



Catalog 2020 - 2021

YESHIVA TORAS CHAIM
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COVID-19 UPDATE: DUE TO COVID-19, THERE ARE CHANGES THAT MAY COME UP. ANY UPDATES OR CHANGES DUE TO COVID-19 THAT COME UP DURING THE YEAR WILL BE COMMUNICATED TO THE STUDENTS. STUDENTS SHOULD REFER TO THE SCHOOL WEBSITE, [HTTPS://YTCLAKEWOOD.COM/](https://ytclakewood.com/) FOR THE MOST UPDATED INFORMATION.

Table of Contents

Welcome.....	5
Overview	5
State Licensure and Accreditation	7
Board of Directors	8
Administration	8
Faculty	9
Availability of Full Time Employee to Assist Enrolled And Prospective Students	9
Academic Calendar 2020 – 2021	10
Academic Program	10
Curriculum – Degree Requirements	10
Textbooks and Required Materials	12
Explanation of Course Numbering System	13
Frequency of Course Offerings	13
Talmud Department	14
Talmud Course Listings	20
Jewish Codes of Law Department	28
Codes Course Listings.....	29
Ethics Department	31
Ethics Course Listings	33
Sample Curriculum.....	36
Grading Policy	39
Admission Requirements.....	41
Transfer Credit Policy	43
Satisfactory Academic Progress	45
Warning	48
Federal Financial Aid Warning	48
Appeals Process, Mitigating Circumstances	49
Re-Instatement for Federal Financial Aid.....	51
Incompletes	52
Withdrawals from a Course	52
Transfer Credits and Satisfactory Progress	52

Repetitions.....	53
Change of Major	53
ESL/Noncredit Remedial Courses	53
Attendance.....	53
Non-Discrimination Policy.....	55
Dormitory, Facilities and Student Services.....	56
Dormitory Access Policy	57
Orientation.....	57
Tutoring.....	57
Library.....	58
Health Services.....	58
Textbook Information	58
Counseling	59
Financial Aid	59
Applying for Financial Aid.....	61
Financial Aid Need.....	61
Application Deadline	63
Federal Aid Programs	63
Student Loans	67
Institutional Scholarships	68
Tuition and Fees 2020-2021	69
Withdrawal, Institutional Refund and Return to Title IV Policies.....	69
Placement Disclaimer	69
Complaint Policy	70
Notification of Rights under FERPA	72
Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws ..	78
Map.....	80
Directions to Yeshiva Toras Chaim.....	81

Welcome

We appreciate your interest in our institution. Whether you are a prospective student, a parent or a community member, we are delighted to give you a glimpse of our Yeshiva. This catalog contains important information about the Yeshiva, but it is no substitute for a campus visit. The school is open for visits during the semester. Please call us at (732) 414-2834 to schedule an appointment.

Rabbi Mendel Slomovits
Rosh Yeshiva, Yeshiva Toras Chaim

Overview

Yeshiva Toras Chaim was founded in 1996 in order to transform incoming students into wholesome individuals whose lives revolve around the study and dictates of the Torah. Under the leadership of Rabbi Mendel Slomovits, together with faculty members that include some of the finest Torah scholars and astute educators in the Torah world today, the Yeshiva has cultivated an atmosphere where students feel comfortable to advance. The Yeshiva's strong attributes in conjunction with its intense learning schedule are likely the source of its unique success.

Indeed, the faculty of Yeshiva Toras Chaim emphasizes the importance of refining the unique talents and strengths of each individual so that every student can excel in learning and internalizing moral and ethical conduct. During the years at Yeshiva Toras Chaim, students perfect their ability to learn a portion in Gemara until they emerge as bona fide scholars, displaying a groomed level of comprehension. It is these qualities which ultimately make them into true assets in many of the leading international Torah citadels.

What, however, is the fundamental and distinct factor that highlights the years at Yeshiva Toras Chaim? One alumnus, currently a student at the world-famous Bais Medrash Govoha in Lakewood, crystallized the response in two short words.

“Reb Mendel,” he said in reference to Toras Chaim’s venerable Rosh Yeshiva, Rabbi Slomovits.

With a keen ongoing relationship that hones into the essence of each individual, Rabbi Slomovits lets students know that he understands them – on their personal level. Although students exhibit a keen maturity in their learning garnered under the premier tutelage of Rabbi Aryeh Lubing and Rabbi Zecharia Wiesenfeld, the fact that there is someone else to whom one may approach can never be understated.

Not merely a landmark on Ridge Avenue in Lakewood, New Jersey, where students can be seen rushing to learning sessions and where the steady light of Torah learning shines from the windows of the study hall, illuminating the night, Yeshiva Toras Chaim remains a noted landmark of scholarship throughout the Torah world as well.

Mission Statement

The mission of Yeshiva Toras Chaim is:

- ❖ To pave the way for a lifetime of learning by providing an advanced education in Talmud, Jewish Codes of Law and Ethics and to teach each student how to learn independently.

- ❖ To complementarily actualize the four pillars of academic and personal growth:
 - * Analytical skills (*lomdus*)
 - * Diligence (*hasmadoh*)
 - * Knowledge (*yediah*)
 - * Awareness of one's self, surroundings and reality (*middos*), developing students who embody the erudition, behavior and values of true Torah scholars.

State Licensure and Accreditation

Yeshiva Toras Chaim is licensed by the Office of the Secretary of Higher Education of New Jersey to offer a Bachelor of Talmudic Studies Degree.

Yeshiva Toras Chaim is accredited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS) to offer a Bachelor of Talmudic Studies Degree. AARTS is located at 11 Broadway Suite 405, New York, NY 10004. Their phone number is (212) 363-1991.

Copies of the NJ Licensure Letter and Letter of Accreditation can be viewed in the office during regular business hours.

