

ASSOCIATED BETH RIVKAH SCHOOLS

DIVISION OF HIGHER LEARNING

CATALOG

310 Crown Street

Brooklyn, New York 11225

718-735-0400 ext. 1129/1120/1121

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dhl.bethrivkah.edu

2019-2020

The Division of Higher Learning
is accredited by
AIJS
Association of Institutions of Jewish Studies

500 W. Kennedy Boulevard

Lakewood, NJ 08701-2620

Phone: 732-363-7330

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Students can view documentation relating to AIJS
in the business office during regular business hours

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FROM THE BOARD OF DIRECTORS

Rabbi Yishmael Ben Reb Yosay states: He who studies Torah in order to teach is given the opportunity to study and to teach. He who studies Torah in order to practice, is given the opportunity to study, to teach, to observe and to practice. (Ethics of our Fathers, Chapter 4)

As the world struggles for goodness and kindness to prevail, education must be focused on fostering the values of integrity and a “world of good” in both the macrocosm and the microcosm.

Therefore, the education of the Division of Higher Learning of Associated Beth Rivkah Schools means more than imparting knowledge. The studies must impact and be reflected in one’s daily life. Our education is aimed not only at the intellect but also at the heart and soul of our students.

Our program reflects our mission in providing Judaic studies educators and leaders. Our graduates are empowered to “make a difference” in the lives of their students by imbuing them with timeless values in an ever changing world.

Our faculty members who impart learning to our students are filled with dedication for their task. For in the final analysis, it is the quality of their instruction which determines whether or not the results they desire will be attained.

The Board of Directors, together with the administration and faculty, reaffirm the commitment of the Division of Higher Learning of Associated Beth Rivkah Schools to offer the contemporary Jewish woman quality education, anchored in traditional Jewish scholarship. We welcome you to our school and extend to you best wishes for a successful and productive learning experience.

Rabbi Yehudah L. Altein,
President
Board of Directors

ABOUT THIS CATALOG

This catalog serves as a source of information for students enrolled in, or contemplating enrollment in the Division of Higher Learning of Associated Beth Rivkah Schools. It supersedes all previous catalogs and academic regulations and is binding on all new students.

This catalog was composed using the most accurate information available at the time of publication. The Division of Higher Learning reserves the right to change or amend its contents at any time without prior notification.

Division of Higher Learning enrollees are urged to retain this catalog as a reference during their affiliation with the school. A thorough understanding of its content will assist them in resolving many questions relating to the policies and procedures of the school.

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HISTORY

The Division of Higher Learning of Associated Beth Rivkah Schools is a post-secondary academic institute of Judaic studies. Division of Higher Learning of Associated Beth Rivkah Schools offers its qualified and motivated students intensive and diversified curricula in Hebrew, Jewish Studies and Education, anchored in the classical texts of Judaism and Chassidism, and applied to the contemporary Jewish experience.

As one of the leading Jewish institutions in the United States and Canada, the Division of Higher Learning of Associated Beth Rivkah Schools prepares an annual cadre of qualified graduates.

Tracing its origins to the fall of 1962, the Division of Higher Learning of Associated Beth Rivkah Schools proudly points to its record of training hundreds of graduates and providing them with a high quality educational experience in the scholarly disciplines of Jewish studies, while simultaneously transmitting corollary values of personal responsibility and communal involvement.

True to its mission, the Division of Higher Learning of Associated Beth Rivkah Schools has succeeded in placing its alumnae as educators in over 75 cities worldwide, thereby promoting and perpetuating the educational values which they acquired at Division of Higher Learning of Associated Beth Rivkah Schools.

MISSION

The goal of the Division of Higher Learning of Associated Beth Rivkah Schools is to offer qualified enrollees superior a well-rounded, high caliber Judaic educational experience. Its *raison d'être* is to provide quality Jewish education to every student can demonstrate qualification and a desire to learn.

Based on a commitment to make Jewish education available and accessible to Jewish students everywhere, and recognition of the inalienable right of every Jewish child to a Jewish education, Division of Higher Learning of Associated Beth Rivkah Schools has assumed a leadership role in guaranteeing this right to Jewish girls, regardless of background or birthplace. Through educating our students, Division of Higher Learning of Associated Beth Rivkah Schools' professed goal is to cultivate generations of Jewish women who are both well-versed in their culture and heritage, and dedicated to preserving and promoting these assets within their communities and institutions.

Our mission is timeless, idealistic and practical. The Jewish woman is the mainstay of her home and her community. Our graduates are trained and educated to take responsibility for transmitting Jewish knowledge and values. In view of the school's mission, the values do not change. Living in the era of information explosion and access to high tech tools, compels the higher education community to assist the student to analyze and filter the information, and train them in critical thinking. In awareness of the current world situation, where society does not advocate lifestyle boundaries, Division of Higher Learning of Associated Beth Rivkah Schools considers it pivotal that the knowledge gained at Jewish institutions of higher learning lead to an ethical and moral life style. The studies must impact and be reflected in one's daily life. Education should be aimed not only at the intellect but also at the heart and soul of our students.

