

**ASSOCIATED BETH RIVKAH SCHOOLS**

**DIVISION OF HIGHER LEARNING**

**CATALOG**  
**2025-2026**

310 Crown Street  
Brooklyn, NY 11225  
718-735-0400 ext. 1129/1120/1121  
Email: [dhlseminary@bethrivkah.edu](mailto:dhlseminary@bethrivkah.edu)  
[bethrivkah.edu/DHL](http://bethrivkah.edu/DHL)

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  
Email: [dginsberg@theaijs.com](mailto:dginsberg@theaijs.com)

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

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## TITLE IX

Division of Higher Learning of Associated Beth Rivkah Schools does not discriminate on the basis of sex in the education program or activity that it operates, in compliance with all applications under Title IX. This requirement not to discriminate extends to employment. Inquiries about the application of Title IX may be referred to Division of Higher Learning of Associated Beth Rivkah Schools's Title IX Coordinator, to the Assistant Secretary for Civil Rights of the Department of Education, or both.

### Title IX Coordinator:

Name: Mrs. Chana Gorowitz

Office Address: 310 Crown Street, Brooklyn, NY

Email Address: [dhlseminary@bethrivkah.edu](mailto:dhlseminary@bethrivkah.edu)

Phone Number: (718)735-0400

## 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**

Division of Higher Learning of Associated Beth Rivkah Schools offers women rigorous postsecondary education in the scholarly disciplines of Hebrew and Jewish Studies (anchored in the classical texts of Judaism and Chassidism). The goal of the mission is to educate and train the Jewish women in taking responsibility in transmitting Jewish knowledge and values. Division of Higher Learning of Associated Beth Rivkah Schools offers programs and courses that translate the goal of transmitting Jewish knowledge in formal teacher training for primary and secondary schools and related occupations. (Adult education, educational leadership roles, i.e., friendship circle and C-Teens.) The values and life skills that our courses provide, reflect the Torah's view of the Torah knowledgeable woman's pivotal role in family and community.

## **BOARD OF DIRECTORS**

Mr. Mendel Gansburg  
Mr. Frederic Goldfein  
Mr. Yerachmeal Jacobson  
Mr. Dovid Junik  
Mr. Yigal Niasoff  
Mr. Itchik Orimland  
Mr. Dovid Sputz

## **ADMINISTRATION**

|                        |                             |
|------------------------|-----------------------------|
| Mrs. Chana Gorowitz    | Dean                        |
| Rabbi Sholom Goldstein | Chief Executive Officer     |
| Mrs. Zisel Gurevitz    | Financial Aid Administrator |
| Mrs. Rivky Greenspan   | Director of Finance         |
| Mrs. Hindy Gurwitz     | Registrar                   |
| Mrs. Brochie Kogan     | Assistant Registrar         |

## **FACULTY**

|                          |                          |
|--------------------------|--------------------------|
| Rabbi Yitzchok Barber    | Mrs. Elka Kaplan         |
| Mrs. Tzameret Borevitz   | Mrs. Sarah Lieberman     |
| Rabbi Mordechai Dinerman | Rabbi Boruch M. Lipskier |
| Mrs. Channah Dray        | Rabbi Yosef Y. Paltiel   |
| Rabbi Refoel Duboy       | Rabbi Naftali Silberberg |
| Rabbi Levi Garelik       | Rabbi Moshe Silman       |
| Rabbi Yisroel Glick      | Rabbi Yaakov Sputz       |
| Mrs. Rivka Gluckowsky    | Rabbi Shlomo Sternberg   |
| Mrs. Dena Gorkin         | Mrs. Pearl Stroh         |
| Mrs. Hindy Gurwitz       | Mrs. Esther Twersky      |
| Mrs. Chana Hecht Silman  | Mrs. Esther Vilenkin     |
| Rabbi Shneur Z. Hertzell | Mrs. Chanie Wolf         |
| Mrs. Cipi Junik          |                          |

## **ACCREDITATION AND STATE AUTHORIZATION**

### **New York State Disclaimer**

Division of Higher Learning of Associated Beth Rivkah Schools does not offer college credits or degrees that require authorization by the New York State Board of Regents. Under New York State Law a non-profit corporation formed for religious and educational purposes does not require New York State Education Department or New York State Board of Regents authorization to perform its postsecondary education functions in New York State. Division of Higher Learning of Associated Beth Rivkah Schools falls into this category.

### **Accreditation**

Division of Higher Learning of Associated Beth Rivkah Schools is accredited by the Association of Institutions of Jewish Studies (AIJS) and approved 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 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. The library also houses an extensive DVD collection containing lectures on a wide variety of Judaic topics. In addition, Otzar Hachochma, a massive cyber library has been installed to enhance the research and learning horizons of our students.

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 Sifriat Levi Yitzchak Library, located nearby at 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 is the contact information for 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.*

## **COST OF ATTENDANCE**

*For the current schedule of cost of attendance, 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 apply online at [bethrivkah.edu/dhl-admissions](http://bethrivkah.edu/dhl-admissions).

Applicants can also contact the school at:

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

Generally, 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 completed homeschooling at the secondary level as defined by state law and provide documentation of homeschooling
3. Meet one of the recognized equivalents. Recognized equivalents include:
  - a. A GED certificate.
  - b. A certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as

- the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category).
- c. An associate's degree.
  - d. The 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.
  - e. 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 institution will maintain documentation of the high school diploma or its recognized equivalent.

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 Division of Higher Learning of Associated Beth Rivkah Schools.

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 Division of Higher Learning 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

To earn an Advanced Classical Torah Studies Degree at Division of Higher Learning of Associated Beth Rivkah Schools, students must fulfill a minimum academic residency requirement of 30 credits earned at Division of Higher Learning of Associated Beth Rivkah Schools.

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 Division of Higher Learning of Associated Beth Rivkah Schools 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.

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.

Rather than deriving grades from a precise numerical average, Division of Higher Learning of Associated Beth Rivkah Schools employs a grading system that is used by other institutions of higher education.

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

|    |     |                |                                    |
|----|-----|----------------|------------------------------------|
| A  | 4.0 | C-             | 1.7                                |
| A- | 3.7 | D+             | 1.3                                |
| B+ | 3.3 | D              | 1.0                                |
| B  | 3.0 | D-             | 0.7                                |
| B- | 2.7 | I (Incomplete) | not included in calculation of GPA |
| C+ | 2.3 | W(Withdrawn)   | not included in calculation of GPA |
| C  | 2.0 | F (Fail)       | 0.0                                |

- \* 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     | $3 \times 4 = 12$ |
| Total    | <u>12</u>      |       | <u>39</u>         |

GPA:  $39/12 = 3.25$

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

The grade point average (GPA) is established by multiplying the grade point equivalent of each course with a valid grade by the number of credits that course yields. The products are then added together, and the sum is divided by the total number of credits from all the courses.

Courses with a grade of incomplete or withdrawn do not affect the GPA. However, courses with a grade of fail, whether earned or unearned, are included in the GPA calculation. If a student receives failing grades for all of her courses, the student will generally be considered as having unofficially withdrawn unless there is evidence that she completed the semester.

## **ATTENDANCE REQUIREMENTS**

Attendance is expected at all regularly scheduled classes. Excessive unexcused absences may be grounds for grade reductions, loss of course credit, dismissal, or other disciplinary action.

## **LEAVE OF ABSENCE**

### **FEDERAL POLICY**

Under specific circumstances, a student may be granted an approved leave of absence for Title IV purposes. To request a leave of absence, the student must follow the procedures listed below.