Board of Directors

Yeshiva Toras Chaim's Board of Directors represents a cross-section of educational and business leaders. They are committed to furthering the school's mission, and steering it towards further expansion and success. They are:

Rabbi Mechel Gruss, President

Mr. Moshe Gestetner

Mr. Mordechai Goldenberg

Mr. Daniel Rottenberg

Mr. Moshe Shvarzblat

Administration

The administration of Yeshiva Toras Chaim works to ensure that each student is fully cared for in the most efficient and effective way.

Rabbi Mechel Gruss, President

Rabbi Mendel Slomovits, Rosh Yeshiva

Rabbi Avrohom M. Gluck, Executive Director

Mrs. Devorah Durst, Registrar

Mrs. M. Grossman, Bookkeeper

Rabbi Avrohom Abraham, Financial Aid Administrator

Rabbi Boruch Sasoon, Administrator

Rabbi Pinchus Goldschmidt, Building Manager

Faculty

Rabbi Chaim Benedikt

Rabbi Nosson Cheifetz

Rabbi Naftali Kass

Rabbi Menachem Z. Levy

Rabbi Ari Lubling

Rabbi Shaul Y. Orenstein

Rabbi Zalman Robinson

Rabbi Shlomo Slomovits

Rabbi Leib Snyder

Rabbi Yehuda Leib Twersky

Rabbi Dovid Weinberger

Availability of Full Time Employee to Assist Enrolled and Prospective Students

Yeshiva Toras Chaim has designated Avrohom Abraham, Director of Financial Aid, as the full time employee available to assist enrolled and prospective students in obtaining information on financial aid programs available, criteria for eligibility, and procedure for applying for financial aid, cost of attendance, retention rates, completion and transfer rates, institutional security and crime statistics, and all required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of Title 34 of the Code of Federal Regulations. He is available in the administrative offices during regular business hours or by calling 732-414-2834.

Academic Calendar 2020 – 2021

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

Academic Program

Yeshiva Toras Chaim offers a 150 credit undergraduate program of study leading to a Bachelor of Talmudic Studies.

Curriculum – Degree Requirements

Yeshiva Toras Chaim’s curriculum is split among three departmental headings: Talmud, Jewish Codes of Law, and Ethics. The courses are designed to have a symbiotic relationship, and together help implement mission fulfillment. To earn the Bachelor of Talmudic Studies a student must earn a minimum of 150 credits as follows:

Talmud	130 credits
Jewish Legal Codes	10 credits
Ethics	<u>10 credits</u>
Total	150 credits

The degree requires the successful completion of the 150-credits academic program with the following components:

Introductory Level

	<u>Fall Semester</u>	<u>Spring Semester</u>	<u>Summer Semester</u>
Talmud Intensive	6 credits	6 credits	5 credits
Talmud Survey	4 credits	4 credits	4 credits
Ethics	1 credit	1 credit	
Codes	1 credit	1 credit	
Sub Total:	<u>12 credits</u>	<u>12 credits</u>	<u>9 credits</u>
Total:	<u>12 credits</u>	<u>24 credits</u>	<u>33 credits</u>

Beginning Level

	<u>Fall Semester</u>	<u>Spring Semester</u>	<u>Summer Semester</u>
Talmud Intensive	6 credits	6 credits	5 credits
Talmud Survey	4 credits	4 credits	4 credits
Ethics	1 credit	1 credit	
Codes	1 credit	1 credit	
Sub Total:	<u>12 credits</u>	<u>12 credits</u>	<u>9 credits</u>
Total:	<u>45 credits</u>	<u>57 credits</u>	<u>66 credits</u>

Intermediate Level

	<u>Fall Semester</u>	<u>Spring Semester</u>	<u>Summer Semester</u>
Talmud Intensive	6 credits	6 credits	5 credits
Talmud Survey	4 credits	4 credits	4 credits
Ethics	1 credit	1 credit	
Codes	1 credit	1 credit	
Sub Total:	<u>12 credits</u>	<u>12 credits</u>	<u>9 credits</u>
Total:	<u>78 credits</u>	<u>90 credits</u>	<u>99 credits</u>

Senior Level

	<u>Fall Semester</u>	<u>Spring Semester</u>	<u>Summer Semester</u>
Talmud Intensive	6 credits	6 credits	5 credits
Talmud Survey	4 credits	4 credits	4 credits
Ethics	1 credit	1 credit	
Codes	1 credit	1 credit	
Sub Total:	<u>12 credits</u>	<u>12 credits</u>	<u>9 credits</u>
Total:	<u>111 credits</u>	<u>123 credits</u>	<u>132 credits</u>

Advanced Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	6 credits	6 credits
Talmud Survey	4 credits	4 credits
Ethics	1 credit	1 credit
Codes	1 credit	1 credit
Sub Total:	<u>12 credits</u>	<u>12 credits</u>
Total:	<u>144 credits</u>	<u>156 credits</u>

Textbooks and Required Materials

All required texts can be found in the library and are available at all times for student use. However, students may acquire personal copies if they wish. No other materials are required.

Explanation of Course Numbering System

Courses are given number designations that may be understood by the following system:

- The first alphabetical digit(s) refers to the department, e.g. (T) Talmud; (C) Legal Codes; (E) Ethics; (ST) Summer Talmud
- The second digit refers to the year of study (1-5).
- The third digit will indicate the intensity of the course (1) intensive (2) survey.
- The digit(s) following the first three digits will designate the texts to be covered as listed under department headings.
- A (Fall), B (Spring), or C (Summer) following the course number will refer to the semester of study.

Frequency of Course Offerings

Students enrolled at Yeshiva Toras Chaim generally take the maximum number of courses offered each term at their grade level and progress toward their degrees in the time frame outlined in the sample curriculum. Course offerings for each semester take into account the needs of the all students, and courses are offered with enough frequency to enable students to graduate within the normal time frames.

Talmud Department

The Department of Talmud provides the core of the academic program. The entire school generally studies the same tractate, to facilitate sharing of ideas between students at various levels, with each year proceeding at the depth appropriate to its level and developing the skills to progress to the next level.