BOARD OF DIRECTORS

Rabbi Yehudah L. Altein, President

Mr. Frederic Goldfein

Mr. Yerachmeal Jacobson

Mr. Dovid Junik

Mr. Yigal Niasoff

Mr. Itchik Orimland

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ADMINISTRATION

Mrs. Chana Gorowitz

Dean

Rabbi Benzion Stock

Administrator

Mrs. Chanie Moskowitz

Financial Aid Director

Mrs. Zisel Gurevitz

Financial Aid Counselor

Mrs. Hindy Gurwitz

Registrar

FACULTY

Rabbi Yitzchok Barber
Rabbi Mordechai Dinerman
Rabbi Levi Garelik
Rabbi Sholom Geisinsky
Mrs. Hindy Gurwitz
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Rabbi Yosef Vigler
Mrs. Esther Vilenkin
Mrs. Chana Wilschanski
Mrs. Chanie Wolf

ACCREDITATION AND STATE AUTHORIZATION

New York State Disclaimer

Division of Higher Learning of Associated Beth Rivkah Schools Learning does not offer programs leading to the academic degrees authorized by the New York State Board of Regents. In the opinion of Division of Higher Learning of Associated Beth Rivkah Schools, its studies, although different in kind, are at least equivalent in duration, intensity, depth of knowledge, and quality of scholarship to degree programs approved by the Board of Regents. The credits offered by this institution measure a student's progress toward the religious degree awarded 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. Division of Higher Learning of Associated Beth Rivkah Schools falls into this category and is therefore not subject to the evaluation of the New York Board of Regents.

Accreditation

Division of Higher Learning of Associated Beth Rivkah Schools is accredited by the Association of Institutions of Jewish Studies (AIJS) to offer an Advanced Classical Torah Studies Degree, a

Classical Torah Studies Degree, as well as a Certificate in Classical Torah Studies. AIJS is recognized by the United States Department of Education as an accrediting agency and is located at 500 W. Kennedy Boulevard, Lakewood, NJ 08701. Their telephone number is 732-363-7330

Copies of the NY State exemption letter and the letter of accreditation are available in the administrative office during regular business hours.

CAMPUS

The Division of Higher Learning of Associated Beth Rivkah Schools is located at 310 Crown Street, in the Crown Heights neighborhood of Brooklyn, New York. The Seminary's facilities include several spacious classrooms, administrative offices for the Dean, the Registrar, and the Administrators, and a student lounge. The building also contains a large assembly room, a computer lab, and a library.

The Division of Higher Learning of Associated Beth Rivkah Schools is conveniently located within walking distance of local bus and subway stations, and is thus accessible through public transportation. There is also ample private parking in the back lots of the school building, which accommodate faculty and students who drive to the school.

All of the Division of Higher Learning of Associated Beth Rivkah Schools student needs are fully handicapped accessible and every effort will be made to accommodate any handicapped student who is admitted to the institution.

LIBRARY

The Division of Higher Learning of Associated Beth Rivkah Schools' Judaica library provides students with an opportunity to broaden their general knowledge of Jewish culture and history as well as to sharpen their learning skills. The library includes all textbooks that are required in the curriculum as well as a wide selection of volumes directly related to the subjects studied at the institution. In addition, the library houses an extensive DVD collection containing lectures on a wide variety of Judaic topics. We have also installed Otzar Hachochma, a massive cyber library, to enhance the research and learning horizons of our students.

Being located within walking distance of several famous cultural institutions, including the Brooklyn Public Library and the Brooklyn Museum, students of Associated Beth Rivkah Schools are encouraged to take advantage of the resources available there. Students may also

access the large collection of volumes housed at the convenient Sifriat Levi Yitzchak Library on nearby 305 Kingston Avenue.

TEXTBOOK INFORMATION

Division of Higher Learning of Associated Beth Rivkah Schools offers a highly specialized program of study. The seminary maintains a library of all texts necessary for its program. Many students prefer to purchase their own copies of the texts studied. Therefore, a book list is sent to the students before the start of each semester. Most texts used in the program are reprints of the Bible and other classical texts that do not have ISBN numbers. Below are the addresses of three local Judaica stores:

Merkaz Stam
309 Kingston Avenue
Brooklyn, NY 11213
(718) 773-1120

Kehot Publishing Society
291 Kingston Avenue
Brooklyn, NY 11213
(718) 778-0226

Judaica World
329 Kingston Avenue
Brooklyn, NY 11213
(718) 604-1020

ACADEMIC CALENDAR

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

TUITION AND FEES

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

ADMISSIONS POLICIES AND PROCEDURES

In order to initiate the application process, we encourage qualified students to contact to the school at:

Division of Higher Learning of Associated Beth Rivkah Schools
310 Crown St.
Brooklyn, NY 11225
(718) 735-0400
dhlseminary@bethrivkah.edu

Students applying to Division of Higher Learning of Associated Beth Rivkah Schools 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.

The Division of Higher Learning of Associated Beth Rivkah Schools does not utilize an Ability to Benefit test for admitting students.

The Division of Higher Learning of Associated Beth Rivkah Schools seeks to admit students with varied backgrounds. Academic competence is the major consideration in student selection. However, students' personal qualities, abilities, and contributions to school life are also considered.

