

**Commuter - Living with Parents**

Books and Supplies	\$200
Housing	\$1,240
Food - for students not getting meals from school	\$2,064
Additional Food Expenses	\$692
Transportation	\$2,548
Miscellaneous Personal Expenses	\$2,272

**Commuter - Off Campus**

Books and Supplies	\$200
Housing	\$9,436
Food - for students not getting meals from school	\$2,064
Additional Food Expenses	\$692
Transportation	\$2,548
Miscellaneous Personal Expenses	\$2,272

**Cost of Attendance (Summer)****Summer Direct Costs**

Tuition and Fees	\$4,320
Housing	\$600
Food	\$560

**Summer Indirect Costs (allowances)****Resident**

Books and Supplies	\$100
Additional Food Expenses	\$346
Transportation	\$586
Miscellaneous Personal Expenses	\$1,136

**Commuter - Living with Parents**

Books and Supplies	\$100
Housing	\$620
Food - for students not getting meals from school	\$1,032
Additional Food Expenses	\$346
Transportation	\$1,274
Miscellaneous Personal Expenses	\$1,136

**Commuter - Off Campus**

Books and Supplies	\$100
Housing	\$4,718
Food - for students not getting meals from school	\$1,032
Additional Food Expenses	\$346
Transportation	\$1,274
Miscellaneous Personal Expenses	\$1,136

**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](mailto:office@yst.edu), or by phone to (845) 352-3431. 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 Yeshiva Shaarei Torah 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.

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.

### **INSTITUTIONAL REFUND POLICY**

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

#### **Fall 24**

If the student is enrolled:	The student is responsible for:
Through 10/02/2024	25% of institutional charges for the semester
Through 11/03/2024	50% of institutional charges for the semester
Through 11/15/2024	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/15/2024	

#### **Fall-2 24**

If the student is enrolled:	The student is responsible for:
Through 11/25/2024	50% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/25/2024	

#### **Spring 25**

If the student is enrolled:	The student is responsible for:
Through 01/10/2025	25% of institutional charges for the semester

Through 01/29/2025	50% of institutional charges for the semester
Through 02/17/2025	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 02/17/2025	

### **Summer 25**

If the student is enrolled:	The student is responsible for:
Through 05/16/2025	25% of institutional charges for the semester
Through 06/01/2025	50% of institutional charges for the semester
Through 06/19/2025	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 06/19/2025	

### **RETURN OF TITLE IV (RT24) FUNDS**

When a student who is receiving Title IV aid withdraws from all his classes during a semester and it has been determined that he does not meet an RT24 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 RT24 calculation is determined by the institution.

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

## UNOFFICIAL WITHDRAWALS

For a student who 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 he 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 he 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 his 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 RT24 calculation will determine if a student earned more funds than funds disbursed at the time of withdrawal. In this case, he 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

Yeshiva Shaarei Torah 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 his refund check is outstanding. The student may also request a duplicate check if he 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.