The student must submit a request for a leave of absence in writing from the Dean, Mrs. Chana Gorowitz. The request must include the reason for which the student is requesting a leave of absence, and must be signed and dated. The request will be reviewed by the Dean within ten days of submission. The request and the determination will be forwarded to the registrar's office and the decision will be placed in the student's academic file. Notification will also be sent to the student and the financial aid office.

The student must submit the request and receive 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. If unforeseen circumstances prevent a student from providing a prior written request, the institution may grant the student's request for a leave of absence. In this case, the institution will document its decision and collect the written request at a later date.

A student will only be granted a leave of absence if it can be reasonably expected that she will return from the leave of absence on time. The leave of absence, together with any additional leaves of absence, must not exceed a total of 180 days in a 12 month period. Division of Higher Learning of Associated Beth Rivkah Schools will not assess the student any additional institutional charges or award the student any additional Title IV aid during this time period. Upon the student's return from the leave of absence, the student must resume her coursework at the same point in the academic program that she began prior to the leave of absence.

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 do not resume attendance at the institution at or before the end of a leave of absence will be considered withdrawn from the institution as of the initial start date 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 Administrator, as the full time employee available to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics, and any other required disclosures or information, as required by Title 34 of the Code of Federal Regulations, sections 668.42, 668.43, 668.45 and 668.46. 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 Solutions, a financial aid consulting firm with many years of experience in the field. The institution offers a variety of federal and state financial aid programs to its students. Higher Education Solutions assists with their administration.

Students who have difficulty meeting their educational costs at the institution may contact the Financial Aid Administrator (FAA), Mrs. Zisel Gurevitz at the financial aid office. The FAA is available during regular business hours and can provide information about the available financial aid options.

These options may include a financial aid package comprised of grants, scholarships and work-study programs. The package reflects the total amount of federal and state aid, along with any institutional scholarships offered to eligible students by the institution to help pay for their education. Additionally, the institution may offer a deferred payment plan, allowing students to spread out tuition payments over a period of time.

Federal and State grants are need based and do not require repayment. Similarly, institutional scholarships provide financial aid based on need and do not need to be repaid. The Federal Work-Study Program funds part-time employment for eligible students. Detailed information on these programs can be found below.

### ***TITLE IV FEDERAL FINANCIAL AID***

In order to qualify for Title IV aid programs, the student must:

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- maintain satisfactory academic progress in college or career school;
- provide consent and approval to have their federal tax information transferred directly onto their Free Application for Federal Student Aid (FAFSA®) form;
- sign the certification statement on the FAFSA form stating that they are not in default on a federal student loan, do not owe money on a federal student grant, and will only use federal student aid for educational purposes; and
- show they are qualified to obtain a college or career school education by:
  - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
  - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
  - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

### ***APPLYING FOR TITLE IV AID***

To apply for Title IV aid, prospective recipients should complete a FAFSA form, available at the financial aid office. The completed form can be completed online through FAFSA on the Web at <https://studentaid.gov/h/apply-for-aid/fafsa>. Alternatively, the completed form can be mailed to the designated address.

In addition to completing the FAFSA form and providing consent, students may be required to submit additional documentation, such as a Verification Worksheet, W2 forms, and/or Tax Returns/IRS Tax Transcripts, to verify the information reported on the FAFSA.

Title IV aid awards are offered for one award year at a time, and are not automatically renewed. Students must reapply each year before the application deadline listed below.

### ***TITLE IV AID NEED***

Eligibility for Title IV programs is determined through a process called need analysis, which assesses the amount of financial assistance a student requires to supplement the resources expected to be available from the student and, if applicable, their parents.

A student's financial need is calculated based on the formulas developed by the Department of Education. It is determined by subtracting the contributions expected from the student and, if applicable, their parents, from the total [Cost of Attendance](#) (COA). Generally, the total financial aid awarded to a student cannot exceed their financial need.

To calculate need, a student's dependency status - whether they are dependent or independent of their parents - is determined based on their answers to specific questions and other details provided on the FAFSA. Students should carefully review the instructions on the FAFSA form before answering any questions and consult with the institution's financial aid staff as needed.

Once dependency status is determined, the student's financial contribution is assessed. For independent students, this is based on their income, and, if applicable, their spouse's income, as reported on their tax return, along with any counted assets, as applicable. Certain allowances, such as the Employment Allowance, Payroll Tax Allowance and Income Protection Allowance (IPA), are factored in to offset income. The IPA is a living allowance based on family size and considers food, housing, and other relevant factors.

For dependent students, their financial contribution is based on their income, as reported on their tax return, and applicable assets, with previously described allowances applied to offset earnings. A separate parental contribution is assessed, based on their parents' income, as reported on their tax return, and their counted assets, as applicable. Specific allowances are also allocated against their parents' income, as detailed above

The student's contribution is combined with the parental contribution, when applicable, to calculate the Student Aid Index (SAI). The student's COA includes tuition, fees, books, transportation, personal expenses, and a standard allowance for living expenses. The living expense allowance varies depending on whether the student lives on campus, off-campus or with their parents. The SAI is subtracted from the student's COA with the remaining amount known as the student's financial need.

Under certain circumstances, based on poverty guidelines, a student may automatically be eligible for either a Maximum or Minimum Pell grant (Max or Min Pell).

### ***Updated FAFSA Information***

Students may update, or be required to update, certain information on their FAFSA application, such as dependency status or household size, only under specific circumstances. These updates should be discussed with the financial aid office.

### ***Professional Judgment***

In addition to the process used to calculate financial aid need, there are unique situations where the financial aid administrator (FAA) may use professional judgment (PJ) to modify data used to calculate the SAI, adjust the student's cost of attendance, and/or perform dependency overrides. Students may pursue a PJ adjustment based on special circumstances and unusual circumstances.

### **Professional Judgment for Special Circumstances**

Special Circumstances are financial situations that may prompt an FAA to do a PJ leading to an adjustment of the COA or an element of the SAI calculation.

To initiate a PJ request for special circumstances, a student and/or their parent must submit documentation of these circumstances to the financial aid office. Among other circumstances that might affect the student's or their parents' ability to pay for college, special circumstances may include a change in employment status, income or assets, medical expenses not covered by insurance, or severe disability of the student or other member of their household. These factors may be taken into account by the financial aid staff to adjust the data elements in the COA or in the SAI calculation. The PJ process may be initiated at the parent's or student's request after the student's initial eligibility has been determined, and, if applicable, verification has been completed.

### **Professional Judgment During a Disaster, Emergency, or Economic Downturn**

During a qualifying emergency, an FAA can determine that a contributor's income from work is zero, provided appropriate documentation is submitted. The FAA may also make additional adjustments to the reported income of the student, parent, parent's spouse or student's spouse, as applicable, based on the household's overall financial situation, including unemployment benefits.

### **Professional Judgment for Unusual Circumstances**

Unusual circumstances refer to conditions that justify an FAA adjusting a student's dependency status based on a unique situation - more commonly referred to as a dependency override. These circumstances may include, but are not limited to, human trafficking, refugee or asylee status, parental abandonment or estrangement, or incarceration of the student or parent, as defined in the regulations.

When a student indicates on their FAFSA form that they have an unusual circumstance, the FAFSA Processing System (FPS) processes their application as provisionally independent, allowing them to complete the application without parental information. The student must then submit supporting documentation of the unusual circumstances to the institution.

