



**BEIS MEDRASH
HEICHAL DOVID**

STUDENT CATALOG

2020-2021

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ACADEMIC CALENDAR 2020-2021

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

NOTE TO STUDENTS

All programs, courses, requirements, and policies described in this edition of the Catalog may be changed without prior notice. Students are advised to check with the Financial Aid Administrator (FAA) regarding any changes in assistance programs, since financial aid information and requirements may change quite frequently. Changes in programs and course descriptions will be announced through appropriate academic memoranda and bulletins to students. Effort will be made to notify all current students, but Beis Medrash Heichal Dovid cannot assume responsibility for any effect that such changes may have upon a student's course of study or professional preparation.

COVID-19

Any updates or changes that may arise during the course of the year due to COVID-19 will be communicated to the students. Students should refer to the school website www.heichaldovid.org for the most updated information.

STATE AUTHORIZATION AND ACCREDITATION

NY State Disclaimer

Beis Medrash Heichal Dovid does not offer programs leading to the academic degrees authorized by the New York State Board of Regents. In Beis Medrash Heichal Dovid'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 degrees 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. Beis Medrash Heichal Dovid falls into this

category and is therefore not subject to the evaluation of the New York State Board of Regents.

Accreditation

Beis Medrash Heichal Dovid is accredited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS) to offer a First Talmudic Degree and a Second Talmudic Degree. AARTS is located at 11 Broadway Suite 405, New York, NY 10004. Their phone number is (212) 363-1991.

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

In conformance with federal laws, Beis Medrash Heichal Dovid does not discriminate against or refuse admission to any male student of the Orthodox Jewish faith for reasons relating to age, race, color, national origin, or physical handicap.

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

The educational methodologies employed at Beis Medrash Heichal Dovid stem from our firm belief that each student who enrolls in our Yeshiva is unique and deserving of a very special individualized education. Each student is taught with the utmost degree of patience and understanding. He benefits from our novel brand of individual attention while learning cooperatively with other students. Each student progresses according to the full extent which his motivation and background in Jewish Studies allows.

All educational facilities of Beis Medrash Heichal Dovid are handicapped accessible. There are also accommodations for the handicapped in the dormitory.

BEIS MEDRASH HEICHAL DOVID – AN OVERVIEW

Beis Medrash Heichal Dovid opened its doors in the fall of 1999. Based on years of planning and discussion with educators, parents and students, Rabbi Yaakov Bender Shlita, Rosh HaYeshiva of Yeshiva Darchei Torah, long understood that the nurturing, caring atmosphere which characterizes a Darchei Torah education, could and should be made available at the post-high school level. With the imminent graduation of the first senior class of Mesivta Chaim Shlomo, the high school division of Darchei Torah, Rabbi Bender saw that the time had arrived to make this concept a reality. Gathering a group of committed parents and community leaders, the organizational foundations of Beis Medrash Heichal Dovid were laid. With a carefully chosen faculty and a select group of motivated students, a new postsecondary Yeshiva joined the ranks of America's premier Torah institutions. High-level learning began in earnest in the fall semester of the 1999-2000 academic year, and Beis Medrash Heichal Dovid was established.

Rabbi Pinchas Wachsmann, Shlita, was appointed Magid Shiur for the first year level. Dormitory facilities were opened with spacious and comfortable accommodations for all students. Rabbi Shlomo Eisen, Shlita, was assigned responsibility for the afternoon Seder, in addition to his teaching in Mesivta Chaim Shlomo.

Furthermore, two other programs began, becoming integral parts of the Beis Medrash Heichal Dovid learning experience.

The first, an afternoon Kollel numbering more than 20 mature Torah scholars, primarily educators, was established under the guidance of Rabbi Mendel Goldberg. This Kollel meets in the Yeshiva Beis Medrash every afternoon. As mature scholars who have committed themselves to pursuing graduate level Torah studies, the high level of motivation and broad experience in Talmud that these men possess is shared willingly and

generously with the undergraduate students of Beis Medrash Heichal Dovid. These scholars are a role model for lifelong devotion to intensive Talmudic study.

The second program consists of a series of in-depth seminars and convenes during the last half-hour of the second Seder. Taking advantage of the outstanding Torah resources of the Far Rockaway community, adjunct lecturers meet regularly with Beis Medrash Heichal Dovid talmidim to study practical halachah, mussar, and classic Yeshiva texts such as Shev Sh'maytsa during this particular time slot of the day.

The stature of Beis Medrash Heichal Dovid was greatly enhanced in its second full year with the appointment of the current Rosh Yeshiva, Rabbi Shlomo Avigdor Altusky Shlita. Already a renowned educator after years on the faculty of the Yeshiva Gedolah of Montreal, Rabbi Altusky assumed responsibility for all aspects of the Yeshiva curriculum, as well as becoming the Maggid Shiur for the second and third year levels. Due to Rabbi Altusky's reputation as an outstanding Talmudic scholar, and the acclaim that Beis Medrash Heichal Dovid was receiving in the Yeshiva world, students from outside the local Far Rockaway community began enrolling in the Yeshiva in growing numbers.

MISSION

Beis Medrash Heichal Dovid has established the following as the objectives of its educational programs:

1. To train students in the methods of advanced Talmudic study.
2. To expose students to a variety of tractates of the Talmud
3. To train students in the methods of study of practical Jewish laws and to assure that each student is familiar with the laws that apply to his daily life.
4. To stimulate ongoing character and ethical development through the study of classical mussar texts and frequent lectures and seminars that offer practical guidelines in those areas.

5. To instill an appreciation of the value of high-level Talmudic study and a desire to pursue it throughout.

One of the underlying principles defining the mission of Beis Medrash Heichal Dovid is fusing Torah learning with acts of kindness. Nowhere is this illustrated better than by the Rosh HaYeshiva, Rabbi Yaakov Bender. Rabbi Bender delivers a lecture to youngsters in preschool, then to boys in the elementary school, junior high, high school and finally the Beis Medrash. Each hears the same basic lesson presented on a different level. The point is to educate students on proper character traits and infuse them with the concept of assisting others. Kind acts can occur through the Gemara. It is one thing to 'preach' kindness, in this Yeshiva; we 'act' on it.

BEIS MEDRASH HEICHAL DOVID CAMPUS

Beis Medrash Heichal Dovid conducts all educational and administrative activities on the campus of Yeshiva Darchei Torah, located in suburban Far Rockaway, NY. The campus is a short walk from the main Orthodox neighborhoods of Far Rockaway and the Five Towns, in Nassau County, as well as the center of a new neighborhood that is rapidly developing adjacent to the Yeshiva. The Yeshiva is readily accessible by public transportation and easily reached by car from anywhere in the Metropolitan area.

The beautiful and modern Lowinger Building houses the Beis Medrash, Rosh Yeshiva's office, and administrative offices. Classrooms are located on the second floor and in an adjoining annex. The main Yeshiva library, with open stacks of Sforim, is housed within the Beis Medrash. Volumes that are frequently consulted in the course of Beis Medrash study are available in the Beis Medrash and in the large spacious library (Otzar Hasforim) nearby. Additional works on a more advanced level are located upstairs in the Ezras Noshim. An extensive lending library of English language works on a wide variety of topics is maintained across the hall from the main yeshiva library.

Located a short walk from the Lowinger Building are the Yeshiva Darchei Torah buildings, where the Yeshiva's dining facilities are located. Hot nutritious meals are prepared three times daily and served to all students in a pleasant and clean environment.

A full-sized gym facility is located in the Waterview Building and is available to the Beis Medrash Heichal Dovid students. The Darchei Torah campus also contains a baseball field, basketball courts and hockey courts. The remainder of the campus is occupied by the Yeshiva Darchei Torah elementary school and Mesivta Chaim Shlomo high school.

Dormitory facilities for Beis Medrash students are maintained in a complex of homes located across from the main campus on Beach 17th Street. Dormitory rooms are spacious and airy, and maintenance services are provided. There are smoke alarms installed in each dormitory room, and fire extinguishers are in place and regularly maintained.

STUDENT LIFE

The Beis Medrash students are served hot, nutritious meals three times a day, including Shabbos and Yom Tov.

There is a great deal of spirited interaction during the Shabbos meals, with the Rosh Yeshiva and Rabbi Dovid Bender alternating in joining the sessions. Generally, one or more students deliver a speech about the weekly portion during this time. Following Friday night meals and the learning session in the Beis Medrash, the students are divided into different groups and attend functions in the homes of various faculty members.

The Yeshiva has become a center for visiting dignitary Rabbis from America and Israel. Also open to the public, these events inspire the students and those joining alike.

The Yeshiva's philosophy of learning coupled with acts of kindness is a hands-on experience. With flourishing students who are in wheelchairs, others have the ability to live the mission – they learn with them, they play with them, and they grow

immeasurably in the process, becoming acclimated to helping those who need assistance. More importantly, they learn to see the real essence of a fellow student and not his handicap. The Rebbeim and staff benefit in a similar vein.

Another application of this philosophy is the widespread practice, found in the Beis Medrash, of elite students learning with weaker ones and tutoring elementary or high school students.