Once an application and related documentation have been reviewed and deemed acceptable, the applicant is invited to a personal interview with the Dean or her representative.

The admissions interview is an opportunity for the Dean, or an assigned representative, to assess the student's compatibility with the rest of the student body, her general level of maturity to undertake post-secondary studies, as well as her personality traits. It is also aimed at providing the applicant with the opportunity to inquire about the school from an official representative of the academic department of DHL.

During the interview, the student describes her high school studies, subject by subject. The applicant will then select one of a choice of texts to read, explain, and discuss with the interviewer. Finally, the candidate is inquired as to her educational objectives. Additional references and/or recommendations may be requested in order to evaluate the applicant conclusively.

At the conclusion of the admission process, applicants are notified of the decision of the Division of Higher Learning, in writing. If accepted for enrollment, the applicant will then be asked to complete an admission form. Appeals of the decision may be made to the Office of the Dean prior to the beginning of the semester.

TRANSFER CREDIT POLICY

Students who have completed post-secondary seminary-level course work at an educational institution at a level equivalent to that of the Beth Rivkah DHL program for which they are applying, may apply for transfer credit approval. For credits to be accepted, the course must:

- have been completed with a grade of "C" or above
- be substantially similar in content and coverage to a course offered and credited towards the completion of the degree program for which the student is applying
- be listed on the official student transcript from the issuing institution with a credit value and a grade signifying completion

Applicants who seek transfer credit must first be accepted for enrollment and may then submit their request along with supporting documentation to the Registrar. If completed courses meet the established criteria for transfer, the student will receive the lower credit value of either of the following (a) the credit value granted by the issuing institution (b) the credit value offered for the course in the DHL program in which the student is enrolled. Applicants who wish to transfer credit from a non-accredited seminary will be required to take an entrance exam to ensure the comparable quality of credits being accepted.

If a student wishes to appeal any of the decisions regarding transfer credit policy, she may apply to the Dean, within 30 days of receiving notice of the decision, for a review of her case. A review will be carried out within 30 days of the submitted appeal. All appeals must be made in writing to the office of the Dean. The written appeal shall contain all the relevant reasons that the student believes the determination to have been in error and why the student believes that the determination should be reversed.

Following a review of the appeal and all relevant records, the student shall be invited to meet with the Dean in the presence of the Registrar. At that meeting the student will have an opportunity to make an oral presentation elaborating on the basis for her appeal before the officials arrive at a final determination. The final decision will be sent to the student in writing within thirty business days.

There are no fees assessed for testing, evaluating, or granting transfer of credit.

Division of Higher Learning of Associated Beth Rivkah Schools assists students who seek to transfer to other institutions, by providing guidance and counseling, and providing official transcripts, syllabi and course outlines upon request. A fee of \$15 is charged for sending an official transcript to another institution.

Note: Division of Higher Learning of Associated Beth Rivkah Schools does not have any articulation agreements with regard to whether the institution will accept credits from other institutions nor with regard to whether other institutions accept the institution's credits. Before enrolling, 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 Division of Higher Learning of Associated Beth Rivkah Schools 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, she may be required to repeat some or all of the coursework at that institution.

GRADE POINT SYSTEM

The grading system followed at Division of Higher Learning of Associated Beth Rivkah Schools is based on a combination of criteria. These include an evaluation by instructors of the student's classroom participation and performance, oral and written examinations, and diligence in individual study.

At the end of each semester, final grades are recorded on each student's transcript, based on the following grading system:

Letter Grade		Point Value
A	Superior	4.0
A-	Excellent	3.7
B+	Very Good	3.3
B	Good	3.0
B-	Above Average	2.7
C+	Average	2.3
C	Fair	2.0

C-	Fair/Poor	1.7
D	Poor	1.0
F	Failing	0.0
I	Incomplete	
W	Withdrawn	

- * A grade of Incomplete will be replaced with an "F" if the course work is not completed within one semester of its assignment.

Students may calculate their Grade Point Average (GPA) in the following manner:

For example — a student who took:

	Academic Units	Grade	
Course 1	3	A	$3 \times 4 = 12$
Course 2	3	C	$3 \times 2 = 6$
Course 3	3	B	$3 \times 3 = 9$
Course 4	3	A	$3 \times 4 = 12$
	<hr/>		<hr/>
Total	12		39

GPA: $39/12 = 3.25$

Students are informed of their grades and GPA through an updated academic transcript.

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.

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

ATTENDANCE REQUIREMENTS

While there is no formal attendance policy, by design, Division of Higher Learning of Associated Beth Rivkah Schools's programs rely heavily on class attendance. This includes attendance of the lectures and the daily learning sessions. Excessive tardiness or unusual absences are not acceptable, and may result in a grade reduction, loss of course credit or other disciplinary action.

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 from the Dean, Mrs. Chana Gorowitz. 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 Dean within ten days of submission. 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 she 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.

AVAILABILITY OF FULL TIME EMPLOYEE

Division of Higher Learning of Associated Beth Rivkah Schools has designated Mrs. Zisel Gurevitz, Financial Aid Counselor, 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. She can be reached in the administrative office during regular business hours or by calling 718-735-0400 x 1121.