The institution will review all requests for a determination of independence as soon as practicable, but no later than 60 days after the student enrolls. If the request is made later in the term, the institution will review it as quickly as possible, but no later than 60 days after the student submits the request and required documentation. The FAA will then make a final determination regarding the student's independent status.

A student who has obtained an adjustment for unusual circumstances and a final determination of independence will be presumed to be independent for each subsequent award year at the same institution, unless the student informs the institution that their circumstances have changed or the institution has conflicting information about the student's independence.

Students may have both a special circumstance and an unusual circumstance. Financial aid administrators may make adjustments that are appropriate to each student's situation with appropriate documentation.

### **Unaccompanied Homeless Youth**

For the 2025-2026 award year, a student is independent if, at any time on or after July 1, 2024, the student was determined to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. A student may self-report their independence due to homelessness by indicating on the FAFSA form that they have a determination from one of the following entities:

- a local educational agency homeless liaison (or designee), as designated by the *McKinney-Vento Homeless Assistance Act* (42 U.S.C. 11432(g)(1)(J)(ii));
- the director (or designee) of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving individuals who are experiencing homelessness;
- the director (or designee) of a Federal TRIO program or a Gaining Early Awareness and Readiness for Undergraduate program (GEAR UP) grant; or
- an FAA at another institution who documented the student's circumstance in the same or a prior award year.

If a student indicates on their FAFSA form that they are unaccompanied and homeless, or at risk of being homeless without a designation from a specified entity, the FPS allows them to submit the application without parental information. The institution's FAA will review the student's circumstances and make a case-by-case determination of homeless youth status based upon a written statement from, or a documented interview with, the student.

A student who is determined to be independent due to their unaccompanied homeless youth status, will be presumed to be independent by the institution for each subsequent award year at the same institution, unless the student informs the school that their circumstances have changed, or the school has conflicting information.

#### ***TITLE IV APPLICATION DEADLINE***

While FAFSA applications may be submitted until June 30, 2026, students should be aware that an earlier submission may be required as the application must be processed, and a valid SAI received, while the student is still enrolled. Students are urged to submit their applications as early as possible to avoid delays in processing. More importantly, some programs have limited funding and priority consideration is given to students who submit their applications earlier in the cycle.

#### ***TITLE IV AID PROGRAMS***

##### ***FEDERAL PELL GRANT PROGRAM***

The Federal Pell Grant Program awards grants to undergraduate students who meet federal eligibility criteria. These grants do not have to be repaid. As an entitlement program, any student whose ISIR reflects Pell grant eligibility, attends a participating institution, and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$7395 per award year, which is 100% of the scheduled award. The amount that each student may receive is based on the SAI, which is calculated using a federally mandated formula, as explained above.

As part of Additional Eligibility, students may receive up to 150% of their Pell Grant Scheduled Award within a single award year. An eligible student may receive additional Federal Pell Grant funds for the additional semester, even if they received 100% of their scheduled Federal Pell Grant award during the preceding semesters in that award year.

Financial aid disbursements under the Federal Pell Grant Program are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives half of their scheduled award during the first semester and the other half during the second semester. If the student qualifies for Additional Eligibility, an additional disbursement may be made at the beginning of the third semester. Students whose paperwork is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

Under federal law, the total amount of Federal Pell Grant funds a student may receive over their lifetime is capped at 600%. Once a student's Lifetime Eligibility Used (LEU) reaches this limit, they are no longer eligible to receive additional Pell Grant funding.

Federal Pell Grant payments are made either by applying a credit to the student's tuition account or by direct disbursement to the student. Students will be informed in writing of the

expected amount of these payments. Tuition records may be reviewed by the student during regular business hours at the business office.

### ***The Campus-Based Programs***

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

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

Each year, fixed sums are allocated to participating schools based on the Federal formula. The school 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 through the packaging process. Students who apply after the posted deadlines may no longer be considered for funding from these programs.

The FSEOG is a campus-based grant program available to eligible undergraduate students. Awards, when available, may range from \$100 to \$4,000 per award year.

FSEOG disbursements are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives one half of their scheduled award during the first semester and the other half during the second semester. Students who complete their paperwork during the second semester may be eligible for retroactive payment for the first semester. However, they should be aware of the strong likelihood that FSEOG funds may be limited or no longer available at that time. FSEOG must be packaged and disbursed while the student is enrolled. Payments are applied as credit to the student's tuition account.

Generally, FSEOG funds are awarded on a 75% federal to 25% non-federal matching basis. However, if the institution receives a waiver of the non-federal share requirement for a given academic year, it may opt not to provide the non-federal match. Students will be notified in writing of the expected amounts of these payments, and may review their tuition records during regular hours at the business office.

The Federal Work Study Program is a need based employment program funded through the campus-based aid allocation described above. Eligible students are offered part-time employment, which is generally scheduled outside of school hours. The financial aid office, in consultation with the faculty as appropriate, determines a student's eligibility for employment based on their financial need, academic standing, and ability to balance work with academic responsibilities. Final placement also depends on the student's qualifications and the availability of suitable positions.

Disbursements from the FWS program are issued as monthly payroll payments. These payments are distributed according to the student's work schedule and are paid directly to the

student no more than 30 days after the end of the payroll period. Students who wish to apply their FWS earnings towards educational expenses may complete an authorization form at the financial aid office.

Typically, FWS funds are awarded on a 75% federal to 25% non-federal matching basis. However, as with FSEOG funds, if the institution is granted a waiver of the nonfederal share requirement for a particular academic year, it may choose not to provide the nonfederal match.

### ***NY STATE TUITION ASSISTANCE PROGRAM (TAP) GRANTS***

TAP grants are available to assist eligible New York residents attending in-state postsecondary institutions with tuition costs. Eligibility is based on the applicant's New York State (NYS) net taxable income, and for dependent students, the income of their family as well.

To apply for a TAP grant, the student must fill out a FAFSA, generally followed by a separate TAP application (ETA). Both applications must be submitted by June 30, 2026.

To be eligible for an award the student must:

- be a United States citizen or eligible noncitizen;
- be a legal resident of New York State and have resided in New York State for 12 continuous months prior to enrolling for the semester or meet eligibility requirements of the NYS DREAM Act;
- have graduated from high school in the United States satisfactory to the president, earned a high school equivalency diploma as recognized by the U.S. Secretary of Education, or passed a federally approved "Ability to Benefit" test identified by the NYS Board of Regents;
- study full-time as an undergraduate (at least 12 credits per semester) at an approved postsecondary institution in New York;
- be matriculated in an approved program of study;
- be in good academic standing with at least a cumulative "C" average;
- be charged at least \$200 tuition per year;
- not be in default on any state or federal student loans and not be in default on any repayment of State awards; and
- meet income requirements as per regulations.

### ***New York State DREAM Act***

The New York State DREAM Act allows some students who do not meet residency requirements to qualify for TAP Awards. If the student fits one of the descriptions below, they may be eligible for a TAP award.

1. Their permanent home is in NYS, and they 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)
  - e. AND they meet one of the following criteria:
    - a. 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 their NYS high school diploma  
*OR*
    - b. 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 their NYS high school equivalency diploma
  
2. Their permanent home is outside of NYS, and they 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 they meet one of the following criteria:

- a. 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 their NYS high school diploma  
*OR*
- b. 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 their NYS high school equivalency diploma

Students who meet the eligibility requirements for the NYS DREAM Act may apply for TAP by accessing the online application through the [DREAM Act portal](#).

