

ASSOCIATED BETH RIVKAH SCHOOL

DIVISION OF HIGHER LEARNING

CATALOG SUPPLEMENT

2022-2023

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

ACADEMIC CALENDAR

Fall Semester: September 9, 2022- January 24, 2023

Spring Semester: January 26, 2023- June 20, 2023

Fall Breaks: September 23, 2022- September 27, 2022
 October 4, 2022- October 19, 2022
 December 16, 2022- December 25, 2022

Spring Breaks: March 7, 2023- March 8, 2023
 March 24, 2023- April 16, 2023
 May 25, 2023 – May 28, 2023

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 - Please see the website for additional information on written arrangements.

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>					
	\$0				
Tuition and Fees	\$8,000	\$9,200	\$9,200	\$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	\$15,000	\$15,200	\$15,700

Commuter - Not Living with Parents

	\$0				
Tuition and Fees	\$8,000	\$9,200	\$9,200	\$9,400	\$9,900
Living Allowance*	<u>\$20,590</u>	<u>\$20,590</u>	<u>\$20,590</u>	<u>\$20,590</u>	<u>\$20,590</u>
Total Budget	\$28,590	\$29,790	\$29,790	\$29,990	\$30,490

*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 her 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 for, 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 she actually earned failed grades in all classes. If a student receives F grades for all of her 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 her notice or the date of notification, whichever is earlier.

Generally, if a student officially withdraws before 60% of the semester has passed, she 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 she withdraws after 60% of the semester has passed she will most likely be able to retain all of the financial aid she 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 she 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 she 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 may be offered those funds. No post withdrawal funds for loans will be drawn down and disbursed without the borrower's authorization.

A post withdrawal disbursement of Title IV funds may be credited to a student's account for current allowable charges such as tuition, fees, room and board, up to the outstanding amount of these 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.

Any amount of the post withdrawal disbursement that is in excess of the balance of allowable charges will be disbursed to the student as soon as possible, but no later than forty five days after the date of determination of withdrawal. A post withdrawal disbursement that will be credited directly to the student's account may be made up to 180 days after the date the school determined 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.

TIMELY PROCESSING OF REFUND CHECKS

Associated Beth Rivkah Schools reviews bank accounts monthly, to ensure that all refund checks have cleared the account. In the event that a check has not cleared, we will notify the student that his refund check is outstanding. The student also has the opportunity to request a duplicate check if he misplaced the original check. Title IV funds will be returned to the Department of Education in the event they are left in the account 240 days from when the original check was issued.

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.