FINANCIAL AID

Division of Higher Learning of Associated Beth Rivkah Schools utilizes the services of Higher Education Compliance and Management, a financial aid consulting firm with many years of experience in the field of financial aid. Division of Higher Learning of Associated Beth Rivkah Schools 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 her educational costs at Division of Higher Learning of Associated Beth Rivkah Schools should make an appointment with Mrs. Zisel Gurevitz, Financial Aid Counselor, to learn about the options available to her. These may include grants, scholarships, work-study programs and deferred payment plans.

The financial aid office, which is open during regular business hours, will make a determination as to the expected amount to be paid by the student and her family, and will evaluate what federal and state aid, if any, may be available to the student.

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

A student's financial need is determined by subtracting the contributions expected from the student and her 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 she 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 her application through FAFSA on the Web at www.FAFSA.ed.gov.

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

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

FINANCIAL AID NEED

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

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

If the students are determined to be dependent on 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 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 her parents, or has other arrangements.

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

APPLICATION DEADLINE

Applications for Pell Grants may be processed until June 30, 2020. However, students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

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

FEDERAL AID PROGRAMS

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. This program is an "entitlement" which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$6195 per award year, which is 100% of the scheduled award. The amount that each student is eligible for is based on the EFC generated by a federally mandated formula.

Financial aid disbursements in the federal Pell Grant Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives half of her 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 she received 100 % of her scheduled Federal Pell Grant award during the fall and spring semesters. Students whose paper work is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

To be eligible for the additional Pell Grant funds, the student must meet all general eligibility requirements to receive financial aid for the payment period and must be enrolled at least half time (six credits) in the payment period.

Please be advised that the amount of Federal Pell Grant funds a student may receive over her or her lifetime is limited by federal law to 600%. If a student's lifetime eligibility used (LEU) equals 600 percent, the student may no longer receive Pell Grant funding.

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

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

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

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

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

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

Financial aid disbursements in the FSEOG Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives one half of her 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 her ability to fulfill her 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. The institution pays a percentage of

matching funds per federal Work Study funds. The institution pays a percentage of matching funds per federal Work Study funds. The institutional portion may be paid to the student or may be credited to the student's tuition account. Generally, the funds are matched 25% institutional funds to 75% federal funds. However, if in a particular academic year the institution is granted a waiver of the institutional share requirement, the institution may choose not to provide the institutional match.

NY STATE TAP GRANTS – DESCRIPTION

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

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

To be eligible for an award the student must:

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

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

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

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

AND you meet one of the following criteria:

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

2. Your permanent home is outside of NYS and you are or have one of the following:
 - A. U.S. citizen
 - B. Permanent lawful resident
 - C. Of a class of refugees paroled by the attorney general under his or her parole authority pertaining to the admission of aliens to the U.S.
 - D. U-Visa
 - E. T-Visa
 - F. Temporary protected status, pursuant to the Federal Immigration Act of 1990
 - G. Without lawful immigration status (including those with DACA status)

AND you meet one of the following criteria:

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

NYS college within *ten* years of receiving your NYS high school diploma
OR

- c. You received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school equivalency diploma

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

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

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

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

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

- combined family NYS taxable income, Federal, State or local pension income and private pension and annuity income, if applicable;
- level of study;
- academic year in which first payment of TAP or any state award is received;
- type of postsecondary institution and the tuition charge;
- financial independence;
- other family members enrolled in NYS postsecondary education;
- other educational benefits received.

Division of Higher Learning of Associated Beth Rivkah Schools 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 she is in school. Loans are only given to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible student to help who would like to help pay for the student's expenses in this manner. Although the school is eligible to participate in the federal loan programs, the school discourages students and parents from taking out loans. The school encourages its students to apply for the federal, state, and institutional financial aid grant programs before considering the option of student loans and makes every effort to assist students with their direct educational needs. Students who are considering taking out loans should contact the financial aid office for a detailed list of eligibility requirements, available loan amounts, and sample repayment schedules.

INSTITUTIONAL SCHOLARSHIPS

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

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

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

WITHDRAWAL AND REFUND POLICIES

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

ACADEMIC REGULATIONS

SATISFACTORY ACADEMIC PROGRESS

All matriculated students pursuing an approved program at Division of Higher Learning of Associated Beth Rivkah Schools 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 Division of Higher Learning of Associated Beth Rivkah Schools. Satisfactory academic progress at Division of Higher Learning of Associated Beth Rivkah Schools 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	Superior	4.0
A-	Excellent	3.7
B+	Very Good	3.3
B	Good	3.0
B-	Above Average	2.7
C+	Average	2.3
C	Fair	2.0
C-	Fair/Poor	1.7
D	Poor	1.0
F	Failing	0.0

I Incomplete
W Withdrawn

- * A grade of Incomplete will be replaced with an "F" if the course work is not completed within one semester of its assignment.

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) or unearned fail (F*) are included in the grade point average. If a student receives failing grades for all of her courses, the Registrar will determine whether or not the student completed the semester.