The application is simple and straightforward, and all information provided will be used solely to determine eligibility and administer awards. Applicants without lawful immigration status will not be asked to provide a home address or upload financial records.

### ***The Alternate Eligibility Pathway***

The Alternate Eligibility Pathway is designed for students who are U.S. citizens or eligible non-citizens but choose not to file a FAFSA—often due to privacy concerns related to a parent’s or

spouse's immigration status. Through this pathway, eligible students can apply for TAP, although this option disqualifies them from receiving Title IV aid.

Students who meet the eligibility requirements for the Alternate Eligibility Pathway and choose to use this option may apply for TAP by accessing the online application through the [Alternate Eligibility Pathway portal](#).

Once the student has submitted an application - either by completing the FAFSA and ETA, or through the NYS DREAM Act or Alternate Eligibility Path portal - it is their responsibility to monitor the status of the application and ensure it is complete. The student may track the status of their application submitted online after the application has been submitted and all required documentation has been uploaded. NYS DREAM Act applicants will be notified by email once a determination has been made regarding their eligibility, at which point they will accept the award.

### ***TAP Award Amounts and Disbursements***

Yearly TAP awards range from \$1000 - \$5665. Award amounts are determined by:

- combined income, including family earned income and pensions;
- number of family members enrolled in college;
- financial status (dependent or independent);
- cost of tuition; and
- when the student started receiving TAP or other NYS awards.

The institution will credit the TAP award to the student's tuition account within 7 days of when the school receives such payment, and will refund any 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.

The institution defers term tuition charges in an amount equal to the award for all students who present valid award notification for a TAP award for that term or who appear on the payment roster and are expected to receive an award. The institution may credit TAP payments toward charges the student has incurred for a future term provided that the term is already underway when the school receives the payment, and the balance for that term exceeds the amount deferred for that term based on the anticipated receipt of a TAP award. The institution may credit funds toward a future term if the student authorizes the credit in writing. The authorization will remain in effect for the duration of the student's study unless revoked by the student. An authorization form will be made available to students at the time of admission.

## **INSTITUTIONAL SCHOLARSHIPS**

Institutional scholarships may be available to students who have exhausted all other forms of assistance and are still unable to pay their direct educational charges. Students and, if applicable, their parents are expected to contribute toward the cost of education, based upon

their ability to pay, as determined by formulas described above. Students who apply for other types of financial aid will automatically be considered for institutional scholarships. Those who do not apply for other financial aid programs may contact the financial aid office to inquire about applying for institutional scholarships.

## **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 POLICY (SAP)**

All matriculated students pursuing an approved program at Division of Higher Learning of Associated Beth Rivkah Schools are required to maintain satisfactory academic progress, which is defined below by the institution.

SAP standards are the same for all matriculated students, regardless of whether they receive federal financial aid. Satisfactory academic progress consists of two principal components: a qualitative standard and a quantitative standard. The institution uses standard rounding procedures when evaluating both standards. Satisfactory academic progress is always evaluated on a cumulative basis, and at the end of each semester, both standards are reviewed. A report is generated to indicate whether the student is meeting SAP requirements. If a student is readmitted, their academic file is evaluated to determine whether they are meeting satisfactory academic progress requirements.

Below is a comprehensive explanation of the qualitative and quantitative standards at Division of Higher Learning of Associated Beth Rivkah Schools.

- **Qualitative Standard**

A student is required to maintain a cumulative grade point average (GPA) of 2.0 (the equivalent of a "C" average) or better. Every student is evaluated at the end of each semester to ensure that they are maintaining this minimum cumulative GPA.

Grade point averages are calculated according to the following numerical equivalents:

|    |     |                |                                    |
|----|-----|----------------|------------------------------------|
| A  | 4.0 | C-             | 1.7                                |
| A- | 3.7 | D+             | 1.3                                |
| B+ | 3.3 | D              | 1.0                                |
| B  | 3.0 | D-             | 0.7                                |
| B- | 2.7 | I (Incomplete) | not included in calculation of GPA |

|    |     |              |                                    |
|----|-----|--------------|------------------------------------|
| C+ | 2.3 | W(Withdrawn) | not included in calculation of GPA |
| C  | 2.0 | F (Fail)     | 0.0                                |

Courses with a grade of Incomplete or Withdrawn do not impact the GPA. However, courses with a grade of Fail - whether earned or unearned - are included in the GPA calculation. If a student receives failing grades for all of their courses, they will generally be considered as having unofficially withdrawn unless there is evidence showing they completed the semester.

- **Quantitative Standard**

- **Maximum Timeframe - measured in credit hours**

A student must make sufficient progress through the academic program to complete the program with a maximum attempted credit ceiling equivalent to 150% of the published length of the program in credit hours.

- **Pace of Completion**

A student must earn at least 67% of the cumulative credits they attempt. Progress is assessed by dividing the total cumulative credits earned by the total cumulative credits attempted. If this percentage is 67% or greater, the student is determined to be meeting the pace element.

***WHEN SAP IS NOT MET***

***WARNING***

If a student fails to meet the SAP standards, they will be notified by email or mail and granted a one-semester warning period. They will also be notified that they may appeal the lack of satisfactory academic progress at any point in the process. During this warning period, a designated faculty member may counsel the student and assist them in improving their academic performance. Additionally, the student may receive various student services including tutoring, scheduling accommodation, or other academic assistance. If SAP standards are still not met after this warning period, the student will be subject to academic discipline which may include suspension, or expulsion from the institution.

***FEDERAL FINANCIAL AID WARNING***

If a student falls below the satisfactory academic progress standards, they will be notified by mail or email and granted a one-semester federal financial aid warning period, during which time they will remain eligible for federal financial aid. Additionally, they will be notified of their option to appeal their SAP status in order to be granted a federal financial aid probationary period. During the warning period, the student may receive academic counseling and student services as described above. If satisfactory academic progress standards are still not met after this period, the student will be notified by mail or email that they are no longer eligible for federal financial aid.

### ***APPEALS PROCESS***

A student may appeal the institution's determination that they are not making satisfactory academic progress. Bases for an appeal include a student's injury or illness, the death of a relative, or other special circumstances. In the appeal, the student must describe why they failed to make satisfactory academic progress, and what changed in their situation that will allow them to demonstrate satisfactory academic progress at the next evaluation. The appeal, along with any relevant documentation, must be submitted in writing to the registrar's office. A senior faculty member will review the information provided by the student and, if necessary, consult with other faculty members, before reaching a decision.

If the appeal is accepted, the senior faculty member will determine whether the student can 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, they will be placed on academic probation as outlined below. However, if it is determined that the student will not be able to meet the standard SAP requirements by the end of the probationary period, they will be placed on academic probation with a customized study plan, as described below. A student on academic probation, with or without a study plan, will continue to be eligible for federal financial aid.

If the appeal is not accepted, the student will be subject to academic discipline, which may include suspension or expulsion from the institution. They will also be ineligible for federal financial aid until they reestablish eligibility, as described below in the section entitled "Reestablishing Aid Eligibility". The final decision - academic probation with or without a study plan, or denial of the appeal - will be conveyed to the student by mail or email.

### ***ACADEMIC PROBATION***

If a student successfully appeals the lack of satisfactory academic progress, and it is determined that they can meet the standard SAP requirements after a probationary period, they will be placed on academic probation. Academic probation is a one-semester probationary period, at the end of which the student must meet the SAP standards of the institution. Upon request, the institution may provide various student services including academic counseling, tutoring, scheduling accommodation, or other academic assistance. A student on academic probation will continue to be eligible for federal financial aid.