Students also apply this commitment to outreach communities in the US and abroad. The Yeshiva sends teams of students on SEED programs (an organized coordination to teach different communities about their Jewish heritage). Furthermore, students participate in community outreach programs in Queens, following their own Motzei Shabbos learning session.

A further opportunity for Beis Medrash students to express their concern for the general community is their assistance to elderly neighborhood individuals and serving as a resource for other minyonim.

During official Yeshiva breaks, students carry out fundraising campaigns on behalf of important institutions, such as the Lev L'Achim outreach program and the Shuvu network of schools for Russian immigrants.

HEALTH SERVICES

Should a student require medical attention, he may request it from the office staff, or the dorm mashgiach.

Additionally, a number of Rebbeim on campus are EMT volunteers with Hatzolah, and an available paramedic lives on the block of the Yeshiva. Yeshiva Darchei Torah also employs a full-time nurse with an office on campus. St. John's Hospital of Far Rockaway is just one block away.

Any student, who cannot reach his family practitioner and requires the services of a physician, will be referred to Dr. David

Rhein or Dr. Hylton Lightman, both of whom have offices less than five minutes away.

ADMISSION REQUIREMENTS

Students applying to Bais Medrash Heichal Dovid must meet one of the following requirements:

1. Have graduated high school and provide evidence of high school graduation
2. Have been homeschooled and provide documentation of homeschooling
3. Meet one of the recognized equivalents. Recognized equivalents include:
 - a. GED/TASC/HISET
 - b. Successful completion of an associate's degree program;
 - c. Successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution; or
 - d. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

Bais Medrash Heichal Dovid does not utilize an Ability to Benefit test for admitting students.

Applicants to Bais Medrash Heichal Dovid must also meet the following minimum qualifications.

- Talmud: The ability to independently comprehend basic Talmudic text and the completion of 150 folios of Talmud with the commentary of Rashi.

- Bible: A completion of the Pentateuch and substantial parts of the Prophets and Hagiographa.
- Language: The ability to read and write classical Hebrew; a working knowledge of the Aramaic language of the Talmud.
- An applicant's sincere desire to learn more of his Jewish heritage.
- A commitment to traditional observance of Torah law.
- Applicant must demonstrate social maturity and outstanding moral character.

Admission to Beis Medrash Heichal Dovid is open to male members of the Orthodox Jewish faith, regardless of age, race, color, national origin or physical handicap.

UNDERGRADUATE ADMISSIONS PROCEDURES

Each applicant is required to spend an entire Shabbos at the Yeshiva; he will deliver a Dvar Torah to and be farhered by the Rosh Yeshiva.

GRADUATE ADMISSIONS

Eligibility for admission to the graduate program of Beis Medrash Heichal Dovid is based upon, but not limited to, the following criteria:

- Possession of a First Talmudic degree, Bachelor of Talmudic Law, or the equivalent from a recognized Yeshiva or institution of Talmudic Studies.
- Potential for independent high-level Talmudic research, as evidenced by published works, Chaburos, etc.
- Recommendations by the applicant's current Rosh Yeshiva or Rav.

Each applicant will be informed in writing of the administration's decision regarding his application for admission. Interested applicants can contact:

Beis Medrash Heichal Dovid
211 Beach 17th Street
Far Rockaway, NY 11691
718-838-2300 ext. 367

If accepted for admission, the student will be asked to complete an admission form.

TRANSFER CREDITS AND ACADEMIC RESIDENCY

Credits may be granted, at the discretion of the Yeshiva, for courses taken at another postsecondary institution of Talmudic

Studies providing the following conditions are met:

- The credits transferred must be based on course work similar in content, style and academic rigor to the one offered at the Yeshiva.
- The student must have achieved a grade that would have enabled him to pass a similar course at the Yeshiva.
- All credits must be properly documented.
- Transfer credits accepted are counted toward the number of attempted credits and the number of credits earned by the student.
- Credit by examination may be granted to students based on the examination that the Rosh Yeshiva administers to each incoming student. Students will be placed at the appropriate academic level and granted the credits by examination that will place them on par with the class.

In addition to the degree requirements described in the section detailing the academic programs offered at Beis Medrash Heichal Dovid, there is a one year academic residency requirement for the First Talmudic Degree, in which the last semester must be completed at the yeshiva.

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

Note: Beis Medrash Heichal Dovid does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions nor with regard to whether other institutions accept the Yeshiva's credits. Before enrolling in the institution, students should be sure that their attendance will help them reach their educational goals.

Please be advised that the transferability of credits and acceptance of the degrees earned at Beis Medrash Heichal Dovid are at the complete discretion of an institution to which a student may seek to transfer. If the credits or the degrees earned at this institution are not accepted at the institution to which a student seeks to transfer, he may be required to repeat some or all of the coursework at that institution.

ATTENDANCE

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

PLACEMENT DISCLAIMER

Beis Medrash Heichal Dovid is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

GRADE POINT SYSTEM

The grading system followed at Beis Medrash Heichal Dovid is based on a combination of criteria. These include an evaluation by instructors of the student's classroom participation and performance, oral examinations, and diligence in individual study.

Rather than deriving grades from a precise numerical average, Beis Medrash Heichal Dovid 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	F	0.0
B-	2.7	I	Incomplete
C+	2.3	W	Withdrawal

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

Credit hours with a grade of Incomplete and Withdrawn are not included in the determination of the grade point average, although those hours with a grade of Fail are included.

Sample GPA Calculation:

A-	6 (credits)	x	3.7	= 22.2
B+	4 (credits)	x	3.3	= 13.2
C	1 (credits)	x	2.0	= 2.0
A	1 (credits)	x	4.0	= 4.0
	12 (credits)			41.4

Divided by 12 Credits for the Semester = 3.45 GPA

ACADEMIC REGULATIONS

SATISFACTORY ACADEMIC PROGRESS POLICY

All matriculated students pursuing an approved program at Beis Medrash Heichal Dovid are required to maintain satisfactory academic progress toward graduation, which in this institution is defined as being in good academic standing as detailed below.

The SAP standards required for students receiving Title IV federal financial aid are the same for all matriculated students at Beis Medrash Heichal Dovid. Satisfactory academic progress at Beis Medrash Heichal Dovid has two principal components: a qualitative standard and a quantitative standard:

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

- **Qualitative Standard**

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

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

A	4.0	C	2.0
A-	3.7	C-	1.7
B+	3.3	D	1.0
B	3.0	F	0.0
B-	2.7	I	Not inc. in GPA calculation
C+	2.3	W	Not inc. in GPA calculation

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

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

- **Quantitative Standard**

- **Maximum Timeframe**

First Talmudic Degree Program:

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

Second Talmudic Degree Program:

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

- **Pace of Completion**

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

WARNING

If a student falls below the SAP standards, he will be notified that he is being given a warning period which will last one semester. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress at any point. During the warning period, a designated faculty member may counsel the student and assist the student to improve his performance. The student may be provided with various student services that might include tutoring, scheduling accommodation, or other academic assistance. If, after this warning period SAP

standards are still not met, he will be subject to academic discipline which may include expulsion or suspension from the institution.

Federal Financial Aid Warning

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

APPEALS PROCESS, MITIGATING CIRCUMSTANCES

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

customized study plan, then the student will be placed on academic probation with a study plan, as described below.

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

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

For a student on academic probation with a study plan, a senior faculty member will develop a study plan in conjunction with the student and other faculty, as needed. The study plan will include a customized plan for the SAP standards (as well as other academic provisions to assist the student in meeting those standards) that ensures that the student is able to meet the school’s satisfactory progress standards by a specific time, though an academic plan could take the student all the way through successful program completion.

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 now

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

REINSTATEMENT FOR FEDERAL FINANCIAL AID

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

INCOMPLETES

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

WITHDRAWALS FROM A COURSE

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

TRANSFER CREDITS AND SATISFACTORY PROGRESS

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

REPETITIONS

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

For Title IV awarding purposes, if a student is repeating a course in which he earned a passing grade, for the purpose of grade improvement, it is counted towards the student's enrollment status for Title IV purposes only the first time the course is retaken. If a student is repeating a course in which he received a failing grade, it is always counted towards the student's enrollment, regardless of how many times he repeats that course in an attempt to pass.

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

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

CHANGE OF MAJOR

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

ESL/NONCREDIT REMEDIAL COURSES

Beis Medrash Heichal Dovid does not offer any ESL or non-credit remedial courses.

GROUNDINGS FOR DISMISSAL

Students are expected to keep the hours of Beis Medrash Heichal Dovid's course and study schedule, and attend all lectures. They must also complete regular oral exams, say chaburas to groups of bochurim and maintain satisfactory academic progress.

Students who fail to adhere to Beis Medrash Heichal Dovid's regulations may be placed on probation. If improvement is not seen, the Rosh HaYeshiva will notify the student that he may be dismissed from the school.

Students who persistently violate Beis Medrash Heichal Dovid's rules of conduct and discipline may also be dismissed from Beis Medrash Heichal Dovid.

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

LEAVE OF ABSENCE - Federal Policy

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

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

The student must submit the request for a leave of absence and must receive the approval prior to beginning the leave of absence.