- **Quantitative Standard**

- **Maximum Timeframe**

Certificate in Classical Torah Studies

Students must make sufficient progress through the academic program to complete the 24 credit program with a maximum attempted credits ceiling of 36 credits, which is 150% of the published length of the program.

Classical Torah Studies Degree

Students must make sufficient progress through the academic program to complete the 60 credit program with a maximum attempted credits ceiling of 90 credits, which is 150% of the published length of the program.

Advanced Classical Torah Studies Degree

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

- **Pace of Completion**

Certificate in Classical Torah Studies

A student must earn 67% of her cumulative attempted credits. Every semester, each student is

evaluated to see if she has successfully earned 67% of her 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 24 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, she is determined to be making satisfactory progress.

Classical Torah Studies Degree

A student must earn 67% of her cumulative attempted credits. Every semester, each student is evaluated to see if she has successfully earned 67% of her 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 60 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, she is determined to be making satisfactory progress.

Advanced Classical Torah Studies Degree

A student must earn 67% of her cumulative attempted credits. Every semester, each student is evaluated to see if she has successfully earned 67% of her 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, she is determined to be making satisfactory progress.

WARNING

If a student falls below the SAP standards, she will be notified that she is being given a warning period which will last one semester. The student will also be notified that she has the option of appealing her 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 her 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, she 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, she will be given a period of financial aid warning during which time she 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 she will no longer be eligible for financial aid. The student will also be notified that she has the option of appealing her 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 she 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 she failed to make satisfactory academic progress, and what has changed in her situation that will allow her 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. She will also be ineligible for federal financial aid until she re-establishes eligibility as described below in the section entitled "Re-instatement." The final decision (denial of appeal, academic probation, or academic probation with a study plan) will be conveyed to the student in writing.

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

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

RE-EVALUATION AFTER A PROBATIONARY PERIOD

At the end of the probationary period, the student's satisfactory academic progress will be re-evaluated. If the student is now meeting the standard SAP requirements of the institution, or is meeting the SAP standards of her study plan, she 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 her study plan, she will be subject to academic discipline which may include expulsion or suspension from the institution, and she will be ineligible to receive Title IV federal financial aid.

RE-INSTATEMENT FOR FEDERAL FINANCIAL AID

A student who became ineligible for federal financial aid because she was not meeting satisfactory academic progress standards, has the opportunity to re-establish eligibility. Eligibility is re-established by meeting institutional SAP standards. The financial aid office will receive notification of each student's status at the start of each semester, and the student will be notified that she 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, she 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 she 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 she received a failing grade, it is always counted towards the student's enrollment, regardless of how many times she 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

Division of Higher Learning of Associated Beth Rivkah Schools does not offer any ESL or non-credit remedial courses.

GOOD ACADEMIC STANDING FOR STATE GRANT PROGRAMS

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

The chart below illustrates these minimum requirements:

Semester	1	2	3	4	5	6	7	8	9	10
Minimum credits that student must have earned	0	6	15	27	39	51	66	81	96	111
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

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

PLACEMENT DISCLAIMER

Division of Higher Learning of Associated Beth Rivkah Schools is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs. While it does not guarantee employment, graduates of Division of Higher Learning of Associated Beth Rivkah Schools have qualified for positions in teaching, tutoring, and counseling, and have also served as librarians, writers, outreach workers, and educational directors. Students interested in pursuing any of these fields are offered individualized placement guidance and advisement through the Dean's office.

STUDENT SERVICES

Division of Higher Learning of Associated Beth Rivkah Schools takes pride in the fact that its instructors and other staff members are available to offer guidance/counseling to students in many different areas. Students speak to faculty members and seek their advice in matters related to family issues, social difficulties, personal and religious questions. Faculty members are available even outside of the classroom setting and consider it their duty to assist students with their needs. Tutoring is available as well for students who need help in keeping up with their academic work.

Although the faculty is available at all times to provide counseling, there may be circumstances which warrant professional intervention. Therefore, in extenuating cases, the institution will refer a student to a professional care provider for assistance.

HEALTH SERVICES

The standard medical needs of our students are adequately provided for through the services of local physicians recommended by the institution, and routine medical visits may be scheduled for the students' vacation time, ensuring a smooth flow of care. The Division of Higher Learning of Associated Beth Rivkah Schools does not have the facilities to deal with medical issues beyond the standard first-aid services. Therefore, in the event of a sudden severe illness or accident, we will turn to the active "Hatzalah" program of volunteer EMT services in Brooklyn, which responds to any medical emergency within minutes. A member of the staff will assume responsibility for the student's care until her parents are able to do so.

NON-DISCRIMINATION POLICY

Qualified women of Jewish faith are eligible for admission to Division of Higher Learning of Associated Beth Rivkah Schools without regard to age, race, color, national origin or physical handicap. The school is also an equal opportunity employer and is in compliance with Title VI

of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disability Act of 1992.

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

STUDENT CONDUCT

The Division of Higher Learning considers as part of its mission, the development of character. The study of ethics is not only on the theoretical level, but requires regulations governing student conduct as well. All members of the Division of Higher Learning family are bound by municipal, state, and Federal laws as well as those prescribed by the Code of Jewish Law.