### ***ACADEMIC PROBATION WITH A STUDY PLAN***

If a student successfully appeals the lack of satisfactory academic progress, and it is determined that they will not be able to meet the standard SAP requirements after a one-semester probationary period, they will be placed on academic probation with a study plan. This study plan will include customized SAP standards designed to help the student meet these requirements, as well as other academic provisions to assist them in meeting those standards. The plan will ensure that the student can 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. A senior faculty member will develop the study plan

in conjunction with the student and other faculty members, as needed. A student on academic probation with a study plan or a student with a study plan will continue to be eligible for federal financial aid.

A student must appeal to change their plan. They must explain what has happened to make the change necessary and how they will be able to make satisfactory academic progress.

### ***REEVALUATION AFTER A PROBATIONARY PERIOD***

At the end of the one-semester probationary period, the institution will reevaluate the student's satisfactory academic progress. If the student meets either the institution's standard SAP requirements or the satisfactory academic progress standards outlined in their study plan, they will be considered to be meeting SAP.

If the student's academic performance fails to meet the satisfactory academic progress standards of the institution, or the provisions of their study plan, they will be notified by mail or email that they no longer meet SAP standards. As a result, the student will be ineligible to receive federal financial aid, and will be subject to academic discipline which may include expulsion or suspension from the institution.

### ***REESTABLISHING AID ELIGIBILITY***

A student who becomes ineligible for federal financial aid due to not meeting satisfactory academic progress standards may reestablish eligibility by meeting those standards. Each student's satisfactory academic progress status is evaluated at the end of every semester. If a student who was previously not meeting SAP standards is now meeting them, they will be notified by mail or email that they have regained eligibility for federal financial aid.

### ***INCOMPLETES***

A student who has not completed all the required coursework for a particular course may, at the discretion of the instructor, receive additional time before the completion of the next term of study to complete the work. During this period, a temporary grade of Incomplete will be assigned.

Courses with a grade of Incomplete will be counted toward the student's number of credits attempted but not completed. While the Incomplete grade remains on the transcript, it will not factor into the student's GPA. At the conclusion of the extension period, the Incomplete grade will be replaced with the student's earned grade. If the required work is not completed within the allotted time, the student will receive a final grade based on the coursework previously completed.

### ***WITHDRAWALS***

A student who withdraws from a course will have the course grade recorded as Withdrawn. This grade will not be included in their GPA; however, the course will still be counted towards the number of credits attempted but not those completed.

### ***TRANSFER CREDITS***

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

### ***REPETITIONS***

All repeated courses are counted in the number of the student's attempted credits, and are included in the student's GPA, including failing grades. A student repeating a course must remain within the time frame required for SAP standards.

For Title IV awarding purposes, a repeated course in which the student has already received a passing grade is counted towards their enrollment status only the first time the course is retaken. However, a repeated course in which the student received a failing grade is always counted towards their enrollment, regardless of how many times they repeats that course in an attempt to pass.

For TAP grant awarding purposes, a repeated course in which the student has already received a passing grade cannot be counted towards the student's enrollment status. However, a repeated course may be counted towards the student's enrollment status if a student is repeating a failed course, repeating a course for additional credit, or is repeating a course after receiving a grade that is passing at the institution but is unacceptable in a particular curriculum.

### ***CHANGE OF MAJOR***

When a student switches their major, only the credits and grades that are applicable to the new program of study will be considered when evaluating SAP.

### ***REMEDIAL COURSES***

The institution does not offer any remedial or English as a Second Language (ESL) courses.

### **GOOD ACADEMIC STANDING FOR THE NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)**

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

Pursuit of program is the requirement that a student receive a passing or failing grade (A-F letter grade) in a certain percentage of courses each term, depending on the number of TAP awards they have received. The percentage is determined according to the following schedule:

| <b>Number of Payment</b> | <b>Must Receive a Grade for</b>      |
|--------------------------|--------------------------------------|
| <b>Semester</b>          |                                      |
| 1, 2                     | 50% of minimum full-time requirement |
| 3, 4                     | 75% of minimum full-time requirement |

|           |                                       |
|-----------|---------------------------------------|
| 5 or more | 100% of minimum full-time requirement |
|-----------|---------------------------------------|

Satisfactory academic progress is the requirement that a student accumulates a specified number of credits and achieves a specified cumulative grade point average each term, depending on the number of state award payments they have received.

#### Advanced Classical Torah Studies Degree Program

| Semester   |     |     |     |     |     |     |     |     |     |      |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|
| Before being certified for this payment              | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th |
| Student must have accrued at least this many credits | 0   | 6   | 15  | 27  | 39  | 51  | 66  | 81  | 96  | 111  |
| With at least this GPA                               | 0   | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0  |

Good academic standing is assessed each term. Students must meet both Pursuit of Program and Satisfactory Academic Progress requirements for that term to be considered in good academic standing. Students who lose good academic standing in a term when they received a TAP grant are not eligible for an award for the next term.

Students who have lost good academic standing may restore this standing in one of the following ways:

- make up past academic deficiencies by completing one or more terms of study without receiving a TAP grant;
- be readmitted to school after an absence of at least one calendar year;
- transfer to another TAP eligible institution; or
- be granted a waiver.

#### Waivers

There are two types of waivers for students who do not meet Good Academic Standards.

One-time Waiver – this one-time waiver may be issued if an institution determines that there are extenuating circumstances which would justify the waiver. Situations that justify a waiver

are those beyond the student's control, rather than chronic circumstances that cannot be remedied.

This provision applies to students who failed to make satisfactory academic progress, pursuit of program, or both. With the additional term that results from approval of the waiver, the student should be able to regain good standing.

When a student submits a request for a one-time waiver, the institution will review the documentation and discuss with the student whether the approval of a one-time waiver is in their best interests. If the waiver is granted, the school will enter a "W" in the waiver column on the payment roster.

C-Average Waiver - the C-average requirement may be waived for undue hardship based on the death of a student's relative, the student's personal illness or injury, or other extenuating circumstances.

The C-Average waiver will be documented and will relate to circumstances that have affected the student's ability to achieve a cumulative C-average as of the end of a particular semester or term. If warranted, a C-average waiver may be granted more than once. C-average waivers are not reported in the certification process.

The institution will maintain a clear, accurate, and complete record of documentation for any waiver granted. Waivers are not granted automatically and are intended only to accommodate extraordinary or unusual cases.

## **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**

### **NOTICE OF NON-DISCRIMINATION**

Qualified women of the Orthodox Jewish faith are eligible for admission to Division of Higher Learning of Associated Beth Rivkah Schools. Division of Higher Learning of Associated Beth Rivkah Schools does not discriminate on the basis of race, color, national origin, disability, or age in its programs and activities.

The following person has been designated to handle inquiries regarding the non-discrimination policies:

Mrs. Chana Gorowitz, Dean  
310 Crown Street, Brooklyn, NY 11225  
862-226-6401

The institution 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.

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

Division of Higher Learning of Associated Beth Rivkah Schools does not have a program for students with intellectual disabilities. Division of Higher Learning of Associated Beth Rivkah Schools provides reasonable academic accommodations for students with intellectual disabilities.