Talmud study is divided between Eyun, intensive, in-depth analysis of each portion of text and Bekius, literally, fluency, a more broad-ranging study designed to familiarize the student with large areas of Talmud, to which he may return to at some time in the future for more detailed study.

Talmud is traditionally studied with a Chavrusa, a study partner. Under the Chavrusa system, students study in pairs so that they may proceed at their own pace, engage in discussion and review together all aspects of the subject under scrutiny. They amend, elaborate on, and crystallize each other's conclusions.

A brief summary of the Tractates of the Talmud is provided for the convenience of the reader unfamiliar with Talmudic study. It should be understood, however, that these short descriptions do not reflect the depth, detail, and complexity of the study involved.

Text Listings:

(01) BERACHOS - Laws of Prayer, "Krias Shema", Grace after Meals and blessings pertaining to foods, events, etc.

(02) SHABBOS - The Sabbath; related restrictions and their source, in depth study of all regulations regarding the Sabbath, including problems that emanate from changes in society and technological advances.

(03) ERUVIN - Domains. Transfer of individual or object from one place to another; use of devices to expand bounds of domains.

(04) PESACHIM - Laws of Passover; leaven, the Seder, and Passover offering, concepts of ownership and relinquishment of rights, responsibilities for removal of leaven as related to status; tenant, landlord, head of household and watchman.

(05) SHEKALIM - Use of specified coins to purchase sacrificial animals, structure of accounting system used to allocate incoming funds to various expense categories in the Temple.

(06) ROSH HASHANAH - Laws of the New Year, the Shofar. Sanctification of new months.

(07) YUMA - The Day of Atonement and related laws. Sacrifices, services in the Temple, repentance, the five afflictions

(08) SUCCAH - Laws of the Festival of Booths, construction of Booths and their requirements. The four symbolic species (Lulov, Esrog, Hadassim, Arovos)

(09) BEITZA - Laws of prohibited activities on Holidays, differing from the Sabbath. Objects not to be moved.

(10) TAANIS - Laws of Fast days.

(11) MEGILLAH - Laws of Purim, the Reading of the Book of Esther and other obligations of the Holiday, charitable donations and sending of gifts of comestibles.

(12) MOED KOTON - Laws of Intermediate Festival days, mourning practices.

(13) CHAGIGAH - Practices associated with pilgrimages to Temple, sacrificial offerings.

(14) YEVIKOT - Study of Levirate marriage and Chalitzah, consanguinity. General anthropological structure of Jewish society, permitted marriage partners etc., privileges and obligations of Kohanim. Procedures involved in ascertaining the death of an individual; the Agunah.

(15) KESUBOS - The marriage contract; obligations and commitments incurred therein, specifically in relation to financial considerations and promises made prior to marriage. Family structure; the status, role and rights of women in society.

(16) NEDARIM - Laws of object-related vows and resultant obligations, annulment of vows, jurisdiction of parent and spouse over person making vow.

(17) NAZIR - The Nazirite vow, restrictions, and practices associated

(18) SOTAH – Practices associated with accusation of suspected adultery; conditions for lodging an accusation, ritual practices associated with this situation. Philosophical and moral implications.

(19) GITTIN - Traditional divorce with emphasis on Get (divorce document); technical aspects regulating its legality. Review of legal documents and methods of establishing authenticity of signatures on such documents; related regulations.

(20) KIDDUSHIN – Process of betrothal and related regulations and obligations. Comparative study of modes of legal status employed elsewhere. Marriage by proxy and conditional betrothal.

(21) BABA KAMA - Talmudic Civil Law, Part I. Compensation for injury or loss, redress and liability through injury or misappropriation, damages by the defendant, personally or by any chattels or agencies. Misappropriation also reviewed in its broad sense, whether through violence or theft.

(22) BABA METZIA - Talmudic Civil Law, Part II. Dealing primarily with claims related to joint transactions, from finding lost articles to wage agreements. Considerations relating to trade and industry, usury, labor conditions and responsibilities, deposits and tenancy, interest.

(23) BABA BASRA - Talmudic Civil Law, Part III. Claims of right of way, claims and rights of partners, neighbors, purchasers, vendors and heirs, legal forms of acquisition of partners; seller's liability for value of his wares and deeds in terms of consumer protection. Deeds and legal documents relating to business also treated.

(24) SANHEDRIN - Judicial processes, the Judicial Assembly and conduct of monetary and capital cases. Examination of witnesses, the rebellious son, types of capital punishment for various transgressions.

(25) MAKKOS - Judicial corporal punishment and transgressions resulting therein. Contradictory witnesses, cities of refuge for involuntary manslaughter.

(26) SHEVUOS - Laws of personal vows, oaths before the court, the status of single witness, partial admittance of responsibility, Shomrim-those responsible for guarding another's property. A ritually unclean personal who entered the Temple unlawfully, the increasing and decreasing sacrifice.

(27) AVODAH ZORAH - Definitions of idolatry; consequences of idolatrous practices on the individual and community.

(28) EDUYOS - A compilation of discussion on many topics that were debated by Talmudic sages, transcripts of testimony by students on the positions of their teachers.

(29) HORAYOS - Analysis of dealings with mistaken judgments by ecclesiastic courts, High Priest or President; methods of restitution.

(30) ZEVACHIM - Discussions of various types of sacrificial offerings, conditions under which a particular offering may be invalidated.

(31) MENACHOS - Various types of prescribed meal offerings associated with specific categories of animal sacrifices.

(32) CHULLIN – A detailed analysis of the dietary laws; injuries and diseases of an animal or bird which render it unfit for kosher consumption; anatomy of kosher animals and fowls as well as correct methods of slaughtering.

(33) BECHOROS – Discussions of practices associated with the first-born; redemption of sanctified status, first-born animals, blemishes which render animals unfit for sacrifices. Particular status of first- born donkey.