The exception would be unusual circumstances when it is impossible for the student to do so, i.e. if the student was in a car accident or other unforeseen emergency/disaster.

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

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

Students on an approved leave of absence will not be considered withdrawn from the institution and no refund calculations will be made for Title IV financial aid received. Students who fail to return to school after an approved leave of absence will be considered withdrawn from the institution as of the date of the start of the leave of absence and refunds will be calculated accordingly.

GOOD ACADEMIC STANDING FOR STATE GRANT PROGRAMS

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

Pursuit of program is defined as completing (whether by passing or failing) a specific percentage of the courses taken each semester. The percentage is dependent on the term number (i.e. first semester) in which the student is receiving TAP.

Term	1	2	3	4	5	6	7	8	9	10
Pursuit of Program: Minimum credits that the student must have completed in the previous term	0	6	9	9	9	12	12	12	12	12

Satisfactory Academic Progress: Minimum credits that student must have earned	0	6	15	27	39	51	66	81	96	111
Satisfactory Academic Progress: With a GPA of at least	0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

Satisfactory academic progress is defined as accumulating a minimum number of credits and achieving a specified GPA each semester. The requirements are based on the school's minimum requirements.

Good academic standing is assessed each term. There is no financial aid warning period for New York State aid programs (TAP). Students who do not meet good academic standing standards lose their eligibility for state aid except as provided below.

There is a one-time good academic standing waiver that the school may issue if it determines that it is in the student's best interest. There is a C average waiver for students who fail to meet the required GPA average. The C average waiver is handled on a case-by-case basis and a request for the waiver, which includes supporting documentation, must be provided. Reasons for a waiver being granted may include death of a relative, personal illness or injury, or another extenuating circumstance.

Students who became ineligible for NY State aid because they were not meeting the good academic standing standards can reestablish eligibility by making up academic deficiencies during terms while not receiving a TAP award, being readmitted after not being enrolled for one calendar year, transferring to another TAP eligible institution, or being granted a waiver.

TUTORING

The Yeshiva is committed to providing resources to see each student succeed. Each Rebbe attempts to provide extra mentoring to those students who require additional help. Students who are still not progressing at appropriate rates may also be assigned private tutors, with no additional charges to the student. The Rosh Yeshiva supervises the entire tutorial system very carefully.

COUNSELING

Beis Medrash Heichal Dovid offers counseling and advisement services to meet student needs in a variety of areas including: general academic, financial aid, dormitory living, course scheduling, career planning, social behavior and academic achievement.

LIBRARY

Beis Medrash Heichal Dovid has a large library to accommodate its many students. There are numerous volumes, consisting of Talmudic tractates, Chumashim, Rambam, Tur and Shulchan Aruch, Sifrei Rishonim and Acharonim, Sha'alos U'teshuvos and Sifrei Musar. Texts which are regularly used in the course of undergraduate study are arranged by topic on open shelves in the Beis Medrash for easy access. Additional texts are available in the Otzar Hasforim adjacent to the Beis Medrash and in the Ezras Noshim library.

The library also provides students and faculty with important electronic databases with full text access to over 65,000 Talmudic-related volumes. Finally, there is an extensive, up-to-date library of English language texts on a variety of topics related to the curriculum of the Yeshiva. Hours are posted and standard library rules and policies are followed.

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

TEXTBOOK INFORMATION

Beis Medrash Heichal Dovid 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 the yeshiva's Director of Library Services, Rabbi Shaima Goldberg, or one of the Judaic bookstores stores in the area. Many students prefer to have their own Gemarah, Kovetz Miforshim, Mishna Berurah, Mussar Sefarim, and Chumashim, which cost between \$30 and \$50 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 are the addresses of three local Judaica stores:

1) Five Towns Judaica - 311 Central Avenue
Lawrence, NY 11559 (516) 569-9690

2) Z Berman Books - 408 Central Avenue
Cedarhurst, NY 11516 (516) 569-4577

3) Judaica Plus – 445 Central Avenue
Cedarhurst, NY 11516 (516) 295-4343

COMPLAINT POLICY

Internal Complaint Policy:

Any student who has a complaint should submit it in writing to the Rosh Yeshiva. 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.

AARTS Complaint Procedure:

Complaints can be filed with the office of the Association of Advanced Rabbinical and Talmudic Schools at 11 Broadway, Suite 405, New York, NY 10004, with the title: Student Complaint – Beis Medrash Heichal Dovid

AARTS can also be contacted at Tel. (212) 363-1991 or Fax (212) 533-5335.

NY State Complaint Policy:

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

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

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

The Office of College and University Evaluation handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of the Commissioner of Education, with the exceptions noted below.

- The Office does not handle anonymous complaints.
- The Office does not intervene in matters concerning an individual's grades or examination results, as these are the prerogative of the college's faculty.
- The Office does not handle complaints concerning actions that occurred more than five years ago.
- The Office does not intervene in matters that are or have been in litigation.

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

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

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

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

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

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

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

Office for Civil Rights (OCR) – Enforcement Office
U.S. Department of Education
32 Old Slip, 26th floor
New York, NY 10005 – 2500
Telephone: 646-428-3900
FAX: 646-428-3843
TDD: 877-521-2172
Email: OCR.NewYork@ed.gov

Or with:

NYS Division of Human Rights

<https://dhr.ny.gov/complaint>

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

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

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

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

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

Further information regarding filing a complaint with the New York State can be found at:

<http://www.highered.nysed.gov/ocue/spr/COMPLAINTFORMINFO.html>.

NOTIFICATION OF RIGHTS UNDER FERPA

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

1. The right to inspect and review the student's education records within 45 days after the day Bais Medrash Heichal Dovid receives a request for access. A student should submit to the registrar, Rosh HaYeshiva, head of the

academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

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

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

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

Bais Medrash Heichal Dovid discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a

person serving on the board; 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 Bais Medrash Heichal Dovid to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

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

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may

disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within Bais Medrash Heichal Dovid whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer

predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))

- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11)) such as name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

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

- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the

school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))

- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

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. Beis Medrash Heichal Dovid forbids unauthorized distribution of copyrighted material including unauthorized peer-to-peer sharing. Safeguards are in place to prevent unauthorized distribution of copyrighted materials. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, see the website of the U.S. Copyright Office at www.copyright.gov.

Legal alternatives to obtain copyrighted material include:

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

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

TUITION AND FEES

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

WITHDRAWALS AND REFUND POLICIES

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

FINANCIAL AID

Beis Medrash Heichal Dovid utilizes the services of Higher Education Compliance and Management, a financial aid consulting firm with many years of experience in the field. Beis Medrash Heichal Dovid offers a variety of federal and state financial aid programs to its students. Higher Education Compliance and Management oversees administration of the programs.

Any student who has difficulty in meeting his educational costs at Beis Medrash Heichal Dovid should make an appointment with Financial Aid Administrator, Rabbi Aaron Steinberg, to learn about the options available to him. These may include grants, scholarships, and deferred payment plans.

The financial aid office, which is open during regular business hours, will make a determination as to the expected amount to be

paid by the student and his family, and will evaluate what federal and state aid, if any, may be available to the student.

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

A student's financial need is determined by subtracting the contributions expected from the student and his parents from the total cost of education. The total financial aid awarded to a student, usually cannot exceed the student's need. This process is explained in greater detail below.

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

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

APPLYING FOR FINANCIAL AID

To apply for financial aid, a prospective student should complete a Free Application for Federal Student Aid (FAFSA). This form is available at the financial aid office. Alternatively, the student can

submit his application through FAFSA on the Web at www.FAFSA.ed.gov.

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

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

FINANCIAL AID NEED

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

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

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

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

The Parental Contribution, where applicable, is added to the Student Contribution, to yield the Expected Family Contribution (EFC). Expenses beyond those listed above may be considered

under a process known as Professional Judgment. This process can be initiated by parent or student request after the student's initial eligibility has been determined. Then, the students and/or parents would submit documentation of unusual expenses, such as tuition paid for siblings or medical expenses. These expenses can be taken into account by the financial aid staff to produce an adjusted EFC.

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

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

APPLICATION DEADLINE

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

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

FEDERAL AID PROGRAMS

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

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

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

Students whose 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 or her lifetime is limited by federal law to 600%. If a student's lifetime eligibility used (LEU) equals 600%, the student may no longer receive Pell Grant funding.

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

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

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

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

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

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

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

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

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

NY STATE TAP GRANTS – DESCRIPTION

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

To apply for a TAP grant, a student must fill out a FAFSA, generally followed by an additional TAP application by June 30, 2021.

To be eligible for an award the student must:

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

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

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

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

AND you meet one of the following criteria:

- a. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school diploma *OR*
 - b. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within *ten* years of receiving your NYS high school diploma *OR*
 - c. You received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school equivalency diploma
2. Your permanent home is outside of NYS and you are or have one of the following:
- A. U.S. citizen
 - B. Permanent lawful resident
 - C. Of a class of refugees paroled by the attorney general under his or her parole authority pertaining to the admission of aliens to the U.S.
 - D. U-Visa
 - E. T-Visa
 - F. Temporary protected status, pursuant to the Federal Immigration Act of 1990
 - G. Without lawful immigration status (including those with DACA status)

AND you meet one of the following criteria:

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

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

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

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

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

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

- combined family NYS taxable income, Federal, State or local pension income and private pension and annuity income, if applicable;
- level of study;
- academic year in which first payment of TAP or any state award is received;

- type of postsecondary institution and the tuition charge;
- financial independence;
- other family members enrolled in NYS postsecondary education;
- other educational benefits received.