## **STUDENT CONDUCT**

The Division of Higher Learning considers the development of character as part of its mission. 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 may submit it in writing to the Dean, Mrs. Chana Gorowitz. 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 West Kennedy Boulevard  
Lakewood, NJ 08701-2620  
732.363.7330  
Email: [cstern@theaijs.com](mailto:cstern@theaijs.com)

Complaints that are received by AIJS concerning an AIJS 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's role in accrediting and overseeing the institution.
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 and falls within AIJS's 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. The institution must provide, in its response to AIJS, an explanation of its actions, as well as a statement certifying that the institution 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 or not the matter involves issues that question the institution's compliance with its own policies and/or 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 as well as the steps taken to resolve the complaint.)
7. Within 10 days of the receipt of these above materials, a member of the AIJS administrative staff 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.
8. 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.
9. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
10. 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's standards of accreditation.
11. AIJS will make a good faith effort to address credible 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.
12. 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.

If a written complaint is filed against AIJS directly, the complaint is recorded and acknowledged. Within 10 days of the receipt of the complaint, a member of the AIJS administrative staff will review the complaint and submit both the complaint and the review of the complaint to the Chair of the EAC to evaluate the validity of the complaint.

If the complaint is deemed justified, the EAC will instruct AIJS staff of the appropriate means to resolve the matter and will notify the complainant within 10 days of the review of the complaint. If the complainant is anonymous, no notification is necessary.

If the matter is not resolved to the satisfaction of the complainant, the complainant may bring the matter directly to the EAC, by addressing the complaint to:

Chair of Executive Accreditation Council, AIJS  
500 West Kennedy Boulevard  
Lakewood, NJ 08701-2620  
732.363.7330  
Email: [cstern@theaijs.com](mailto:cstern@theaijs.com)

### ***NY STATE COMPLAINT POLICY***

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](mailto: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, click [here](#) for the Office of College and University Evaluation Complaint Form.

## **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 who wishes to inspect their education record 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 request that the school amend their education record should write the school official responsible for the record, clearly identify the part of the record they want changed, and specify why it should be changed.

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

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 may include 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.

Upon request or when initiated by the student, Division of Higher Learning of Associated Beth Rivkah Schools 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.

Students may file a complaint with the Student Privacy Policy Office (SPPO) at <https://studentprivacy.ed.gov/file-a-complaint>. Complaint forms may also be accessed at [Family Educational Rights and Privacy Act Complaint Form](#) and emailed to [FERPA.Complaints@ed.gov](mailto:FERPA.Complaints@ed.gov), or mailed to the following address:

U.S. Department of Education  
Student Privacy Policy Office  
400 Maryland Ave, SW  
Washington, DC 20202-8520

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 maintain a record of any 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 either parent 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, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, enrollment status, degrees granted, dates degrees granted, names of prior institutions attended, roommates, photos, videos, 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))

## **COPYRIGHT INFRINGEMENT POLICY**

As per 34 CFR 668.43(a)(10), students of Division of Higher Learning of Associated Beth Rivkah Schools are hereby informed that the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the student to civil and criminal liabilities.

### **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.

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, please see the website of the U.S. Copyright Office at <https://copyright.gov>.

### **Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials**

- Purchasing the material in a legal manner
- Securing permission for use from the copyright owner
- Linking directly to materials on other sites, rather than copying and pasting

- Sourcing materials from the public domain
- Lawfully using protected materials after a fair use analysis

Students are reminded that using free content is not always copyright infringement, and purchased content can contain copyrighted work. Always ensure that any content you obtain, whether free or purchased, comes from a legitimate and trustworthy source.

### **Unauthorized Peer-to-Peer Sharing**

Unauthorized peer-to-peer sharing is a copyright violation, and is prohibited by law, as well as by Division of Higher Learning of Associated Beth Rivkah Schools. Division of Higher Learning of Associated Beth Rivkah Schools does not have an institutional information technology system for student use.



sale of the birthright, Isaac's blessings, and Jacob's encounter with the angel; and Joseph and his Brothers. Topics may vary.

REL 264      Studies in the Book of Exodus      3 credits

Major topics covered in the course are enslavement and the redemption, Revelation, the Tabernacle, and laws of the Festivals. Topics may vary.

REL 263 - Studies in the Book of Deuteronomy      3 credits

Upon successful completion of the course, students will be able to: analyze the depth of the major religious, ethical, halachic and historical elements of selected topics in the Book of Deuteronomy; demonstrate skills in parsing biblical texts and their exegeses. Major topics taught in this course include: the difference between Sefer Devarim and previous four books, significance of the sites listed, Rebuke, Judges: roles and qualifications, Spies: request for, connection with incident of Miriam, Moshe's motivation for sending, spies' qualifications, motivations and downfalls, return and reports, Faith vs. effort, shoftim and shotrim, Sanhedrin, semicha, bribery, avon and chatat, Rabbinic obligations, King: appointing, succession, worthiness, limits, obligations, Levis: their unusual portions in the Land of Israel, periods of service, Mitzvot: counting and categorizing, False prophets, cities of refuge and blood avengers, War: behavior, obligatory wars and voluntary wars, do not uproot fruit trees, G-d's blessings and curses, Messiah, Free will. Topics may vary. Methods of instruction include lecture, discussion, and textual preparation.

REL 240      Studies in the Book of Psalms      3 credits

Major topics covered in the course are analysis of the various Psalms in historical context and themes and explications of selected Psalms in light of classical commentaries and rabbinic sources. Psalms may vary.

REL 240A      Studies in the Book of Psalms      1.5 credits

Major topics covered in Part A are analysis of the various Psalms in historical context and themes and explications of selected Psalms in light of classical commentaries and rabbinic sources. Psalms may vary.

REL 240B      Studies in the Book of Psalms      1.5 credits

Major topics covered in Part B are analysis of the various Psalms in historical context and themes and explications of selected Psalms in light of classical commentaries and rabbinic sources. Psalms may vary.

REL 244      Survey of Biblical Themes      3 credits

Major topics covered in the course are selected ethical, moral and theological themes from the Books of Genesis and Exodus according to the weekly Torah portion. Topics may vary.

REL 295      Women in the Bible I      3 credits  
Major topics covered in the course are selected women in the Bible, based on proverbs 31 and the moral, practical and religious/philosophical implications of their lives and careers through study of the Scriptural, Talmudic and Midrasic sources. Topics may vary.

REL 298      Women in the Bible II      3 credits  
Major topics covered in the course are selected women in the Bible, based on proverbs 31 and the moral, practical and religious/philosophical implications of their lives and careers through study of the Scriptural, Talmudic and Midrasic sources. Topics may vary.

REL 305      Genesis: Creation & the Blueprint for Moshiach      3 credits  
Major topics covered in the course include History of learning Pshat; Sin of the Tree of Knowledge and the fall of man; Tower of Babel and the Generation of the Dispersion; The story of Judah and Tamar; The mysterious lineage of Messiah – various seemingly shady incidents in the lineage of the Kingdom of David and philosophical reasons for why this is necessary; Dinah and Shechem. Topics may vary.

REL 305A      Genesis: Creation & the Blueprint for Moshiach      1.5 credits  
Major topics covered in the course include History of learning Pshat; Sin of the Tree of Knowledge and the fall of man; Tower of Babel and the Generation of the Dispersion; The story of Judah and Tamar; The mysterious lineage of Messiah – various seemingly shady incidents in the lineage of the Kingdom of David and philosophical reasons for why this is necessary; Dinah and Shechem. Topics may vary.