(34) ERUCHIN – Evaluations associated with individuals who pledge an amount equivalent to their own worth.

(35) TEMURAH – Exchanges of sanctified status from one animal to another; status of offspring of consecrated animals.

(36) KRISUS – Categories of sin defined as most serious by ecclesiastic law with most severe associated consequences. Sacrifices that may be brought in atonement.

(37) MEILAH – Discussion of problems associated with attempts to remove consecrated status from objects or animals.

(38) NIDAH – Ritual impurity associated with reproductive cycle, childbirth and related topics.

(39) MIKVAOS – Detailed discussions of architectural requirements for ritual baths, dimensions and other specifications.

Talmud Course Listings

Eyun – Intensive

T11** A INTRODUCTORY TALMUD INTENSIVE 6 credits

In this, the first introductory course in comprehensive study of Talmud, students are guided in making the transition from their high school training to Chavrusa study and preparation of the text through lectures. The course is designed to acquaint students with analyzing the primary sources.

No prerequisites.

T11** B INTRODUCTORY TALMUD INTENSIVE 6 credits

In this course a continuation of *T11** A* the students learn how to apply the methodology of Talmudic discourse to the texts and to process the methodology necessary to properly understand the texts.

*Prerequisite: T11** A Introductory Talmud Intensive*

ST11** C INTRODUCTORY TALMUD INTENSIVE 5 credits

This course is a continuation of *T11**B*. In this course the student starts to build a mental collection of what will be a vast selection of case law. There is a strong emphasis on the proper understanding of the language of the two major commentaries, Rashi (Rabbi Shlomo Yitzchaki, preeminent Talmudic commentary); and the Tosafists (predominant medieval Talmudists).

*Prerequisite: T11** B Introductory Talmud Intensive*

T21** A BEGINNING TALMUD INTENSIVE 6 credits

On this level the student begins to familiarize himself with the bibliography of Talmudic literature which explains the Sevarah behind the case law. Sevarah, is the underlying principle and primary logic of the law, and is of paramount importance when analyzing a Talmudic discussion. However generally, the Talmud does not explain the reasoning behind the decisions given or positions taken.

*Prerequisite: ST11** C Introductory Talmud Intensive*

T21** B BEGINNING TALMUD INTENSIVE 6 credits

In this course a continuation of some of the major commentaries used as the primary source material are the works of the Ritva, Rashba, Rosh and Ran. These Rishonim (commentators of the medieval era) are of paramount importance to explain the Sevarah behind the case law and are generally studied to understand the Talmud.

*Prerequisite: T21** A Beginning Talmud Intensive*

ST21** C BEGINNING TALMUD INTENSIVE 5 credits

In this course a continuation of *T21 ** B* the students continue to develop their analytical abilities in preparation and review of the text with guidance of their instructor. In addition the students continue to develop their analytical abilities in preparation and review of the text with guidance from their lecturer.

*Prerequisite: T21** B Beginning Talmud Intensive*

T31** A INTERMEDIATE TALMUD INTENSIVE 6 credits

On this level the students continue to develop their knowledge base of Talmudic case law, and they begin to appreciate the creativity inherent in a deep understanding of the Talmud. While continuing to develop their knowledge base of Talmudic case law, the students begin to reconstruct the hypotheses rejected by the commentaries, and understand why they were dismissed.

*Prerequisite: ST21** C Beginning Talmud Intensive.*

T31** B INTERMEDIATE TALMUD INTENSIVE 6 credits

This course emphasizes the development of the skills characteristic of the serious Talmud scholar. Students are expected to demonstrate their mastery of the complexity of "Pilpul" (advanced Talmudical reasoning and analysis) and are encouraged to participate in the senior seminar as observers.

*Prerequisite: T31** A Intermediate Talmud Intensive*

ST31** C INTERMEDIATE TALMUD INTENSIVE 5 credits

In this course a continuation of *T31** B* the students master the basic tools for textual analysis, they study at a greater depth. During the lecture, the instructors compare and contrast the various approaches of the commentators, following the thread of logic that runs through each one.

*Prerequisite: T31** B Intermediate Talmud Intensive*

T41** A SENIOR TALMUD INTENSIVE 6 credits

In this course a familiarity with the major Acharonim (later commentators; circa 1500 to the present) is developed, as students begin to study the works of the Maharsha, Maharam, Rabbi Akiva Eiger, the Ketzos Hachoshen, and the P'nei Yehoshua.

*Prerequisite: ST31** C Intermediate Talmud Intensive*

T41** B SENIOR TALMUD INTENSIVE 6 credits

This course is a continuation of T41**A. In this course the students will further analyze the works of the Achronim. The students will now begin to reconstruct the hypotheses rejected by the commentaries, and understand why they were dismissed.

*Prerequisite: T41** A Senior Talmud Intensive*

ST41** C SENIOR TALMUD INTENSIVE 5 credits

This course is a continuation of T41**B, in this course the students are presented a wide variety of opinions and must understand the intellectual bases for each one. In addition they are expected to study the contrasts between each opinion and offer their own hypotheses to address the difficulties. The instructor will then demonstrate how this may be opinion of another commentary and how to reconcile the difficulties.

*Prerequisite: T41** B Senior Talmud Intensive*

T51** A ADVANCED TALMUD INTENSIVE 6 credits

On this level the difficulties in Talmudic thought not addressed in earlier courses must be dealt with, and the student's capacity for creative thinking is further developed.

*Prerequisite: ST41** C Senior Talmud Intensive*

T51** B ADVANCED TALMUD INTENSIVE 6 credits

This course is a continuation of *T51** A*. In this course the students are expected to be capable of studying on their own. They study the works of the major Rishonim as well as the works of the Acharonim. They are expected to study the contrast between the opinions and offer their own hypotheses to address the difficulties. A faculty member is always available to assist the students to reconcile the difficulties.