Beis Medrash Heichal Dovid will disburse any TAP funds due to the student as soon as possible, but not more than 45 days after the institution has credited the award to the student's account.

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

STUDENT LOANS

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

financial aid office for a detailed list of eligibility requirements, available loan amounts, and sample repayment schedules.

INSTITUTIONAL SCHOLARSHIPS

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

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

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

ACADEMIC PROGRAMS

UNDERGRADUATE PROGRAM

Beis Medrash Heichal Dovid offers a four-year undergraduate program leading to the First Talmudic Degree. There is only one major available, Talmud. Challenging courses are offered in the study Talmud (both Beiyun and Bekyus), and Mussar (Ethics). The texts are studied in their original languages; however, the language of instruction is English. Additionally the student is expected to develop the art of character development and introspection. At the completion of his undergraduate course of studies, the student is well prepared to continue in a graduate program of advanced Talmudic Studies.

The First Talmudic Degree requires the successful completion of 120-credits. The following is a course map broken down by level and semester.

UNDERGRADUATE COURSE MAP

INTRODUCTORY LEVEL

	<u>FALL</u> <u>SEMESTER</u>	<u>SPRING</u> <u>SEMESTER</u>	<u>SUMMER</u> <u>SEMESTER</u>
INTRODUCTORY TALMUD BEIYUN I	6 credits	6 credits	5 credits
INTRODUCTORY TALMUD BEIYUN II	4 credits	4 credits	3 credits
INTRODUCTORY TALMUD BEKIYUS	1 credit	1 credit	1 credit
INTRODUCTORY ETHICS	1 credit	1 credit	
 SUB TOTAL:	 12 credits	 12 credits	 9 credits
TOTAL:	12 credits	24 credits	33 credits

BEGINNING LEVEL

		<u>FALL</u> <u>SEMESTER</u>	<u>SPRING</u> <u>SEMESTER</u>	<u>SUMMER</u> <u>SEMESTER</u>
BEGINNING TALMUD	TALMUD	6 credits	6 credits	5 credits
BEIYUN I				
BEGINNING TALMUD	TALMUD	4 credits	4 credits	3 credits
BEIYUN II				
BEGINNING TALMUD	TALMUD	1 credit	1 credit	1 credit
BEKIYUS				
BEGINNING ETHICS		1 credit	1 credit	
SUB TOTAL:		12 credits	12 credits	9 credits
TOTAL:		45 credits	57 credits	66 credits

INTERMEDIATE LEVEL

		<u>FALL</u> <u>SEMESTER</u>	<u>SPRING</u> <u>SEMESTER</u>	<u>SUMMER</u> <u>SEMESTER</u>
INTERMEDIATE TALMUD	TALMUD	6 credits	6 credits	5 credits
BEIYUN I				
INTERMEDIATE TALMUD	TALMUD	4 credits	4 credits	3 credits
BEIYUN II				
INTERMEDIATE TALMUD	TALMUD	1 credit	1 credit	1 credit
BEKIYUS				
INTERMEDIATE ETHICS		1 credit	1 credit	
SUB TOTAL:		12 credits	12 credits	9 credits
TOTAL:		78 credits	90 credits	99 credits

ADVANCED LEVEL

		<u>FALL</u> <u>SEMESTER</u>	<u>SPRING</u> <u>SEMESTER</u>
ADVANCED TALMUD	TALMUD	6 credits	6 credits
BEIYUN I			
ADVANCED TALMUD	TALMUD	4 credits	4 credits

BEIYUN II			
ADVANCED TALMUD	1 credit		1 credit
BEKIYUS			
ADVANCED ETHICS	1 credit		1 credit
SUB TOTAL:	12 credits		12 credits
TOTAL:	111 credits		123 credits

EXPLANATION OF THE COURSE NUMBERING SYSTEM

Courses are given letter and number designations, which may be understood by the following system:

- Undergraduate courses are preceded by the letter U and Graduate courses by the letter G
- The first digit of the course number refers to the year of study. (1-4)
- In the Department of Talmud the 2nd and 3rd digits refer to the Mesechta. (01-37). The 4th digit refers to the Perek (1-24)

{Note: Often there is a particular topic in the tractate of global significance that forms a subject in and of itself. Such a topic may be selected for special concentration and analysis, and numbered 99 in place of the Perek number.}

- In the Ethics department the 2nd and 3rd digits are 40.
- The letters A, B, C indicate the semester of study, A-Fall, B-Spring, C-Summer.

FREQUENCY OF COURSE OFFERINGS

Students enrolled at Beis Medrash Heichal Dovid generally take the maximum number of courses offered each term at their grade level and progress toward their degrees in the timeframe outlined in the sample curriculum. Course offerings for each semester take into account the needs of the all students, and courses are offered with enough frequency to enable students to graduate within the normal 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.

DEPARTMENT OF TALMUD

The Talmud is comprised of 63 Tractates, each one consisting of its own unique set of laws, and often differing greatly in language and style. Naturally, it would not be possible to cover the entire Talmud within a four-year course of study. Serious Talmudic scholars dedicated to the project will typically complete the study of the entire Talmud over the course of ten or twenty years. Therefore, the goal of the undergraduate program is to give students the skills they will need to be able to independently study any Tractate.

In order to facilitate greater interaction and the sharing of learning skills among the students, the entire Yeshiva studies the same Tractate, with each year proceeding at the depth appropriate to its level and developing the skills needed to progress to the next level. The course of study is loosely cyclical, so students entering the Yeshiva at different years will study different tractates over the course of their four-year program. Despite the differences in material covered, the skills presented and acquired remain identical, and graduating seniors are always expected to demonstrate mastery of all stated study objectives. Notable skills include the ability to analyze texts, facility in library research and literature search, the interrelation of different areas of knowledge, and the application of general principals to unfamiliar areas.

Most salient amongst the learning objectives include extensive mastery in the areas of logic and reasoning. Students are taught to analyze a statement; explore it for internal inconsistencies; find and apply contradicting statements found elsewhere in the Talmud; state a hypothesis resolving the inconsistency; gather supporting proof; and defend their theses against the objections of peers and instructors.

Throughout the millennia, Talmud has been traditionally studied utilizing the Chavrusa (study partner) system. Under this time-honored system of Talmudic study, students match wits and hone each other's intellectual capabilities as they delve into the core of the Tractate. They engage in discussion and review together all aspects of the assigned material, and amend, elaborate and crystallize each other's positions and understanding of the materials. Each semester, the faculty pair's the students with the appropriate Chavrusa, bearing in mind each student's academic level and needs.

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

TALMUD TEXT LISTINGS

TRACTATE BERACHOS. (01) 1-9: Complete study of blessings and prayers, which includes emphasis on the Shema and Shemoneh Esrei.

TRACTATE SHABBOS. (02) 1-24: Study of Shabbos and its laws and customs; an in-depth review of all regulations and restrictions related to specific prohibited labors.

TRACTATE ERUVIN. (03) 1-10: Domains relating to Shabbos; the laws regarding creation of such domains to permit carrying objects from one place to another.

TRACTATE PESACHIM. (04) 1-10: Festival of Pesach (Passover) and its laws; the Seder and the Pesach sacrifices; what constitutes forbidden leaven.

TRACTATE YOMA. (05) 1-8: Day of Atonement: the fast and its laws; the order of service in the Temple.

TRACTATE SUCCAH. (06) 1-5: Festival of Succos: its laws and rituals; close examination of the rules regulating the construction of a proper Succah.

TRACTATE BAYTZA. (07) 1-5: The festivals: their laws and prohibitions; permissible preparation of food on the holiday; objects which may not be handled.

TRACTATE ROSH HASHANAH. (08) 1-4: New Year. Study of the holiday and its laws; rules regarding the calendar year; laws of creating and using the Shofar; ritual services for the holiday.

TRACTATE TA'ANITH. (09) 1-4: Fast days. Study of matters, method and ritual related to Biblical and communal fasts declared because of drought, epidemics and invasions; various subjects concerning the Temple services.

TRACTATE MEGILLAH. (10) 1-4: Study of dates, places, rules and customs concerning the correct reading of the Megillah (Book of Esther), and its writings; ritual readings from Law and Prophets on the four special Shabbosos, Rosh Chodesh, Yomim Tovim, the fast days and Chanukah; various synagogue ritual procedures.

TRACTATE MOED KATAN. (11) 1-3: Minor festival intervening days; laws relating to proper observance; labors that are permitted.

TRACTATE CHAGIGAH. (12) 1-3: Festival sacrifices. The laws of festival sacrifices and their accompanying offerings; the Temple Court.

TRACTATE YEVAMOTH. (13) 1-16: The study of the special commandment regarding marriage to a brother's widow and its release (Chalitzah); forbidden marriages to Kohanim; the circumstances of Agunah.