Institutional discipline is aimed at conduct which directly and significantly impairs the opportunities of students of the Division of Higher Learning to pursue their educational objectives.

COMPLAINT POLICY

Internal Complaint Policy:

Any student who has a complaint should submit it in writing to the Dean. The complaint will be investigated, and the student will be informed in writing within 30 days of the resolution of her complaint. No person directly involved in the complaint issue will make the final determination.

AIJS Complaint Policy:

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

Association of Institutions of Jewish Studies

500 W. Kennedy Boulevard

Lakewood, NJ 08701-2620

Phone: 732-363-7330

Fax: 732-415-8198

Email: nlandesman@theaijs.com

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

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS' role in accrediting and overseeing the institution. This generally means that the complaint has to address an institutional issue that bears on compliance with AIJS's Standards for Accreditation.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS. As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.
3. If AIJS determines that the complaint is relevant to its accreditation Standards or policies, or if it falls within AIJS' oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the Institution to respond to AIJS that it has reviewed the matter and either resolved the complaint to the complainant's satisfaction or otherwise dealt with the issue in accordance with the Institution's published Complaint Policy. An explanation of its actions is required, as well as a statement that the Institution certifies that it followed its own published Complaint Policy.
4. AIJS will then review the institution's response and Complaint Policy.
5. If the Institution informs AIJS in its response that the complainant did not follow the Complaint Policy of the school, AIJS will instruct the complainant to follow the Complaint Policy of the institution.
6. If the complainant claims to have followed the Institution's published Complaint Policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether the complainant did actually follow the Institution's Complaint Policy. If it is determined by AIJS that the Institution did in fact follow its published Complaint Policy, and followed through with a proper disposition, the complainant will be so informed and that case will be closed.
7. If AIJS determines that the Institution did not in fact follow its own published Complaint Policy, or if the matter involves issues to substantially question the Institution's compliance with AIJS Standards or policies, AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant, substantiating the complaint; and an explanation of the disposition from the Institution (which should document how the Institution followed its own Complaint Policy and procedures).
8. Within 10 days of the receipt of these above materials, the executive director of AIJS, together with the chairman of the Executive Accrediting Council, will review the

complaint file to determine if the institution complied with AIJS standards and policies. AIJS will contact the institution and allow the institution the opportunity (30 days) to review the matter and provide an explanation and/or additional information to AIJS.

9. If after receipt of the Institutional response and a review of any additional documentation, AIJS makes a final determination that the institution is not in compliance with AIJS standards and/or policies, a formal corrective action plan will be required from the institution within 30 days.
10. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
11. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action, or other sanction should be initiated against the institution for noncompliance with AIJS' Standards of Accreditation.
12. AIJS will make a good faith effort to address anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.
13. All complaints received by AIJS regarding an accredited institution will be filed and stored in an easy and accessible manner. Site visitors will be given access to the file of an institution that is being reviewed, and any complaints on file in AIJS will be considered in the final decision of the EAC.

NY State Complaint Policy:

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

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

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

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

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

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

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

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

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

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

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

Office for Civil Rights (OCR) – Enforcement Office
 U.S. Department of Education

32 Old Slip, 26th floor
New York, NY 10005 – 2500
Telephone: 646-428-3900
FAX: 646-428-3843
TDD: 877-521-2172
Email: OCR.NewYork@ed.gov

Or with:

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

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

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

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

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

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

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

NOTIFICATION OF RIGHTS UNDER FERPA

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

1. The right to inspect and review the student's education records within 45 days after the day Division of Higher Learning of Associated Beth Rivkah Schools receives a request

for access. A student should submit to the registrar, Dean, 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.

Division of Higher Learning of Associated Beth Rivkah Schools discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational

interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

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

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Division of Higher Learning of Associated Beth Rivkah Schools 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 school 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 Division of Higher Learning of Associated Beth Rivkah Schools 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, 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 of 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 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. The Division of Higher Learning of Associated Beth Rivkah Schools 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.

DIVISION OF HIGHER LEARNING OF ASSOCIATED BETH RIVKAH SCHOOLS ACADEMIC PROGRAMS

Division of Higher Learning of Associated Beth Rivkah Schools offers three undergraduate level programs in Classical Torah Studies. The Advanced Classical Torah Studies degree is the final degree with the other two programs, Classical Torah Studies degree and Classical Torah Studies certificate embedded within it. Below are the degree requirements for the programs offered.

DEGREE REQUIREMENTS

- Classical Torah Studies Certificate- 24 credits
- Classical Torah Studies Degree- 60 credits
- Advanced Classical Torah Studies Degree- 120 credits

STUDY ABROAD OPTION

This is an option available to students who wish to take advantage of educational opportunities offered at institutions in Israel that offer courses similar in content and style to the courses offered at Associated Beth Rivkah Schools – Division of Higher Learning. There are currently three institutions in Israel that have been approved for study abroad. Study abroad is limited to 30 credits and is only available to students who enroll for the Advanced Classical Torah Studies Degree.