*Prerequisite: T51** A Advanced Talmud Intensive*

ST51** C ADVANCED TALMUD INTENSIVE 5 credits

This course is a continuation of *T51**B*. In this course the lectures and interaction with the Rosh Yeshiva are designed to prepare the student for graduate work in Talmud. Group Seminars meet weekly, giving the student the opportunity to present and defend his conclusions.

*Prerequisite: T51** B Advanced Talmud Intensive*

Bekius - Survey

T12** A INTRODUCTORY TALMUD SURVEY 4 credits

In the introductory course, the students are guided in making the transition from their high school training to the post-secondary level. As such this course is an introductory course in basic textual reading.

No prerequisites.

T12** B INTRODUCTORY TALMUD SURVEY 4 credits

In this course a continuation of *T12** A* the students are provided an introduction to reading and understanding large areas of the Talmud. It gives the student confidence and skills to study Talmud independently.

*Prerequisite: T12** A Introductory Talmud Survey*

ST12** C INTRODUCTORY TALMUD SURVEY 4 credits

This course is a continuation of *T12** B*. In this course the emphasis is on surveying the text and through practice, honing the required thinking skills.

*Prerequisite: T12** B Introductory Talmud Survey*

T22** A BEGINNING TALMUD SURVEY 4 credits

On this level the students begin to increase their breadth of Talmud knowledge. They study the Talmud text with the basic commentary of Rashi. This improves the students' familiarity of the Talmud's logical give-and-take.

*Prerequisite: ST12** C Introductory Talmud Survey*

T22** B BEGINNING TALMUD SURVEY 4 credits

In this course a continuation of *T22** A* the students continue to broaden their Talmud knowledge. The students review the chapter being studied thus enriching their Talmudic vocabulary and knowledge.

*Prerequisite: T22** A Beginning Talmud Survey*

ST22** C BEGINNING TALMUD SURVEY 4 credits

This course is a continuation of *T22** B*. In this course the students further enrich their Talmudic vocabulary and knowledge by continuously reviewing the chapter being studied. The persistent study of the Talmud with the basic commentary of Rashi, further improves the students' familiarity of the Talmud's logical give-and-take.

*Prerequisite: T22** B Beginning Talmud Survey*

T32** A INTERMEDIATE TALMUD SURVEY 4 credits

On this level the students continue developing the ability to independently interpret Talmudic texts. The course further builds the students' knowledge of a variety of sugyas (topics). The student learns to avoid superficiality during the intellectual give-and-take of Chavrusa study.

*Prerequisite: ST22** C Beginning Talmud Survey*

T32** B INTERMEDIATE TALMUD SURVEY 4 credits

This course is a continuation of T32 ** A. In this course the student expands his knowledge of Talmudic discourse and case law, while learning to focus his understanding of the texts. Consequently this further develops the students' tools to independently study Talmudic texts.

*Prerequisite: T32** A Intermediate Talmud Survey*

ST32** C INTERMEDIATE TALMUD SURVEY 4 credits

This course is a continuation of T32 ** B. In this course the students maintain their own pace and aim to cover as much of the Tractate as possible within the limitations of the semester.

*Prerequisite: T32** B Intermediate Talmud Survey*

T42** A SENIOR TALMUD SURVEY 4 credits

On this level the students are expected to have developed a broad knowledge base of Talmudic case law and the skills needed to independently study Talmudic texts. Thus this course covers approximately 15 folio pages

*Prerequisite: ST32** C Intermediate Talmud Survey*

T42** B SENIOR TALMUD SURVEY 4 credits

This course is a continuation of *T42 ** A*. In this course the students study at a significantly faster pace and cover more ground in the Tractate. In addition the students will occasionally reference the pertinent commentaries.

*Prerequisite: T42** A Senior Talmud Survey*

ST42** C SENIOR TALMUD SURVEY 4 credits

This course is a continuation of *T42 ** B*. In this course the students pursue their studies largely unsupervised. They continue to hone their analytic and textual skills and avoid superficiality. Intellectual creativity is encouraged, and leads to a deeper understanding of the text.

*Prerequisite: T42** B Senior Talmud Survey*

T52** A ADVANCED TALMUD SURVEY 4 credits

On this level the student becomes increasingly independent of faculty assistance, and is capable of coming up with original interpretations of his own. The breadth of study provides the student with a sense of accomplishment and positive reinforcement for further Talmud study.

*Prerequisite: ST42** C Senior Talmud Survey*

T52** B ADVANCED TALMUD SURVEY 4 credits

This course is a continuation of *T52 ** A*. The students study with minimal guidance and faculty assistance. The focus is to develop an incipient independent scholar which will lead to a lifetime of learning and potentially to master significant sections of the Talmud.

*Prerequisite: T52** A Advanced Talmud Survey*

ST52** C ADVANCED TALMUD SURVEY

4 credits

This course is a continuation of *T52 ** B*. In the final Talmud Survey course of the undergraduate program the students prepare to enter Talmud graduate programs. In addition the students are expected to assist younger students in their studies.

*Prerequisite: T52** B Advanced Talmud Survey*

Yeshiva Toras Chaim offers a two credit Talmud Review course in the evening for the Intermediate (U3) and Senior (U4) levels. The review course provides the students with an enhanced review of their intensive studies and a detailed analysis of the subject matter. Yeshiva Toras Chaim also offers a six credit - Comprehensive Talmud Exam, a written thesis encompassing the material studied a given academic year.

Jewish Codes of Law Department

Laws and Customs

It is simply impossible to become a productive member of the Orthodox Jewish community without a working knowledge of practical Jewish law. Students choose from a variety of approved topics, and study the pertinent laws in the Mishneh Berurah, the definitive book of practical *Halacha*. A special emphasis is placed on studying the laws and customs of life-cycle events and holidays.