TRACTATE KESUBOS. (14) 1-13: The Marriage Contract. Obligations and commitments incurred therein, specifically in relation to financial considerations and promises made prior to marriage.

TRACTATE NEDARIM. (15) 1-11: Vows and their implications; personal commitments; commitments of property. The wording of vows, annulment and deferment of vows.

TRACTATE NAZIR. (16) 1-9: Study of self-consecration by abstinence. Specific expressions that are obligatory; duration of obligation; procedure for annulment of Nazirite vow.

TRACTATE SOTAH. (17) 1-9: Laws concerning the wife under suspicion of unfaithfulness to her marriage vows. Procedure of her trial by the Great Sanhedrin and the administration of the "bitter water".

TRACTATE GITTIN. (18) 1-9: Study of the laws of divorce. Incidental reference is also made therein to other documents of

release and to the emancipation of slaves; special emphasis on the Get (bill of divorce).

TRACTATE KIDUSHIN. (19) 1-4: Study of formalities of betrothals and marriages; the status resulting from marriages and intermarriages; proof of marriage contracted outside Palestine; marriage by proxy and conditional betrothal.

TRACTATE BABA KAMA. (20) 1-10: Talmudic Civil Law, Part 1. Laws of deprivation of natural or vested rights and of artificial rights; compensations and restitutions in connection with inflicted damages.

TRACTATE BABA METZIA. (21) 1-10: Talmudic Civil Law, Part 2. Laws relating to the acquisition and transfer of title to personal property; lost and found property; usury; trust; trading and hiring of laborers.

TRACTATE BABA BATHRA. (22) 1-10: Talmudic Civil Law, Part 3. Laws concerning acquisition and transfer of real property, mainly based on traditional law; responsibilities and obligations involved in such acquisition and possession; hereditary succession.

TRACTATE SANHEDRIN. (23) 1-11: Study of laws of evidence, courts of justice, legal action, and capital punishment, as were in force at the time of the Talmud.

TRACTATE MAKKOTH. (24) 1-3: Study of laws of action against false witnesses; homicide; cities of refuge; and the administration of forty stripes.

TRACTATE SHEVUOS. (25) 1-3: Study of laws of oaths and their regulations; evidence; ritual defilement and impurity; atonement by sacrifices.

TRACTATE AVODAH ZARAH. (26) 1-5: Rules and regulations towards idolatry and idolaters. Study of attitude and conduct of Jews towards idolatry.

TRACTATE HORAYOTH. (27) 1-3: Study of religious and legal decisions promulgated unwittingly and erroneously by authority, and of sins committed unknowingly and their consequences. Special sin offering brought as atonement by community, the Cohen Gadol and Nasi (President).

TRACTATE ZEVACHIM. (28) 1-14: Study of laws and regulations of sacrifices; sprinkling their blood; and the subject of disqualification and remnants.

TRACTATE MENACHOTH. (29) 1-13: Study of laws and regulations regarding the various kinds of meal offerings and drink offerings.

TRACTATE CHULLIN. (30) 1-12: Slaughtering of animals; methods and manner of shechita; laws of kashrus; discussion of which animals and foods are treifah. Vitally important knowledge for all prospective rabbonim. Student becomes familiar with bovine anatomy and physiology.

TRACTATE BECHOROTH. (31) 1-9: Deals with the firstlings of clean animals; those fit and unfit for sacrifice; the redemption of the first-born son.

TRACTATE ARACHIN. (32) 1-9: Estimations. Deals with redemption of pledges and vows; amounts of assessments and evaluations; appraisal of real estate.

TRACTATE TEMURAH. (33) 1-7: Matters regarding the exchange of one sacrificial animal for another.

TRACTATE KERITHOTH. (34) 1-6: Deals with those transgressions punished by excision and the atonement process.

TRACTATE MEILAH. (35) 1-6: Study of the transgression of profaning or violating sacred objects.

TRACTATE TAMID. (36) 1-6: The daily sacrifices offered every morning and evening in the Temple; organization of the Temple; apportioned and regular priestly duties; the sacrificial lamb; other ritual.

TRACTATE NIDDAH. (37) 1-10: Study of laws pertaining to certain menstrual impurity; accepted tests to determine the source of found blood; childbirth and other physiological factors affecting the ritual status of women.

The department of Talmud is divided into three courses: Beiyun I, Beiyun II, and Bekiyus, each course focuses on a unique aspect of Talmud study.

TALMUD BEIYUN I

These courses are characterized as “intensive,” since the focus is on intense analysis and in-depth understanding of the text of the Talmud. The first focus is on the principal Talmudic commentaries, published on each page of the Talmud, by the medieval scholars Rashi and the authors of Tosefos. This is supplemented by other

scholarly commentary, referred to as *Rishonim* (lit. the “early” commentaries) and *Achronim* (lit. the “later” commentaries).

The student prepares with his *Chavrusa*, (study partner), all assigned texts prior to the daily lecture. Once the instructor delineates in the course of the lecture the concepts needed to properly understand the assigned text, the student is able to compare and contrast the instructor’s presentation with his own understanding of the original and secondary source materials.

In most instances, the student will accept the reasoning advanced by the instructor in his interpretation of the Talmud text and commentaries. However, he is always welcome and encouraged to challenge the instructor’s line of reasoning based on his own understanding of the texts studied. This method of give-and-take is a time-honored technique of Talmudic study and generally results in a much clearer and deeper understanding of the assigned readings.

TALMUD BEIYUN II

The second sequence of Talmud courses is Beiyun II, which is another method of intensive studying of the Talmud. In the Beiyun II courses the studying is also intensive and through however it’s at a more rapid pace. The students are taught to recognize any difficulties or questions they may have, however not to get “bogged down” by them and to move on.

This course of study is done closely supervised and under the guidance of faculty members. The students prepare and review the daily reading assignment in the traditional *Chavrusa* method. Under the *Chavrusa* system, the students’ study in pairs so that they may proceed at their own pace, and engage in insightful discussion and debate, and then review together all aspects of the subject under study. The study partners amend, elaborate on, and crystallize each other’s conclusions. The collective experience of hundreds of years of Talmudic institutions has shown this system is successful in enabling students to fine-tune their study skills and to incorporate new ideas expressed by others.

When students' do need assistance; they approach the faculty members, which are available to help with their questions. The faculty will generally direct the student to one or more commentaries in the library which discuss the question or difficulty posed by the student. In this way, the student not only obtains an answer to his query, but equally important, he becomes exposed to the vast bibliography of Talmudic commentary and literature, while also learning how to "access" knowledge and information from the numerous commentaries.

TALMUD BEKIYUS

The third sequence of Talmud courses is Talmud Bekiyus, which is another method of studying the Talmud. Bekiyus is a quicker-paced learning than the Beiyun courses. Students will typically be assigned to study other chapters of the Tractate than the ones studied in the other courses. The students – studying in *Chavrusa* pairs – study only the text of the Talmud and its single most important commentary – *Rashi* – covering as much material as possible. The goal of this course is to give students a broad background in Talmud. This is helpful both when comparing texts and when applying Talmudic sources in related fields.

It should be noted while the Bekiyus course affords students the opportunity of covering a greater breadth of Talmudic learning than the Beiyun courses, clearly the principal emphasis in the Yeshiva's curriculum is on the intensive, or in-depth, study of the Talmud.

CHABURAS (STUDENT LECTURE)

Another important element of the Yeshiva's educational program is the "*Chabura*", or student lecture, which is directed by members of the faculty. The students are divided into small groups and once every few weeks each student in the group is given the opportunity to prepare and deliver a mini-lecture to his group.

This type of assignment poses a challenge to the student to study the Talmud text and relevant commentaries with care and detail, and to present his own insights and innovative thoughts on the

subject. This is an important pedagogic tool in developing the student's level of concentration and analytical thinking as well as honing his skills in self-expression and delivery.

TALMUD COURSE LISTINGS

Talmud Beiyun I

Introductory Talmud Beiyun I U1###A

6 credits

This course is intended to help the student make a transition from high school to the post-secondary Beth Medrash. Working in chavrusa pairs students learn to prepare for shiur independently. The emphasis is on acquiring an understanding of the structure of the shiur and learning to follow the development of the deeper ideas inherent to the text.

Prerequisites: None

Introductory Talmud Beiyun I U1###B

6 credits

No longer furnished with and outlining to the shiur students are expected to prepare using the text of the Talmud, assisted only by a listing of the relevant readings. There is an emphasis on explaining the approach of different Rishonim and selected Achronim.

*Prerequisites: Introductory Talmud Beiyun I U1***A*

Introductory Talmud Beiyun I U1###C

5 credits

Working with a Tractate which is relatively more accessible, students apply the methodology and skills developed in previous courses. Students are expected to demonstrate elements for diuk and a focus on developing clarity of the concepts presented in shiur.

*Prerequisite: Introductory Talmud Beiyun I U1***B*

Beginning Talmud Beiyun I **U2###A**

6 credits

Students begin to participate in the senior shiur, make a further transition to a more challenging exposure to Rishonim and to developing a comprehensive view of the sugya, with an emphasis on Havanah. Special supplementary lectures are offered.