REL 305B      Genesis: Creation & the Blueprint for Moshiach      1.5 credits  
Major topics covered in the course include History of learning Pshat; Sin of the Tree of Knowledge and the fall of man; Tower of Babel and the Generation of the Dispersion; The story of Judah and Tamar; The mysterious lineage of Messiah – various seemingly shady incidents in the lineage of the Kingdom of David and philosophical reasons for why this is necessary; Dinah and Shechem. Topics may vary.

REL 350      Advanced Topics in Bible      3 credits  
Upon successful completion of the course, students will be able to: identify and articulate the various theological, philosophical and legal implications of a variety of exegetical and midrashic insights and demonstrate skills in independent Biblical research. Topics covered are selected theological, philosophical and legal themes from the five Books of the Pentateuch along with relevant commentaries, sources and works of Jewish philosophy.

REL 296      Topics from the Haftarot      3 credits  
Major topics covered in the course are selected theological, philosophical & legal themes from the selected Haftara readings. 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 210      The Jewish Home in Traditional Sources I      3 credits  
Major topics include Character Development; Building a Sanctuary; Power of Communication; Power of Silence; Women in the Workplace; The Authority of Torah and Torah Scholarship over Nature; The Unique Role of Torah; Matchmaking and Marriage Topics. Topics may vary.
- REL 211      The Jewish Home in Traditional Sources II      3 credits  
Major topics include Primacy of Torah in Marriage; Nurturing Marital Harmony; Gender Differences; The Power of Giving; The Art of Appreciation; The Eternal Struggle of Yakov and Eisav; A Match Made in Heaven; Careers; Partners in Creation; Parenting and Role Modeling; Setting up a Home under the Auspices of a Mesorah. Topics may vary.
- 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 231A      Studies in Jewish Law: Dietary Law      1.5 credits  
Major topics covered in Part A are classical laws of kashrut with particular emphasis on practical applications. Topics may vary.
- REL 231B      Studies in Jewish Law: Dietary Law      1.5 credits  
Major topics covered in Part B 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.

PHI 311      Topics in Chassidic Thought

3 credits

Major topics covered in this course include Historical Background; The Opposition to Chassidut; Rebbe and Chassid; G-d's Withdrawal and the Divine Light; Elul and Rosh Hashanah; Lech Lecha; The Forefathers; Esoteric Rectification; Worship through Corporeality; The Nature of Exile; Chanukah; Menorah and Mezuzah; The Eighth Day of Chanukah; Topics in Tzavaat HaRivash; Divine Providence and Creation; Creation and the Tabernacle; Purim: Fasting and Deliverance; Joy; Rosh Chodesh; Renewal; Passover Insights; Iyar; Preparation for Torah.

PHI 311A      Topics in Chassidic Thought

1.5 credits

Major topics covered in this course include Historical Background; The Opposition to Chassidut; Rebbe and Chassid; G-d's Withdrawal and the Divine Light; Elul and Rosh Hashanah; Lech Lecha; The Forefathers; Esoteric Rectification; Worship through Corporeality; The Nature of Exile; Chanukah; Menorah and Mezuzah; The Eighth Day of Chanukah; Topics in Tzavaat HaRivash; Divine Providence and Creation; Creation and the Tabernacle; Purim: Fasting and Deliverance; Joy; Rosh Chodesh; Renewal; Passover Insights; Iyar; Preparation for Torah.

PHI 311B      Topics in Chassidic Thought

1.5 credits

Major topics covered in this course include Historical Background; The Opposition to Chassidut; Rebbe and Chassid; G-d's Withdrawal and the Divine Light; Elul and Rosh Hashanah; Lech Lecha; The Forefathers; Esoteric Rectification; Worship through Corporeality; The Nature of Exile; Chanukah; Menorah and Mezuzah; The Eighth Day of Chanukah; Topics in Tzavaat HaRivash; Divine Providence and Creation; Creation and the Tabernacle; Purim: Fasting and Deliverance; Joy; Rosh Chodesh; Renewal; Passover Insights; Iyar; Preparation for Torah.

PHI 304      Judaism: Religious, Philosophical and Ethical Issues

3 credits

Topics covered in this course are: The choosiness of Israel; equal opportunity; racial and religious tolerance; relationship with non-Jews; anti-Semitism; the seven Noahide laws; suffering; theodicy. Topics may vary

PHI 320      Advanced Topics in Jewish Philosophy      3 credits  
Among the topics discussed are existence of G-d, Divine corporeality, monotheism and anthropomorphism, creation, creation ex nihilo, Tzimtzum, Kabbalistic and Lithuanian versions of creation and metaphysics, the Divine nature of the Oral Law, prophecy, theodicy, eschatology, messianism, aggada and mysticism. Among the thinkers studied are Rav Saadya Gaon, Rav Hai Gaon, Maimonides, Nachmanides, Maharal, Vilna Gaon, Baal HaTanya. Topics may vary.

PHI 360      Advanced Studies in Jewish Philosophy: Personal Redemption      3 credits  
An in-depth study of Chasidic and Kabbalistic explanations and perspectives on the individual's exile and redemption, based on Chabbad texts, supplemented with Biblical, Midrashic, and Rabbinic sources and references to other works of Jewish thought and mysticism. The course focuses on the personal journey from exile to redemption, where personal exile is defined and symbolized by self-indulgence and spiritual decay, and redemption is man's ability to overcome his material and base instincts/nature to sense and feel G-d's presence and revelation. The course includes a critical reflection component to enable students to set goals and consider the real-life implications of these concepts.

PHI 360A      Advanced Studies in Jewish Philosophy: Personal Redemption      1.5 credits  
An in-depth study of Chasidic and Kabbalistic explanations and perspectives on the individual's exile and redemption, based on Chabbad texts, supplemented with Biblical, Midrashic, and Rabbinic sources and references to other works of Jewish thought and mysticism. The course focuses on the personal journey from exile to redemption, where personal exile is defined and symbolized by self-indulgence and spiritual decay, and redemption is man's ability to overcome his material and base instincts/nature to sense and feel G-d's presence and revelation. The course includes a critical reflection component to enable students to set goals and consider the real-life implications of these concepts.

PHI 360B      Advanced Studies in Jewish Philosophy: Personal Redemption      1.5 credits  
An in-depth study of Chasidic and Kabbalistic explanations and perspectives on the individual's exile and redemption, based on Chabbad texts, supplemented with Biblical, Midrashic, and Rabbinic sources and references to other works of Jewish thought and mysticism. The course focuses on the personal journey from exile to redemption, where personal exile is defined and symbolized by self-indulgence and spiritual decay, and redemption is man's ability to overcome his material and base instincts/nature to sense and feel G-d's presence and revelation. The course includes a critical reflection component to enable students to set goals and consider the real-life implications of these concepts.

PHI 362      Advanced Studies in Jewish Philosophy: Global Redemption      3 credits  
Major topics include drawing down the Shechina (Tanya Ch.35); G-d's desire for an abode in the lower realms, the physical world (Tanya Ch.36); mortal man's ability to elevate the mundane and reveal G-d's presence in the physical, material world (Tanya Ch.37); Kavana - the requirement to marshal and focus one's mind and thoughts leading to G-d's revelation in this

world (Tanya Ch.39); the interplay of Kavana, the ascent of Torah Study and Mitzvos, to the sefirot within the four spiritual worlds (Tanya ch.39). Topics may vary.

PHI 280 Ethics of the Fathers 3 credits  
Major topics covered in the course are charity, altruism and selfishness, humility, asceticism, spirituality, judicial ethics, theodicy, and eschatology.