Codes Course Listings

C110 A INTRODUCTORY CODES 1 credit

The introductory course assists the student make the transition from high school to the post-secondary Beth Medrash level. In the introductory course, the student is introduced to the study of Shulchan Aruch Orach Chaim with the commentary of the Mishnah Berurah on a basic level.

No prerequisites.

C110 B INTRODUCTORY CODES 1 credit

This course is a continuation of *C110A*. As the students familiarize themselves with the usage of the wording of the Shulchan Aruch and Mishnah Berurah, they begin to have a deeper understanding of the nuances of Halacha.

Prerequisite: C110 A Introductory Codes

C210 A BEGINNING CODES 1 credit

On this level the students more familiar with the style of writing of the Mishnah Berurah study it on a deeper level. The emphasis is on studying the text in depth using their developing textual and analytical skills.

Prerequisite: C110 B Introductory Codes

C210 B BEGINNING CODES 1 credit

In this course a continuation of *C210A*. The students begin to analyze how the Mishnah Berurah came to a specific conclusion in a scenario where there is more than one opinion. This in turn enhances the students understanding of Halacha.

Prerequisite: C210 A Beginning Codes

C310 A INTERMEDIATE CODES

1 credit

On this level the students begin to study the Mishnah Berurah in greater depth by studying the companion commentaries of the Be'ur Halacha and Sha'ar Hatziun. These commentaries discuss the basis of the Mishnah Berurah's conclusions.

Prerequisite: C210 B Beginning Codes

C310 B INTERMEDIATE CODES

1 credit

This course is a continuation of C310A. In this course the students apply the skills acquired in previous courses to continue focusing on the Be'ur Halacha. The Be'ur Halacha brings many sources from the Talmud, the Tur and other Halachic commentaries.

Prerequisite: C310 A Intermediate Codes

C410 A SENIOR CODES

1 credit

On this level the students study the view of various Poskim and must understand the intellectual bases for each ones conclusion. The students are taught that just as by the study of Talmud, so too they need to reconstruct the hypotheses of why some Poskim reject the hypotheses of the other Poskim.

Prerequisite: C310 B Intermediate Codes

C410 B SENIOR CODES

1 credit

This course is a continuation of C410A. In this course the student will continue to study Halacha in-depth. Besides the obvious benefit of knowing more Halacha, this knowledge will assist him in analyzing the various parts and components to understand the underlying principles of the Halacha.

Prerequisite: C410 A Senior Codes

C510 A ADVANCED CODES

1 credit

On this level the students with their deeper understanding of Halacha begin to study how to apply the Mishnah Berurah and Be'ur Halacha with our reality. Since many of the laws discussed are derived from the Gemara and early Poskim reflecting the reality of their time and our reality is different.

Prerequisite: C410 B Senior Codes

C510 B ADVANCED CODES

1 credit

This course is a continuation of *C510A*. In this course the student pursues his Halacha studies largely unsupervised. Although most students will not pursue Halachic graduate programs nonetheless they will use this basic knowledge of Halacha on a daily basis.

Prerequisite: C510 A Advanced Codes

Ethics Department

This course series is the cornerstone for achieving our mission since it aims to actualize the lessons needed to successfully integrate the four pillars of our philosophy for success in life, and to enable the student to absorb them in his own psyche. The students study some of the greatest ethical and philosophical works produced during the Jewish experience, supplemented with faculty lectures on the subject.

The texts used are:

- **Mesillas Yesharim** – the classic work that defined the Mussar Movement. This book was written by Rabbi Moshe Chaim Luzzatto in the early 1700's. Rabbi Luzzatto delineates a graduated path of increased self-knowledge and self-control combined with religious observance, culminating in intense spiritual experience.
- **Sha'arei Teshuvah** – written by Rabbi Yonah Gerondi in the thirteenth century, this, his magnum opus, discusses the frailty of the human condition and the ability to transcend it with the proper tools. These include the triad of responsibilities to G-d, to humankind and to one's self.
- **Chovas Ha'Levavos** – is the first of the great philosophy works in Jewish literature. It was penned in the eleventh century by Rabbi Bahya ibn Paquda of Spain. The author defines a system of religious observance dependent on internalization of Man's mission in life, while rejecting the spiritually bankrupt emphasis on externalities.
- **Nefesh Ha'Chaim** – was composed by Rabbi Chaim of Volozhin, the father of the modern-day Yeshiva education system. It explains the spiritual consequences of one's actions and the true realities, and discusses the importance of the Torah and its study to one's success.

Ethics Course Listings

E110 A INTRODUCTORY ETHICS 1 credit

This is the first year level series of courses offered in the Department of Ethics. The students begin their formal exposure to the study of Ethics. They are introduced to the language and general subject matter of the texts and are expected to study the text to gain a general comprehension of the material.

No prerequisites.

E110 B INTRODUCTORY ETHICS 1 credit

This course is a continuation of E110A. In this course the students continue to study the general subject matter of the texts. This assists the student to gain a deeper understanding of the material. This is the foundation for the understanding of the philosophical topics discussed on the higher levels.

Prerequisite: E110 A Introductory Ethics

E210 A BEGINNING ETHICS 1 credit

On this level the students are expected to be more fluent in the language of the classic Ethics texts. Using these classic works of Mussar, the student starts to identify and understand some of the main ethical themes, and discuss common negative character traits and their positive counterparts.

Prerequisite: E110 B Introductory Ethics

E210 B BEGINNING ETHICS 1 credit

This course is a continuation of *E210A*. In this course the students are expected to continue studying one of the texts with an eye towards beginning to incorporate the ideas into his personal level of conduct.

Prerequisite: E210 A Beginning Ethics

E310 A INTERMEDIATE ETHICS 1 credit

On this level the students analyze central ethical moral issues in the classical works of Mussar, and their conceptual underpinnings and implications. In addition the students now study the texts in greater depth and discuss the ideas contained within with peers and teachers in order to further develop his character and understanding of Jewish philosophy.

