

ASSOCIATED BETH RIVKAH SCHOOL

DIVISION OF HIGHER LEARNING

CATALOG SUPPLEMENT

2021-2022

310 Crown Street
Brooklyn, NY 11225
718-735-0400 ext. 1129/1120/1121
Email: dhlseminary@bethrivkah.edu
dhl.bethrivkah.edu

ACADEMIC CALENDAR

Fall Semester:	August 30, 2021- January 20, 2022
Spring Semester:	January 24, 2022- June 23, 2022
Fall Breaks:	September 4, 2021- September 8, 2021 September 15, 2021- October 3, 2021 December 1, 2021- December 6, 2021
Spring Breaks:	February 4, 2022- February 8, 2022 March 17, 2022- March 20, 2022 April 2, 2022- April 25, 2022 June 3, 2022 – June 7, 2022

TUITION AND FEES

Basic Option	\$8,000
Intensive Option	\$9,200
Teacher Training Early Childhood additional charge	\$1,400
Teacher Training Elementary School additional charge	\$1,900
Study Abroad Option	\$8,800

STUDENT BUDGET

	<i>Basic Option</i>	<i>Intensive Option</i>	<i>Study Abroad option</i>	<i>Basic Option with Teacher Training for Early Childhood</i>	<i>Basic Option with Teacher Training for Elementary School</i>
<u>Commuter - Living with Parents</u>					
Tuition and Fees	\$8,000	\$9,200	\$8,800	\$9,400	\$9,900
Living Allowance	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800
Personal	<u>\$4,000</u>	<u>\$4,000</u>	<u>\$4,000</u>	<u>\$4,000</u>	<u>\$4,000</u>
Total Budget	\$13,800	\$15,000	\$14,600	\$15,200	\$15,700
<u>Commuter - Not Living with Parents</u>					
Tuition and Fees	\$8,000	\$9,200	\$8,800	\$9,400	\$9,900
Living Allowance*	<u>\$19,250</u>	<u>\$19,250</u>	<u>\$19,250</u>	<u>\$19,250</u>	<u>\$19,250</u>
Total Budget	\$27,250	\$28,450	\$28,050	\$28,650	\$29,150

*Based on BLS Moderate Budget

WITHDRAWAL POLICY AND PROCEDURES

Any student who must leave school while the semester is in progress should inform the Dean, a faculty member, or the Registrar's office. The notification can be made in person, emailed (can be sent to Mrs. Gurwitz at hgurwitz@bethrivkah.edu), or by phone to (718) 735-0400. The Dean or faculty member will relay this information to the Registrar's Office within ten days of the notification by the student. The official date of withdrawal for students who follow these withdrawal procedures is the date indicated by the student in his notification.

For students who withdraw from Division of Higher Learning of Associated Beth Rivkah Schools without notifying the Dean, a faculty member, or the Registrar's office, the date of withdrawal is the last documented date of attendance at an academically related activity.

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

Division of Higher Learning of Associated Beth Rivkah Schools confirms attendance in each course that every student is registered, at the beginning of each semester, and again at the 60% point of the semester. This process of confirmation of attendance in each course enables the school to determine whether or not the student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point is determined to have withdrawn at the midpoint of the semester. A careful inquiry will be made for any student who fails to complete all coursework for a semester to determine if the student withdrew from all classes or if he actually earned failed grades in all classes. If a student receives F grades for all of his courses, the registrar will determine whether or not the student completed the semester. This is done via communication with the appropriate faculty members. Each faculty member who issued a failing grade will confirm if the student received an unearned or earned F grade.

INSTITUTIONAL REFUND POLICY

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

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

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

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

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

After the first week and through fifty percent of the semester, tuition charges retained will be a pro rata portion of tuition charges for the semester. The adjusted charges to be retained will be calculated based on the number of weeks completed, plus ten percent of the portion of the semester that was not completed. (If a student is in attendance one day in a week, it is counted as a week attended.)

After 50% of the number of weeks in the term has passed, there will be no refunds issued.

RETURN TO TITLE IV FUNDS

For all Title IV eligible students who withdraw during a semester, the institution performs an R2T4 calculation utilizing the Return to Title IV software provided by the U.S. Department of Education. The institution determines the date of withdrawal to be used in the R2T4 calculation.

For a student who gives official notification, the date of withdrawal is the date that the student indicates in his notice or the date of notification, whichever is earlier.

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

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

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

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

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

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

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

RETURNING UNEARNED AID

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

POST WITHDRAWAL DISBURSEMENTS

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

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

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

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

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

COVID-19 UPDATE

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