COURSE LISTINGS

BIBLE

REL 455 Biblical Exegesis 3 credits

Major topics covered in the course are analysis of exegetical approaches to parallel passages in the Bible, exegetical approaches to identifying Biblical commandments, and classical Biblical commentary as explicated in works of Jewish thought. Text Selection may vary.

REL 233 Studies in the Book of Genesis 3 credits

Major topics covered in the course are the Tree of Knowledge and the fall of man; Cain and Abel; the Tower of Babel; Sarah and Hagar; Sodom; Jacob and Esau: the birth of the twins, the sale of the birthright, Isaac's blessings, and Jacob's encounter with the angel; and Joseph and his Brothers. Topics may vary.

LEGAL CODES

REL 299 Issues in Contemporary Halachic Literature 3 credits
Women's obligations to fulfill mitzvot: their status in halacha. Biblical origin and halachot of relationships between men and women including prohibition of physical contact and related issues. Biblical origins and related lessons on Modesty, Hair covering and the concept of Dat Yehudit; Biblical and Talmudic origins of precautions against immorality.

REL 219 Studies in Jewish Law: Interpersonal Relations 3 credits
Major topics covered in the course are: respect in family relationships, adoption, love for fellow humans, care for the ill, and labor relations. Topics may vary.

REL 231 Studies in Jewish Law: Dietary Law 3 credits
Major topics covered in the course are classical laws of kashrut with particular emphasis on practical applications. Topics may vary.

REL 206 Studies in Jewish Law: Laws of Shabbos I 3 credits
Major topics covered in the course are: a selection of the 39 categories of melakhah, their definition and contemporary applications

REL 315 Studies in Jewish Law: Laws of Shabbos II 3 credits
Major topics covered in the course are: The laws of Muktzeh, a selection of the 39 categories of melakhah, their sources, definition and contemporary application, candle lighting, kiddush and havdalah. Topics may vary.

REL 286 Topics in Mishna Brura II 3 credits
The course examines selected halachic texts, primarily from the Shulchan Aruch and the Mishna Berura. Emphasis on deriving practical conclusions from the text and understanding halachic methodology. Topics may vary.

PHILOSOPHY/ETHICS

PHI 200 Introduction to Topics in Jewish Philosophy 3 credits
Major topics covered in the course are: The philosophy of mitzvot, faith and reason, free will, the purpose of Torah study, Torah study for women in the modern world, self knowledge and character development, loving G-d and loving other human beings, honoring parents. Topics may vary.

REL 478 Feminism & Jewish Perspectives of Women 3 credits
Major topics covered in this course are contemporary feminism, the social position of women in the Bible, historical perspectives, modesty, love, differences between the sexes, marriage, purity, motherhood and career, sexuality, divorce and widowhood, and women and ritual law.

REL 480 Jewish Holidays in Biblical & Talmudic Literature 3 credits
Overview of the Jewish months including significant dates, holidays, fast days, and important dates in the Jewish calendar. Topics of sources may vary.

REL 285 Studies in Mussar 3 credits
Major topics covered in the course are purpose of creation, judgment, gratitude, anger and tolerance, suffering, faith, Torah learning, character traits, and moral lessons of the festivals. Topics may vary.

REL 338 Midrashic and Aggadic Literature 3 credits
Major topics covered in the course are attitudes toward midrashic and aggadic literature, literary forms in aggadic literature, rabbinic theology as reflected in the Midrash, esotericism and exotericism in aggadic literature, and a survey of major works of literature. Sources may vary.

PHI 373 Jewish Philosophy: Interpersonal Relationships 3 credits
Major topics covered in the course are: examining issues of hatred, reproof, revenge, cynical and deceptive abuse, friendship, greed, and charity. Topics may vary.

PHI 399 Jewish Philosophy- Rambam's Thirteen Principles 3 credits
The principles themselves and the thirteen principles as the basis of Jewish faith, along with related theological and philosophical issues.

EDUCATION

EDU 114 Teaching Reading & Math to Young Children 3 credits
Major topics covered in the course are: reading development; assessment and remediation; teaching hebrew reading according to the mesorah and taamei hamikra.

EDU 101 Introduction to Methodology 3 credits
Desirable teacher traits, theories of learning, becoming familiar with relevant aspects of students background knowledge and experiences, Designing a lesson plan, teaching strategies, differentiated learning, Bloom's Taxonomy, Gardner's Theory of Multiple Intelligence, group learning and micro-teaching assessment, evaluation, record keeping and grading. A special unit on chinuch according to Torah is included. .

EDU 104 Classroom Management 3 credits
Major topics covered in the course are: the fundamentals of classroom dynamics especially as reflected in Torah sources; understanding children's behavior; their emotional and social needs; effective classroom management and home/school communication.

CDS 210 Foundations of Early Childhood Education 3 credits
To examine child development from birth to 6 years, explore developmental and learning theories (with the knowledge that a Jewish child has both a nefesh elokis and a nefesh habehamis) implement curriculum in a classroom, modify techniques for use with special needs children, evaluate children's progress, maintain communication with families, and implement appropriate behavioral objectives

EDU 108 Curriculum in Education – Jewish Studies (K-12) 3 credits
The major topics covered in this course are the methods and strategies in teaching Jewish Studies Curriculum content areas.