Prerequisite: E210 B Beginning Ethics

E310 B INTERMEDIATE ETHICS 1 credit

This course is a continuation of *E310A*. In this course the students continue to study the texts in greater depth. The discussions of the ideas with peers and teachers of the concepts are now on a deeper level of understanding and the focus is to further develop his character.

Prerequisite: E310 A Intermediate Ethics

E410 A SENIOR ETHICS 1 credit

On this level some of the deeper philosophical aspects of Mussar are studied, again with the focus on the classic Mussar treatises. The students are expected to have widespread familiarity with many of the concepts and ideals expressed by the authors of the texts.

Prerequisite: E310 B Intermediate Ethics

E410 B SENIOR ETHICS

1 credit

This course is a continuation of *E410A*. In this course the students continue to study the classic Mussar treatises. The focus is on the deeper philosophical concepts of Mussar. The students are expected to have a widespread familiarity of the ideals expressed by the authors of the texts.

Prerequisite: E410 A Senior Ethics

E510 A ADVANCED ETHICS

1 credit

Students are expected to be fluent in the language of classic Ethics texts, and should be capable of studying them independently. Students may study select contemporary Mussar works by some of the great expositors of Mussar in recent generations. This includes Rabbi Nosson Tzvi Finkel, Rabbi Yeruchem Levovitz, and Rabbi Eliyahu Dessler.

Prerequisite: E410 B Senior Ethics

E510 B ADVANCED ETHICS

1 credit

This course is a continuation of *E510A*. The students continue to study select contemporary Mussar works of the great expositors of Mussar. As the students prepare to complete their undergraduate studies at Yeshiva Toras Chaim, they sharpen their skills of studying Mussar and develop a commitment to the life long process of character development and ethical conduct.

Prerequisite: E510 A ADVANCED ETHICS

Sample Curriculum

Year 1 – Fall 1

T11**A	Introductory Talmud Intensive A	6 credits
T12**A	Introductory Talmud Survey A	4 credits
E110A	Introductory Ethics A	1 credit
C110A	Introductory Codes A	1 credit

Year 1 – Spring 1

T11**B	Introductory Talmud Intensive B	6 credits
T12**B	Introductory Talmud Survey B	4 credits
E110B	Introductory Ethics B	1 credit
C110B	Introductory Codes B	1 credit

Year 1 – Summer 1

ST11**C	Introductory Talmud Intensive C	5 credits
ST12**C	Introductory Talmud Survey C	4 credits

Year 2 – Fall 2

T21**A	Beginning Talmud Intensive A	6 credits
T22**A	Beginning Talmud Survey A	4 credits
E210A	Beginning Ethics A	1 credit
C210A	Beginning Codes A	1 credit

Year 2 – Spring 2

T21**B	Beginning Talmud Intensive B	6 credits
T22**B	Beginning Talmud Survey B	4 credits
E210B	Beginning Ethics B	1 credit
C210B	Beginning Codes B	1 credit

Year 2 – Summer 2

ST21**C	Beginning Talmud Intensive C	5 credits
ST22**C	Beginning Talmud Survey C	4 credits

Year 3 – Fall 3

T31**A	Intermediate Talmud Intensive A	6 credits
T32**A	Intermediate Talmud Survey A	4 credits
E310A	Intermediate Ethics A	1 credit
C310A	Intermediate Codes A	1 credit

Year 3 – Spring 3

T31**B	Intermediate Talmud Intensive B	6 credits
T32**B	Intermediate Talmud Survey B	4 credits
E310B	Intermediate Ethics B	1 credit
C310B	Intermediate Codes B	1 credit

Year 3 – Summer 3

ST31**C	Intermediate Talmud Intensive C	5 credits
ST32**C	Intermediate Talmud Survey C	4 credits

Year 4 – Fall 4

T41**A	Senior Talmud Intensive A	6 credits
T42**A	Senior Talmud Survey A	4 credits
E410A	Senior Ethics A	1 credit
C410A	Senior Codes A	1 credit

Year 4 – Spring 4

T41**B	Senior Talmud Intensive B	6 credits
T42**B	Senior Talmud Survey B	4 credits
E410B	Senior Ethics B	1 credit
C410B	Senior Codes B	1 credit

Year 4 – Summer 4

ST41**C	Senior Talmud Intensive C	5 credits
ST42**C	Senior Talmud Survey C	4 credits

Year 5 – Fall 5

T51**A	Advanced Talmud Intensive A	6 credits
T52**A	Advanced Talmud Survey A	4 credits
E510A	Advanced Ethics A	1 credit
C510A	Advanced Codes A	1 credit

Year 5 – Spring 5

T51**B	Advanced Talmud Intensive B	6 credits
T52**B	Advanced Talmud Survey B	4 credits
E510B	Advanced Ethics B	1 credit
C510B	Advanced Codes B	1 credit

Grading Policy

The grading system followed at Yeshiva Toras Chaim is based on a combination of criteria. These include academic performance, classroom participation, effort and attendance. Each instructor will explain the basis of grading the students at the beginning of the term.

Grades point equivalencies are assigned per the following table:

A	4.0	
A-	3.7	
B+	3.3	
B	3.0	
B-	2.7	
C+	2.3	
C	2.0	
C-	1.7	
D	1.0	
F	0.0	
F*	0.0	*unearned
I	0.0	Incomplete
W	No Penalty	Withdrawn

The GPA is established by multiplying the grade point equivalent of each course by the number of credits it yields. The products of each course are then added together. The sum is then divided by the total number of credits earned in the semester.