*Prerequisites: Introductory Talmud Beiyun I U1***C or by special permission of the instructor.*

Beginning Talmud Beiyun I **U2###B**

6 credits

As above, now students are expected to show an increased understanding of the logical development of the sevara behind the text. Students are expected to demonstrate increased mastery of the Talmudic concepts presented in shiur and to readily follow the thread of argument in the resolution of each sugya.

*Prerequisite: Beginning Talmud Beiyun I U2***A*

Beginning Talmud Beiyun I **U2###C**

5 credits

Once again working with a different tractate students are expected to demonstrate the analytic and other critical thinking mastery skills acquired during the year in approaching this new tractate. Pace, connections clarity and inquiry are all expected to be more advanced than in the preceding years.

*Prerequisite: Beginning Talmud Beiyun I U2***B*

Intermediate Talmud Beiyun I **U3###A**

6 credits

As senior members of the shiur, students are encouraged to view themselves as colleagues in the development of the material presented in shiur. They begin to comprehend the creativity inherent in mining the depth of the Talmud. Among others, they will reconstruct the hypotheses rejected by the commentaries and understand why they were dismissed.

*Prerequisites: Beginning Talmud Beiyun I U2***C, or by special permission from the instructor.*

Intermediate Talmud Beiyun I U3###B

6 credits

Continuation of U3***A. During preparation for shiur, students are expected to demonstrate the ability to produce an outline of a shiur on their own- in advance of the formal shiur. Intense interaction with the Rosh Yeshiva is the basis for determining whether students are able to engage in independent scholarship.

*Prerequisite: Intermediate Talmud Beiyun I U3***A*

Intermediate Talmud Beiyun I U3###C

5 credits

Again using a different Tractate, students demonstrate scholarship skills developed during the year. Expectation includes producing original insights delivered in a chaburah or in writing.

*Prerequisite: Intermediate Talmud Beiyun I U3***B*

Advanced Talmud Beiyun I U4###A

6 credits

Students at this level no longer attend shiur, although there is Chabura offered once a week. Students view themselves as colleagues and the participation is expected to be mature, measured and learned. Chaburahs are offered regularly and are judged by faculty for content, delivery, clarity and scope.

*Prerequisites: Intermediate Talmud Beiyun I U3***C, or by special permission by the instructor.*

Advanced Talmud Beiyun I U4###B

6 credits

Members of the kibbutz are expected to prepare shiurim on their own which demonstrate the spectrum of scholarship skills taught over the past four years, as well as connections to the large sections of the Talmud acquired in previous courses.

*Prerequisite: Advanced Talmud Beiyun I U4***A*

Talmud Beiyun II

Introductory Talmud Beiyun II U1###A

4 credits

This course is intended to help the student make a transition from high school to the post-secondary Beth Medrash. Working in chavrusa pairs the students begin to develop an intellectual independence. The emphasis is on acquiring an understanding of the syntax and structure of the Talmud structure. The pace of this course is faster than the Talmud Beiyun I Introductory course.

Prerequisites: None

Introductory Talmud Beiyun II U1###B

4 credits

This course is a continuation of Introductory Talmud Beiyun II U1***A. The students begin to become more familiar with the major texts of Talmudic scholarship. The structure of the Talmud becomes clearer through the student's independent study. The developing intellectual independence is encouraged at the post-secondary level.

*Prerequisite: Introductory Talmud Beiyun II U1***A*

Introductory Talmud Beiyun II U1###C

3 credits

Working with a Tractate which is relatively more accessible, this course is devoted to both solidify the accomplishments of the earlier semesters and prepare the students to continue on to the next level. The students continue to develop an intellectual independence while studying another Tractate. The syntax and structure of the Talmud becomes clearer through the student's independent study.

*Prerequisite: Introductory Talmud Beiyun II U1***B*

Beginning Talmud Beiyun II U2###A

4 credits

On this level the student focuses his efforts on an in-depth understanding of the texts. He expands his knowledge of Talmud as the course is studied at a quicker pace than Beiyun I. The

student learns to avoid superficiality during the intellectual give-and-take of Chavrusa study.

*Prerequisite: Introductory Talmud Beiyun II U1***C*

Beginning Talmud Beiyun II U2###B

4 credits

This course is a continuation of Beginning Talmud Beiyun II U2***A. As the student develops, there is also an emphasis on learning Tosfas in addition to learning Rashi. The student avoids superficiality and follows the thread of the resolution of the Sugya during the intellectual give-and-take of Chavrusa study.

*Prerequisite: Beginning Talmud Beiyun II U2***A*

Beginning Talmud Beiyun II U2###C

3 credits

Once again, working with a different Tractate which is relatively more accessible, the course serves both to solidify the accomplishments of the earlier semesters and prepare the students to continue on to the next level. Hence, the students are expected to demonstrate analytic and other critical thinking mastery skills. The pace, clarity and critical thinking skills are expected to be more advanced.

*Prerequisite: Beginning Talmud Beiyun II U2***B*

Intermediate Talmud Beiyun II U3###A

4 credits

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

*Prerequisite: Beginning Talmud Beiyun II U2***C*

Intermediate Talmud Beiyun II U3###B

4 credits

This course is a continuation of Intermediate Talmud Beiyun II U3***A. The students begin to comprehend the creativity inherent in the Talmud. They also work through the commentaries to understand the different hypotheses each one presents.

Intellectual creativity is encouraged, and independent study leads to an understanding of the interactions between the texts and their commentators.

*Prerequisite: Intermediate Talmud Beiyun II U3***A*

Intermediate Talmud Beiyun II U3###C

3 credits

Again working with a different Tractate which is relatively more accessible, this course is devoted to both solidify the accomplishments of the earlier semesters and prepare the students to continue on to the next level. The student will study the major commentaries; and demonstrate the scholarship skills they have developed during the year.

*Prerequisite: Intermediate Talmud Beiyun II U3***B*

Advanced Talmud Beiyun II U4###A

4 credits

The student is now independent of faculty assistance, and is expected to be mature, measured and learned. Stress is placed upon consistency of the student's interpretation with the major commentaries, and contrasts that are invariable when the Chiddush, or novel interpretation, is developed.

*Prerequisite: Intermediate Talmud Beiyun II U3***C*

Advanced Talmud Beiyun II U4###B

4 credits

This course is a continuation of Advanced Talmud Beiyun II U4***A. The student demonstrates the spectrum of scholarship skills taught over the past four years. In addition the student uses the large sections of the Talmud acquired in previous courses to clarify and develop his own novella.

*Prerequisite: Advanced Talmud Beiyun II U4***A*

Talmud Bekiyus

Introductory Talmud Bekiyus U1###A

1 credit

The goal of this course is to ensure that students have the necessary learning skills needed for eventual independent

scholarship. A great deal of one on one support is available as needed.

No Prerequisites

Introductory Talmud Bekiyus U1###B

1 credit

The emphasis is on reinforcing basic skills and on acquisition of Talmud content as at a more rapid pace than in the Iyun course. Rashi is the sole commentary used.

*Prerequisite: Introductory Talmud Bekiyus U1***A*

Introductory Talmud Bekiyus U1###C

1 credit

The short intense summer semester is a preparation to go to the next level and the focus on skill building and familiarity with the structure of the Talmud increases.

*Prerequisite: Introductory Talmud Bekiyus U1***B*

Beginning Talmud Bekiyus U2###A

1 credit

The students continue studying additional chapter of the Tractate being studied with Rashi, increasing their breadth of Talmud knowledge and enriching their Talmudic vocabulary.

*Prerequisite: Introductory Talmud Bekiyus U1***C*

Beginning Talmud Bekiyus U2###B

1 credit

Increased facility with the page of the Talmud enable a quicker pace and therefore in addition to Rashi, The Tosfos commentary is referred to but always consistent with the student covering a significant amount of content.

*Prerequisite: Beginning Talmud Bekiyus U2***A*

Beginning Talmud Bekiyus U2###C

1 credit

Students continue studying additional chapter of the Tractate being studied with Rashi and Tosfos. Faculty monitors Chaburahs offered by students in conjunction with their Bekiyus program.

*Prerequisite: Beginning Talmud Bekiyus U2***B*

Intermediate Talmud Bekiyus U3###A

1 credits

Chavrusahs are relatively independent insofar as pace and concentration is concerned, although students are expected to complete a minimum number of Tractate pages. Chaburahs play an increasingly important role.

*Prerequisite: Beginning Talmud Bekiyus U2***C*

Intermediate Talmud Bekiyus U3###B

1 credit

Although the focus remains that of acquiring content, the major emphasis on iyun throughout the day influences the manner in which bekiyus study takes place. Students look to make wider connection and to develop insights through the study of additional commentators.

*Prerequisite: Intermediate Talmud Bekiyus U3***A*

Intermediate Talmud Bekiyus U3###C

1 credit

Continuation of U3***B

*Prerequisite: Intermediate Talmud Bekiyus U3***B*

Advanced Talmud Bekiyus U4###A

1 credit

Students learning in pairs have a great deal of independence in Bekiyus as they do in Iyun. There remains a great deal of faculty interaction but as colleagues as well as students.