COP 199 A Practicum in Early Childhood/Elementary Education I 6 credits
Major topics covered in the course are: the role of play and extra-curricular activities in childhood development; introduction to curriculum design; creating the physical and emotional environment to learn; skills in communicating with children. Prerequisite: Pre or Co-requisite-Introduction to Methodology.

COP 299 A Practicum in Early Childhood/Elementary Education II 6 credits
Major topics to be discussed are: curriculum design and implementation in childhood education; lesson planning, skills in communicating with children; classroom management and collaborating with parents and staff. This course places a major emphasis on the application and implementation of the theories taught through supervised teaching internship.

COP399 A Practicum in Judaic Studies Education 6 credits
Upon successful completion of this course, students will be able to create an environment of respect and rapport by interacting in a positive way with students. They will learn to use

various techniques to manage student behavior, understand the importance of and be able to engage students, use different learning modalities, encourage accountability. Students use data-driven instruction and use professionally developed and academically- sound standards developed specifically for Judaic Studies instruction known as the Zekelman Standards, which are similar to Common Core. Major topics include: Bloom's Taxonomy, Common Core Standards, Classroom Management, Curriculum Design, Instructional Methods, Differentiated Instruction, Evaluation and Assessment Methods, Lesson Planning and Writing Learning Objectives, Grouping and Cooperative Learning.

PSY 230 Psychological Foundations of Education 3 credits

Major topics covered in the course are: theoretical perspectives and research pertinent to education and educational experience. It includes teaching in the classroom, how different children develop, interact, learn within educational settings and psychological evaluation of classroom learning and school achievement.

ADDITIONAL ELECTIVES

PSY 101 Introduction to Psychology 3 credits

Major topics covered in the course include biological bases of behavior, perception, learning and memory; problem solving, mental health; psychological development, social psychology . The course also includes Units of relationship between Torah and psychology.

PSY 383 Survey of Exceptional Children 3 credits

Major topics covered in the course are: are an introduction to the study of exceptional children: Laws and legislation regarding individuals with special needs, early intervention, Regular Education Initiative, learning disabilities, mental retardation, attention deficit and hyperactivity disorder, speech and language disorders, autistic spectrum disorder, hearing impairment, visual impairment, emotional and behavioral disorders, physical disabilities and giftedness. The incidence of these phenomena; etiology; diagnosis and treatment; behavior management and intervention in the inclusive classroom.

PSY 282/SOC 397 Interpersonal Behavior in Small Groups/Group Dynamics 3 credits

Major topics covered in the course are groups, group formation and development; emergent group structures; mediating group processes; interpersonal power within groups; status and role; group tasks and group goals; groups in action; effective participation in groups; and leadership styles.

PSY 211 Developmental Psychology I 3 credits
Major topics covered in the course are physical, cognitive, emotional, and social aspects of various stages from adolescence through adulthood.

HIS399 Jewish Intellectual History from the Mishna until Modern Times 3 credits
Major topics covered in the course are:-The creation and function of the Mishna and Talmud, Geonim, The formation of Sefardi and Ashkenazi Jewry, The "Golden Age" of Spain and its Torah figures, The Halachic Codification of Talmudic law through the Medieval period,, Sefardi and Ashkenazi Schools of thought in Torah Commentary; The Maimonidean controversy, The Expulsions of the 14th and 15th Centuries and the creation of the modern Diaspora, The writing of the Shulchan Aruch , Commentators on the Shulchan Aruch, The emergence of Chassidut, Modern Orthodoxy and Torah U'Madda.

HIS337 History of the Jewish Community in Land of Israel 3 credits
History of the recreation of the Jewish community in the Land of Israel beginning with the first returnees in the aftermath of the Crusades and culminating with the establishment of the modern State of Israel. Emphasis is placed on investigating the nature of the historical issues and personalities who played a significant role in the development of the community and the direction in which it eventually evolved.

CST495 Judaic Studies Capstone 3 credits
Upon successful completion of the course, students will be able to: determine an issue, problem, information gap, or creative endeavor in the field of Jewish Studies; demonstrate proficiency as an independent learner and critical thinker; engage thoughtfully with Jewish texts from a range of time periods and perspectives; demonstrate proficiency analyzing Jewish texts in their original Hebrew (where applicable); apply research and analysis techniques to the explanation and resolution of an information gap, issue, or problem by studying or creating a project in a respective field; design a project based on theory and knowledge from Jewish Studies courses; synthesize research components to produce a comprehensive valid result in a concrete format; reach conclusions through the use of external resources that reflect knowledge; apply all elements of scholarly activity to a written document, utilizing Standard American English and APA or MLA format; present an ethically responsible final project in an academic and professional format as a bridge to future work/employment; and demonstrate a comprehension of diverse perspectives within the field of Jewish studies. Instruction is based on self-paced study with a monitored format that includes periodic assignments and required completion date. Major topics include: definition and purposes of a Capstone; types of Capstone projects (research paper, creative project, applied project); research components; ethical research; plagiarism; annotated bibliography; Importance of background reading;

