

***ASSOCIATED
BETH RIVKAH
SCHOOLS***

DIVISION OF HIGHER LEARNING

*310 CROWN STREET
BROOKLYN, NY 11225*

2016-2017

CATALOG SUPPLEMENT

SCHOOL CALENDAR 2016 / 2017

<i>September 7, 8, 9</i>	<i>Registration & Orientation</i>
<i>September 12</i>	<i>Fall Semester begins</i>
<i>October 2-4</i>	<i>Rosh Hashona</i>
<i>October 11-12</i>	<i>Yom Kippur</i>
<i>October 14-26</i>	<i>Succos</i>
<i>December 25- January 1</i>	<i>Chanukah Vacation</i>
<i>January 2</i>	<i>School Resumes</i>
<i>January 31</i>	<i>Last Day of Fall Semester</i>
<i>January 25-31</i>	<i>Spring Registration</i>
<i>February 2</i>	<i>Spring Semester Begins</i>
<i>March 10-13</i>	<i>Purim</i>
<i>March 29-April 19</i>	<i>Pesach Vacation</i>
<i>April 20</i>	<i>School Resumes</i>
<i>May 30- June 2</i>	<i>Shavous Vacation</i>
<i>June 5</i>	<i>School Resumes</i>
<i>June 21</i>	<i>Last day of Spring Semester</i>

This information represents the present policy of Associated Beth Rivkah Schools, Division of Higher Learning, and replaces all previous descriptions\ guidelines\policies.

2016-2017 STUDENT BUDGET
Overview of Jewish Studies and
Advanced Jewish Learning

Commuter - Living with Parents

<i>Tuition and Fees</i>	<i>\$7500</i>
<i>Living Allowance</i>	<i>\$1,800</i>
<i>Personal</i>	<i><u>\$4,000</u></i>
Total Budget	\$13,300

Optional Courses

Intensive Teacher Training
Elementary - \$1900

Intensive Teacher Training
Early Childhood - \$1400
Intensive Studies of
Chassidus - \$500

Commuter - Not Living with Parents

<i>Tuition and Fees</i>	<i>\$7,500</i>
<i>Living Allowance*</i>	<i>\$17,474.</i>
Total Budget	\$24,974

Optional Courses

Intensive Teacher Training
Elementary - \$1900
Intensive Teacher Training
Early Childhood - \$1400

Intensive Studies of
Chassidus - \$500

**Based on BLS Moderate Budget*

FINANCIAL AID

***ASSOCIATED BETH RIVKAH
SCHOOLS***

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BROOKLYN, NY 11225*

2016-2017

HANDBOOK

Any student who has difficulty in meeting her educational costs at Associated Beth Rivkah Schools should meet with the Financial Aid Counselor, Mrs. Zisel Gurewitz, to learn about the options available to her, which may include grants, scholarships and deferred payment plans.

The Financial Aid Office will make a determination as to the expected amount to be paid by the student and her family and assess what federal aid, if any, may be available to the student.

Financial aid packages that may be offered to students include grants and work-study jobs. The institution 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 her parents from the total cost of education. The total financial aid awarded a student usually can not 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*
- *maintain satisfactory progress toward completion of a program of study*
- *be a high school graduate*
- *sign the certification statement that she does not owe a refund to any Title IV program, and is not in default on any Title IV loan, that is located in step seven of the FAFSA.*

APPLYING FOR FINANCIAL AID

To apply for financial aid, a prospective student should apply online at www.fafsa.gov. or complete a "Free Application for Federal Student Aid" (FAFSA) which is available from the Financial Aid Office. Students may be required to supply additional documentation, such as verification worksheets and/or IRS Tax Transcripts, to verify the information supplied on the FAFSA. Awards are made for one academic year at a time, and are not automatically renewable. Students must reapply each year before the appropriate deadline.

FINANCIAL AID NEED

Title IV federal program eligibility is based on a process called "need analysis". The following is a brief explanation of need analysis.

First, a determination is made whether the student is dependent on her parents, or is independent. There are several factors that are taken into account. Students should carefully read the Free Application for Federal Student Aid (FAFSA), and its instructions. The Financial Aid Counselor will be able to explain further if the student has any questions about her status.

If the student is determined to be dependent on her 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 student herself is expected to contribute towards her education, using her earnings, if applicable. The student's assets (such as savings) are generally considered to be available for the purpose of her education and are expected to be divided among her years of post-secondary education.

The Parental Contribution, where applicable, is added to the Student Contribution, to yield the "Expected Family Contribution". Expenses beyond those listed above may be considered under a process known as "Professional Judgement". This process can be initiated by student request after the student's initial eligibility has been determined. Then, the student and/or parent submits documentation of tuition, medical expenses, or other unusual expenses or circumstances (such as loss of income). Upon proper documentation, the circumstances can be taken into account by the Director of Financial Aid to produce a different "Expected Family Contribution".