*Prerequisite: Intermediate Talmud Bekiyus U3***C*

Advanced Talmud Bekiyus U4###B

1 credit

The focus at this level is to develop that aspect of the incipient independent scholar which will lead to a lifetime of learning and potentially of mastery of significant sections of the Talmud.

*Prerequisite: Advanced Talmud Bekiyus U4***A*

ETHICS

Ethics form a critical foundation to the study of Talmud. Regular sessions devoted solely to the study of ethics were adopted by Talmudic academies at the start of the twentieth century; currently, virtually every Talmudic academy offers philosophy courses as a central part of the curriculum.

Beis Medrash Heichal Dovid courses in this field encompass an in-depth study of the rationale of Jewish thought and belief, as well as their effects on human behavior. Although elevated personal behavior is the goal of all Torah study, there are specific classic works which focus on personal growth, offering inspiration and guidance. These works of revered Torah philosophers are studied, including but not limited to: Chovos Halevovos, Shaarei Teshuva, Orchos Tzadikim, and Mesilas Yesharim.

The Ethics courses are one credit per semester and are offered in the fall and spring semesters. As is traditionally studied in short, daily lessons, it may take more than one year to complete the study of a given work. Hence, students may re-register for any given course until the work is completed, if they so desire.

ETHICS TEXT LISTINGS

For the convenience of the reader we provide the following short summaries of the classic texts used in the Beis Medrash Heichal Dovid Philosophy and Ethics courses.

Chovos Halevovos (Duties of the Heart) by R. Bachya Ibn Pakudah (Saragossa, Spain, early eleventh century), Presents the ethical teachings of Judaism and its fundamental beliefs in a systematic pattern, emphasizing the importance of the commandments relating to belief and providence.

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

Orchos Tzaddikim (ways of the Pious), of unknown authorship, from the era following the Ramban (Rabbi Moshe Ben Nachman), it deals with the refinement of character traits and the ways of penitence.

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

Introductory Ethics U140A – 1ST Year - Fall
Introductory Ethics U140B – 1ST Year – Spring

Beginning Ethics U240A – 2ND Year - Fall
Beginning Ethics U240B – 2ND Year – Spring

Intermediate Ethics U340A – 3RD Year - Fall
Intermediate Ethics U340B – 3RD Year – Spring

Advanced Ethics U440A – 4TH Year - Fall
Advanced Ethics U440B – 4TH Year – Spring

SAMPLE UNDERGRADUATE CURRICULUM

YEAR 1 -- FALL SEMESTER

U1***A	INTRODUCTORY TALMUD BEIYUN I	6 CREDITS
U1***A	INTRODUCTORY TALMUD BEIYUN II	4 CREDITS
U1***A	INTRODUCTORY TALMUD BEKIYUS	1 CREDIT
U140A	INTRODUCTORY ETHICS	1 CREDIT

YEAR 1 -- SPRING SEMESTER

U1***B	INTRODUCTORY TALMUD BEIYUN I	6 CREDITS
U1***B	INTRODUCTORY TALMUD BEIYUN II	4 CREDITS
U1***B	INTRODUCTORY TALMUD BEKIYUS	1 CREDIT
U140B	INTRODUCTORY ETHICS	1 CREDIT

YEAR 1 -- SUMMER SEMESTER

U1***C	INTRODUCTORY TALMUD BEIYUN I	5 CREDITS
U1***C	INTRODUCTORY TALMUD BEIYUN II	3 CREDITS
U1***C	INTRODUCTORY TALMUD BEKIYUS	1 CREDIT

Cumulative Total: 33 credits

YEAR 2 -- FALL SEMESTER

U2***A	BEGINNING TALMUD BEIYUN I	6 CREDITS
U2***A	BEGINNING TALMUD BEIYUN II	4 CREDITS
U2***A	BEGINNING TALMUD BEKIYUS	1 CREDIT
U240A	BEGINNING ETHICS	1 CREDIT

YEAR 2 -- SPRING SEMESTER

U2***B	BEGINNING TALMUD BEIYUN I	6 CREDITS
U2***B	BEGINNING TALMUD BEIYUN II	4 CREDITS
U2***B	BEGINNING TALMUD BEKIYUS	1 CREDIT
U240B	BEGINNING ETHICS	1 CREDIT

YEAR 2 -- SUMMER SEMESTER

U2***C	BEGINNING TALMUD BEIYUN I	5 CREDITS
U2***C	BEGINNING TALMUD BEIYUN II	3 CREDITS
U2***C	BEGINNING TALMUD BEKIYUS	1 CREDIT

Cumulative Total: 66 credits

YEAR 3 -- FALL SEMESTER

U3***A	INTERMEDIATE TALMUD BEIYUN I	6 CREDITS
U3***A	INTERMEDIATE TALMUD BEIYUN II	4 CREDITS
U3***A	INTERMEDIATE TALMUD BEKIYUS	1 CREDIT
U340A	INTERMEDIATE ETHICS	1 CREDIT

YEAR 3 -- SPRING SEMESTER

U3***B	INTERMEDIATE TALMUD BEIYUN I	6 CREDITS
U3***B	INTERMEDIATE TALMUD BEIYUN II	4 CREDITS
U3***B	INTERMEDIATE TALMUD BEKIYUS	1 CREDIT
U340B	INTERMEDIATE ETHICS	1 CREDIT

YEAR 3 -- SUMMER SEMESTER

U3***C	INTERMEDIATE TALMUD BEIYUN I	6 CREDITS
U3***C	INTERMEDIATE TALMUD BEIYUN II	3 CREDITS
U3***C	INTERMEDIATE TALMUD BEKIYUS	1 CREDIT

Cumulative Total: 99 credits

YEAR 4 -- FALL SEMESTER

U4***A	ADVANCED TALMUD BEIYUN I	6 CREDITS
U4***A	ADVANCED TALMUD BEIYUN II	4 CREDITS
U4***A	ADVANCED TALMUD BEKIYUS	1 CREDIT
U440A	ADVANCED ETHICS	1 CREDIT

YEAR 4 -- SPRING SEMESTER

U4***B	ADVANCED TALMUD BEIYUN I	6 CREDITS
U4***B	ADVANCED TALMUD BEIYUN II	4 CREDITS
U4***B	ADVANCED TALMUD BEKIYUS	1 CREDIT
U440B	ADVANCED ETHICS	1 CREDIT

Cumulative Total: 123 credits

First Talmudic Degree awarded for successful completion of 120 credits.

GRADUATE PROGRAM

Beis Medrash Heichal Dovid offers graduate level courses in Talmud that require an advanced level of Talmudic analysis. Graduate students are also required to serve as teaching assistants and to prepare and present original Talmudic research. Upon successful completion of 11 semesters of graduate level research, the student is awarded the Second Talmudic degree. Beis Medrash Heichal Dovid offers both a full-time graduate program, and a part-time program that meets every afternoon, known as the Kollel M'chanchim.

SAMPLE CURRICULUM FOR SECOND TALMUDIC DEGREE

YEAR 1 -- FALL SEMESTER

G1***A	TALMUD BEIYUN I	6 CREDITS
G1***A	TALMUD BEIYUN II	4 CREDITS
G1***A	TALMUD BEKIYUS	2 CREDITS

YEAR 1 -- SPRING SEMESTER

G1***B	TALMUD BEIYUN I	6 CREDITS
G1***B	TALMUD BEIYUN II	4 CREDITS
G1***B	TALMUD BEKIYUS	2 CREDITS

YEAR 1 -- SUMMER SEMESTER

G1***C	TALMUD BEIYUN I	5 CREDITS
G1***C	TALMUD BEIYUN II	3 CREDITS
G1***C	TALMUD BEKIYUS	1 CREDIT

YEAR 2 -- FALL SEMESTER

G2***A	TALMUD BEIYUN I	6 CREDITS
G2***A	TALMUD BEIYUN II	4 CREDITS
G2***A	TALMUD BEKIYUS	2 CREDITS

YEAR 2 -- SPRING SEMESTER

G2***B	TALMUD BEIYUN I	6 CREDITS
G2***B	TALMUD BEIYUN II	4 CREDITS
G2***B	TALMUD BEKIYUS	2 CREDITS

YEAR 2 -- SUMMER SEMESTER

G2***CTALMUD BEIYUN I	5 CREDITS
G2***CTALMUD BEIYUN II	3 CREDITS
G2***CTALMUD BEKIYUS	1 CREDIT

YEAR 3 -- FALL SEMESTER

G3***ATALMUD BEIYUN I	6 CREDITS
G3***ATALMUD BEIYUN II	4 CREDITS
G3***ATALMUD BEKIYUS	2 CREDITS

YEAR 3 -- SPRING SEMESTER

G3***BTALMUD BEIYUN I	6 CREDITS
G3***BTALMUD BEIYUN II	4 CREDITS
G3***BTALMUD BEKIYUS	2 CREDITS

YEAR 3 -- SUMMER SEMESTER

G3***CTALMUD BEIYUN I	5 CREDITS
G3***CTALMUD BEIYUN II	3 CREDITS
G3***CTALMUD BEKIYUS	1 CREDIT

YEAR 4 -- FALL SEMESTER

G4***ATALMUD BEIYUN I	6 CREDITS
G4***ATALMUD BEIYUN II	4 CREDITS
G4***ATALMUD BEKIYUS	2 CREDITS

YEAR 4 -- SPRING SEMESTER

G4***BTALMUD BEIYUN I	6 CREDITS
G4***BTALMUD BEIYUN II	4 CREDITS
G4***BTALMUD BEKIYUS	2 CREDITS

Second Talmudic Degree awarded for successful completion of 120 credits.