PHI 299 Introduction to the Philosophy of Mitzvos 3 credits  
Major topics covered in the course are the laws and customs of Shabbat, the blessings, selected prayers, and women's mitzvot. Topics may vary.

REL/PHI 273 Studies in Jewish Philosophy: The Jewish Woman's Role in the Chassidic Home  
3 credits  
Major topics include: modesty – philosophical and Halachic perspectives; marriage – a Woman of Valor; unique Mitzvos for women – lighting the Sabbath candles and separating Challah.

REL 275 Chassidic Writings: Tanya I 3 credits  
Among the topics covered are the structure of Tanya, the basic terminology of Tanya, the Divine Soul, the self and the ways and means of achieving a closer understanding of G-d, self and fellow man. Topics may vary.

REL 275A Chassidic Writings: Tanya I 1.5 credits  
Among the topics covered in Part A are the structure of Tanya, the basic terminology of Tanya, the Divine Soul, the self and the ways and means of achieving a closer understanding of G-d, self and fellow man. Topics may vary.

REL 275B Chassidic Writings: Tanya I 1.5 credits  
Among the topics covered in Part B are the structure of Tanya, the basic terminology of Tanya, the Divine Soul, the self and the ways and means of achieving a closer understanding of G-d, self and fellow man. Topics may vary.

REL 499 Chassidic Writings: Tanya II 3 credits  
Among the topics covered are the Divine Soul, the self and the ways and means of achieving a closer understanding of G-d, self and fellow man, penitence. Topics may vary.

REL 478 Jewish Perspective on 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 378 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 378A Jewish Perspectives of Women 1.5 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 378B Jewish Perspectives of Women 1.5 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 480A Jewish Holidays in Biblical & Talmudic Literature 1.5 credits  
Overview of the Jewish months - Part A which includes significant dates, holidays, fast days, and important dates in the Jewish calendar. Topics of sources may vary.
- REL 480B Jewish Holidays in Biblical & Talmudic Literature 1.5 credits  
Overview of the Jewish months - Part B which includes 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 350 Principles of Jewish Faith & their Biblical Origins 3 credits  
Major topics covered in the course include: Repentance; signs of Mashiach and what will change when he comes; Preparation for receiving the Torah; Service of G-d from fear and from love; Women and Torah; The significance of the way G-d took the Jews out of Egypt; A "nation of priests"; Kedushah; Prophecy; Unity; Equality and hierarchy; Relation between oral and written Torah; The Ten Commandments; Idolatry; Jealousy; Shabbos; Taking G-d's name in

vain; G-d's "work"; Nefesh yeseira; The two sides of the Tablets of the Law; Deveikus; Israel's intimate relationship with G-d; Absolute truth. Topics 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 374 Philosophical & Theological Foundations of Jewish Prayer 3 credits  
Major topics covered in the course are careful examinations of the texts of prayers; the purpose of prayer; intention and devotion during prayer; the Morning Prayer: its components, themes and laws.

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**

ECE 338 Literacy Instruction in Early Childhood Education 3 credits  
Major topics include the exemplary literacy classroom in early childhood; foundations of literacy; assessing children's literacy and literacy readiness; teaching students with diverse needs; language development in infancy and toddlerhood; language development in young children; emergent literacy; phonological awareness and phonics instruction; developing comprehension and fluency; choosing and using appropriate children's literature in the classroom; creating a conducive learning environment for literacy development.

ECE 241 Play & Creative Arts in Early Childhood Education 3 credits  
Major topics include: the correlation between play, creativity and arts-based learning; foundations of creative thought; supporting children's play, games and creativity; promoting children's art; music, movement and dance; drama; assessment; the diverse learner; the creative learning environment; materials and resources; technology and media.

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.
- EDU 210 Principles of Chassidic Education 3 credits  
A study of aims and ideas of education and their practical application that are Torah Based with particular references to Chabad Chassidus Sources; the transmission of the Torah from Mt. Sinai and obligations of Torah study; the history and some of the challenges of Torah education in Europe, Israel and America, teaching Aleph- Bais according to the Chassidic tradition, and the role and halachos of parents in education. Topics may vary.
- EDU 210A Principles of Chassidic Education 1.5 credits  
A study of aims and ideas of education and their practical application that are Torah Based with particular references to Chabad Chassidus Sources; the transmission of the Torah from Mt. Sinai and obligations of Torah study; the history and some of the challenges of Torah education in Europe, Israel and America, teaching Aleph- Bais according to the Chassidic tradition, and the role and halachos of parents in education. Topics may vary.
- EDU 210B Principles of Chassidic Education 1.5 credits  
A study of aims and ideas of education and their practical application that are Torah Based with particular references to Chabad Chassidus Sources; the transmission of the Torah from Mt. Sinai and obligations of Torah study; the history and some of the challenges of Torah education in Europe, Israel and America, teaching Aleph- Bais according to the Chassidic tradition, and the role and halachos of parents in education. Topics may vary.
- 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.
- EDU 212 Principles of Chassidic Philosophy on Methodology 3 credits  
Major topics include development of Torah study and its transmission, Torah based education/ standards of mesorah, and the role of the parenting.
- 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 it's 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;



ideas and information on a variety of familiar topics. Students read and understand simple texts of familiar topics, including standard vocabulary and basic syntax; communicate basic ideas and needs orally by using patterned responses and in writing, by writing simple sentences and linking them into a paragraph. Grammar is expressed in present and one other time frame in comprehensible language. Students will be able to spell phonetically.

LAN297      Intermediate Yiddish      6 credits

Upon successful completion of the course, students will be able to: demonstrate proficiency in listening, comprehension, reading and writing necessary for basic communication in a foreign language; demonstrate an ability to understand the main ideas and information on a variety of topics; discuss texts of familiar topics which include standard vocabulary and basic syntax; and communicate ideas, feelings and needs in writing. Grammar uses basic tenses with mistakes. Spelling will be comprehensible, but possibly incorrect.

LAN398      Advanced Yiddish      4 credits

Upon successful completion of the course, students will be able to: demonstrate proficiency in listening, comprehension, reading and writing necessary for useful communication in the workplace and social situation in a foreign language; read and understand texts of familiar and academic topics; communicate ideas and needs in writing with sufficient accuracy for most social and formal settings. Grammar reflects the ability to manipulate language with some proficiency in a variety of tenses. Students prepare for this proficiency examination using Yiddish language texts focusing on grammar and vocabulary and oral comprehension materials. Students use Yiddish Literature texts to prepare for the reading and writing sections.

CIS 101      Computer Concepts & Applications      4 credits

This course is intended as an introduction to computers and the basic application software categories of word processing, database, presentations and spreadsheets using Microsoft Office software applications.

BIO 208      Nutrition      3 credits

Topics include digestion, absorption of nutrients, carbohydrate, fat, protein, vitamin and mineral requirements, additives, food fads, diet, exercise and body response, socioeconomic influence on nutritional habits and culture, consumer concerns.

Associated Beth Rivkah Schools – Division of Higher Learning offers optional coursework and credits reviewed by The American Council on Education and by NCCRS facilitated by Maalot International. This allows our students to pursue coursework evaluated for recognized credit at our institution that can lead to a B.A. from a regionally accredited college.

Most of the courses students are taking at Associated Beth Rivkah Schools – Division of Higher Learning as part of the certificate programs are matched with comparable courses from Maalot International.

**MAP**

Associated Beth Rivkah Schools-Division of Higher Learning  
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