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 with her parents, or has other arrangements.

The Expected Family Contribution 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 exhibiting need, who apply on time will probably be awarded aid.

APPLICATION DEADLINE

Applications for Pell Grants may be processed until June 30, 2017. However, students are urged to submit their applications by September 1, 2016. Failure to meet the deadline 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 have met the deadline.

Please note that students are required to update certain types of information that they have entered on their application, i.e. dependency status, household size, and number of family members enrolled in post-secondary education. Be sure to discuss any such changes with the Director of Financial Aid.

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. Grants vary from \$649 to \$5815, based on the "Expected Family Contribution" generated by a federally mandated formula.*

Financial aid disbursements in the Federal Pell Program are scheduled at the beginning of each semester, provided 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 whose paperwork is completed during the second semester may be paid retroactively for the first semester.

Payments from the Federal Pell Program will either be made by credit to the student's tuition account or by direct payment to the student. Students will be informed of the expected amount of these payments, and may inspect their tuition records during regular hours of the Financial Aid 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". Thus, students who apply after 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. Priority is given to Pell recipients with the lowest Family Contribution. Awards, when available, will range from \$100 to \$4000.

Financial aid disbursements in the Federal SEOG Program are scheduled at the beginning of each semester, provided 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 funds for FSEOG will have been allocated by that time.

Payments from the FSEOG program will be made by credit to the student's tuition account. For 2016-2017 the funds are matched 25% institutional to 75% federal. Students will be informed of the expected amounts of these payments, and may inspect their tuition records during regular hours of the Financial Aid 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*

conjunction with the academic staff, determines through an interview if a student is eligible for employment, based on his abilities 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 semi-monthly during the duration of the student's work schedule, until the allocated funds are exhausted. The institution pays a percentage of matching funds for each federal dollar of Work Study. The institutional portion may be paid to the student or may be credited to the student's tuition account. For 2016-2017 the funds are matched 25% institutional to 75% federal.

INSTITUTIONAL SCHOLARSHIPS

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

The family is expected to make a contribution towards the student's education, based on their ability to pay, as determined by formulae explained above. Students who apply for other types of financial aid will automatically be considered for an institutional scholarship. 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 is made to offer the student a package of federal and institutional aid which will cover the student's direct educational need.

FEDERAL LOAN PROGRAMS

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

WITHDRAWALS, REFUNDS AND RETURN TO TITLE IV

Withdrawals

Any student who must withdraw while the semester is in progress, should inform the Registrar in writing. If the student withdraws without notifying the Registrar, she is considered to have failed.

Refunds

Any enrollee who never attends class (no show), voluntarily cancels enrollment within three days of signing the enrollment agreement, or at any time prior to the first day of the semester, is eligible for a full tuition refund minus an administrative charge of \$100. Refunds will be made within thirty days of the first scheduled day of class or the date of cancellation, whichever is earlier.

If an applicant is rejected for enrollment by the Division of Higher Learning of Associated Beth Rivkah Schools, or if an international student is rejected by INS, a full refund of all monies will be made to the applicant.

In case of a program cancellation by the Division of Higher Learning of Associated Beth Rivkah Schools, every enrollee will be eligible for a full tuition refund.

For students who withdraw during the semester, refunds of tuition charges will be calculated using the following institutional refund policy:

During the first week of classes, tuition charges retained by Division of Higher Learning of Associated Beth Rivkah Schools will be ten percent of the stated tuition but not more than \$500.

After the first week and through fifty percent of the semester, tuition charges retained will be a pro rata portion of tuition charges for the semester, based on the number of weeks completed, plus ten percent of the tuition charges for the portion of the semester that was not completed.

After 50% of the term has passed there will be no refunds issued.

Return to Title IV Funds:

To calculate the amount of Title IV to be returned, the institution utilizes the Return to Title IV software provided by the U.S. Department of Education. This refund calculation is based on the number of days a student was in attendance for the term and is calculated on a pro rata basis, up until 60% of the term. Generally, if a student attended at least 60% of the term she will retain all her Title IV awards for that term.

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*

All refund calculations will be calculated using the last date of attendance and will be done within thirty days of the documented date of determination. Refunds will be made within 45 days of the date of determination of withdrawal.

If an FSA credit balance occurs as a result of a refund calculation, refund to student will be made within fourteen days from the date of the calculation. Institutional charges that were previously paid by FSA funds might become a debit that the student will be responsible for paying.

When a student withdraws in mid-semester institutional charges that were previously paid by FSA funds might become a debit that the student will be responsible to pay.

All refunds due to the student shall be made by check and mailed to the student's address. Students have the right to appeal all refund determinations by contacting the Financial Aid Officer.