HANHALA

Rabbi Yaakov Bender
 Rabbi Shlomo Avigdor Altusky
 Rabbi Dovid Moshe Geller
 Rabbi Moshe Bender
 Rabbi Dovid Bender

Rosh HaYeshiva
 Rosh Yeshiva
 Mashgiach
 Associate Dean
 Rosh Kollel

FACULTY

Rabbi Yaakov Bender
 Rabbi Shlomo Avigdor Altusky
 Rabbi Dovid Bender
 Rabbi Dovid Moshe Geller
 Rabbi Pinchas Wachsmann
 Rabbi Shlomo Eisen
 Rabbi Avrohom Indich
 Rabbi Joseph Reisman
 Rabbi Yaakov Y. Rosenberg
 Rabbi Eliezer Boruch Weinreb
 Rabbi Emmanuel Zerovabeli

Rosh HaYeshiva
 Rosh Yeshiva
 Rosh Kollel
 Mashgiach
 Maggid Shiur
 Shoel Umeishiv
 Shoel Umeishiv
 Shoel Umeishiv
 Sho'el U'maishiv
 Shoel Umeishiv
 Shoel Umeishiv

ADMINISTRATIVE STAFF

Rabbi Yaakov Bender
 Rabbi Moshe Bender
 Rabbi Joel Kaplan
 Rabbi Aaron Steinberg
 Rabbi Avraham Schachner
 Rabbi Zev Bald
 Rabbi Baruch Rothman

 Rabbi Shaima Goldberg
 Rabbi Moshe Benoliel
 Mr. Shlomo Krasnow
 Mrs. Bevy Baida
 Mrs. Amy Kurtz
 Mrs. Libby Yavne
 Mrs. Esther Gittel Rosenberg
 Mrs. Chani Kaminsky

Rosh HaYeshiva
 Associate Dean and Registrar
 Executive Director
 Financial Aid Administrator
 Controller
 Director of Development
 Director of Institutional
 Advancement
 Library Services
 Director of Alumni Affairs
 Physical Plant and Equipment
 Admissions Office
 Executive Secretary
 Academic Records
 Accounts Payable Bookkeeper
 Accounts Receivable Bookkeeper

BOARD MEMBERS

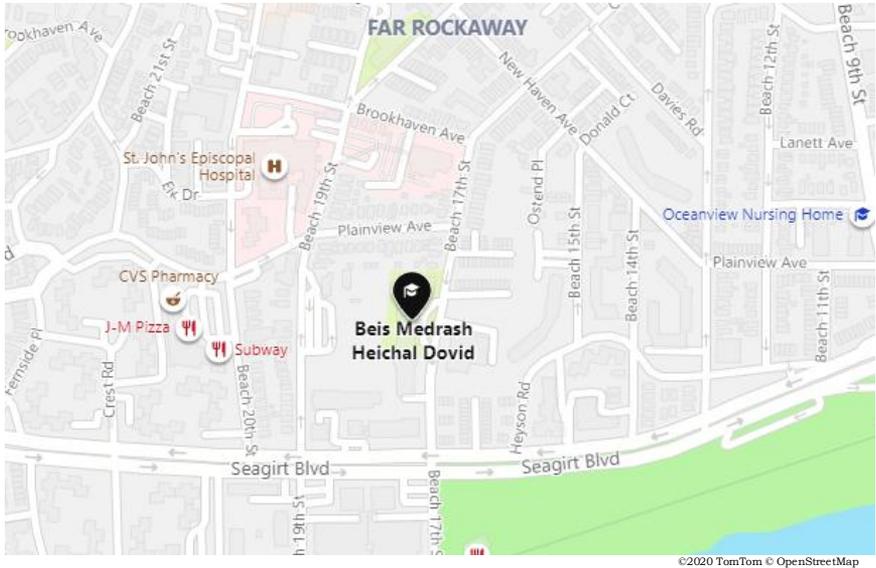
Rabbi Yaakov Bender
Mr. Lloyd Keilson
Mr. Ronald Lowinger
Mr. Hillel Moerman
Mr. Morris Smith

AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED AND PROSPECTIVE STUDENTS

Beis Medrash Heichal Dovid has designated Rabbi Aaron Steinberg, Financial Aid Administrator, as the full time employee available to assist enrolled and prospective students in obtaining information on financial aid programs available, criteria for eligibility, and procedure for applying for financial aid; cost of attendance, retention rates, completion and transfer rates, institutional security and crime statistics, and all required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of Title 34 of the Code of Federal Regulations. He can be reached in the office during regular business hours or by calling 718-868-2300 x 360.

MAP AND DIRECTIONS

Beis Medrash Heichal Dovid
257 Beach 17th St, Far Rockaway, NY 11691



From Brooklyn:

Belt Parkway East to Exit 19; continue to Nassau Expressway to Rockaway Boulevard, to NY-878. Turn right onto NY – 878 to Broadway. Turn right into Broadway. Broadway becomes Empire Ave., turn slight left onto Beach 9th St. Take 2nd right onto Caffrey Ave. Bear left and Caffrey Ave. becomes Beach 19th St. Continue to Beis Medrash Heichal Dovid on right.

From New Jersey South:

Goethals Bridge to Verrazano Bridge, bear left on bridge to Exit to Belt Parkway East, continue with directions above.

From New Jersey North:

George Washington Bridge onto Cross Bronx Expressway to Exit L-A, to Whitestone Bridge. Continue to Van Wyck Expressway S to Exit 1 to Belt Parkway E. Merge onto Nassau Expressway/NY-878 and continue with directions above.



**BEIS MEDRASH
HEICHAL DOVID**

STUDENT CATALOG SUPPLEMENT

2020-2021

ACADEMIC CALENDAR

Fall Semester August 20, 2020 – December 3, 2020
 Spring Semester December 7, 2020 – March 18, 2021
 Summer Semester April 12, 2021 – June 13, 2021

Fall Breaks September 29, 2020 – October 8, 2020
 October 12, 2020 – October 17, 2020
 Spring Break December 21, 2020 – December 14, 2020

TUITION AND FEES

Tuition \$8,000
 Dorm \$3,600

Summer Semester Charges:

Tuition \$2,000
 Dorm \$900

STUDENT BUDGET

Resident

Tuition and Fees \$8,000
 Room and Board \$3,600
 Personal \$4,000
Total Budget \$15,600

Commuter - Living with Parents

Tuition and Fees \$8,000
 Living Allowance \$1,800
 Personal \$4,000
Total Budget \$13,800

Commuter - Not Living with Parents

Tuition and Fees \$8,000
 Living Allowance* \$18,986
Total Budget \$26,986

*Based on BLS Moderate Budget

Summer semester charges:	Tuition	Room & Board
	\$2,000	\$900

WITHDRAWALS

Beis Medrash Heichal Dovid is an institution that is not required to take attendance.

Any student who must leave school while the semester is in progress should inform the Rosh Yeshiva (Dean) or the Registrar's office, preferably in writing. The notification may be emailed to Rabbi Bender at mbender@darchei.org or may be mailed to the administrative offices at Beis Medrash Heichal Dovid ATTN: Rabbi Yaakov Bender, 211 Beach 17th Street, Far Rockaway, NY 11691. Students who make formal notification of their intent to withdraw will be considered as withdrawn without penalty and their Grade Point Averages will not be adversely affected.

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

Beis Medrash Heichal Dovid will determine the date of withdrawal for students who withdraw without notifying the Rosh Yeshiva (Dean) or Registrar's office based on the determined date of withdrawal, which will generally be the last day of attendance at an academically related activity.

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

INSTITUTIONAL REFUND POLICY

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

Fall 2020

If the student is enrolled:	The student is responsible for:
Through 9/28/2020	25% of institutional charges for the semester
Through 10/28/2020	50% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 10/28/2020	

Spring 2021

If the student is enrolled:	The student is responsible for:
Through 1/7/2021	25% of institutional charges for the semester
Through 2/5/2021	50% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 2/5/2021	

Summer 2021

If the student is enrolled:	The student is responsible for:
Through 5/18/2021	50% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 5/18/2021	

RETURN TO TITLE IV

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

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

UNOFFICIAL WITHDRAWALS

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

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

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

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

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

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

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

RETURNING UNEARNED AID

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

POST WITHDRAWAL DISBURSEMENTS

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

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

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

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

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

COVID-19 UPDATE

The school will not return Title IV funds for any student who begins attendance in a payment period or period of enrollment that includes March 13, 2020, or begins between March 13 and the later of December 31 or the last date that the national emergency is in effect, and subsequently withdraws from the period as a result of COVID-19-related circumstances.