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

Sample GPA Calculation:

A-	6 (credits)	x	3.7	=	22.2
B+	4 (credits)	x	3.3	=	13.2
C	1 (credits)	x	2	=	2
A	1 (credits)	x	4	=	4
	12 (credits)				41.4

Divided by 12 Credits for the Semester = 3.45 GPA

Admission Requirements

Students applying to Yeshiva Toras Chaim must meet one of the following requirements:

1. Have graduated high school and provide evidence of high school graduation
2. Have been homeschooled and provide documentation of homeschooling
3. Meet one of the recognized equivalents. Recognized equivalents include:
 - a. GED/TASC/HISET
 - b. Successful completion of an associate's degree program;
 - c. Successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution; or
 - d. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

Applicants to Yeshiva Toras Chaim must also meet the following requirements.

- Competence in the Chumash (Pentateuch) and commentaries
- Completion of 150 folio pages of Talmud
- Competence in the laws and customs codified in Shulchan Aruch Orach Chaim, along with a personal commitment to their observance

- Positive references from previous schools attended
- A commitment to fulfilling the institution's mission and to conforming to its culture
- A commitment to high standards of morality and character

Yeshiva Toras Chaim does not utilize an Ability to Benefit test for admitting students.

Additionally, students must have:

- A commitment to develop in the personal growth of character traits, and ethical and moral obligations
- An interview and oral exam administered by the Rosh Yeshiva

Before being granted an interview applicants are carefully vetted by contacting previous instructors and/or Rosh Yeshiva to make sure they will be a "good fit" to the Yeshiva. After this vetting if it is determined the student is a good candidate for the Yeshiva he will then be interviewed and tested. If accepted for enrollment, the applicant will then be asked to complete an admission form.

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

Yeshiva Toras Chaim
999 Ridge Avenue
Lakewood, NJ 08701
732-414-2834
Yeshivatoraschaim@gmail.com

Students who previously attended other institutions that offer similar programs in Talmud study may submit their transcripts for evaluation and consideration of transfer credits.

Transfer Credit Policy

Credits may be granted, at the discretion of the Yeshiva, for study and courses taken at another postsecondary institution of Talmudic Studies providing the following conditions are met:

- The credits transferred must be based on course work similar in content, style and academic rigor to the one offered at the Yeshiva.
- The student must have achieved a grade that would have enabled him to pass a similar course at the Yeshiva.
- All credits must be properly documented.
- Transfer credits accepted are counted toward both the number of attempted credits and the number of credits earned by the student.
- Credit by examination may be granted to students, who previously attended unaccredited institutions, based on the examination that the Rosh Hayeshiva administers to each incoming student. Students will be placed at the appropriate academic level and granted the credits by examination that will place them on par with the class.

Decisions regarding transfer credits are subject to the same appeals process described below, in Academic Regulations - Satisfactory Academic Progress Policy.

Note: Yeshiva Toras Chaim does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions nor with regard to whether other institutions accept the Yeshiva's credits. Before enrolling in the institution, 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 degree earned at Yeshiva Toras Chaim are at the complete discretion of an institution to which a student may seek to transfer. If the credits or the degree earned at this institution are not accepted at the institution to which a student seeks to transfer, he may be required to repeat some or all of the coursework at that institution.

Grounds for Dismissal

Students are expected to keep the hours of Yeshiva Toras Chaim study schedule, and attend all required lectures. They must also submit to regular oral examinations.

Students not consistently adhering to school regulations may be placed on probation. If improvement is not seen, the Rosh Yeshiva will give the student notification that dismissal is under consideration.

Further grounds for dismissal are persistent violation of yeshiva rules and discipline, and / or for a serious breach of character or moral conduct as defined by the Shulchon Aruch. It should be noted that dismissals are extremely rare as every effort is made to accept students of high character and diligence.

Academic Regulations

Satisfactory Academic Progress

All matriculated students pursuing an approved program at Yeshiva Toras Chaim are required to maintain satisfactory academic progress toward graduation, which in this institution is defined as being in good academic standing as detailed below.

The SAP standards required for students receiving Title IV federal financial aid are the same for all matriculated students at Yeshiva Toras Chaim. Satisfactory academic progress at Yeshiva Toras Chaim has two principal components: a qualitative standard and a quantitative standard:

At the end of each semester, each student's academic file is evaluated to determine if the student is making satisfactory academic progress.

- **Qualitative Standard**

In pursuit of graduation, the student must achieve a cumulative grade point average (GPA) of 2.0 (the equivalent of a "C" average) or better. Each student is evaluated at the end of each semester and is expected to maintain a minimum cumulative GPA of 2.0.

Semester grade point averages will be calculated according to the following numerical equivalents:

A	4.0	D	1.0
A-	3.7	W	not included in calculation of GPA
B+	3.3		
B	3.0	I	not included in calculation of GPA
B-	2.7		
C+	2.3	F	0.0
C	2.0	F*	0.0
C-	1.7		* - unearned

The GPA is established by multiplying the grade point equivalent of each course by the number of credits it yields. The products of each course are then added together. The sum is then divided by the total number of credits earned in the semester.

Credit hours with a grade of Incomplete and Withdrawn are not included in the determination of the grade point average. Credit hours with a grade of fail (F) or unearned fail (F*) are included in the grade point average. If a student receives failing grades for all of his courses, the Registrar will determine whether or not the student completed the semester.

- **Quantitative Standard**

- **Maximum Timeframe**

Students must make sufficient progress through the academic program to complete the 150 credit program with a maximum attempted credits ceiling of 224 credits, which is 150% of the published length of the program.

- **Pace of Completion**

A student must earn 67% of his cumulative attempted credits. Every semester, each student is evaluated to see if he has successfully earned 67% of his cumulative attempted credits. The student's cumulative earned credits are divided by the student's cumulative attempted credits to determine if the student is progressing through the 150 credit academic program at a pace sufficient to complete the program within the maximum time frame. If the number of credits earned divided by the number of credits attempted is 67% or greater, he is determined to be making satisfactory progress.

WARNING

If a student falls below the SAP standards, he will be notified that he is being given a warning period which will last one semester. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress at any point. During the warning period, a designated faculty member may counsel the student and assist the student to improve his performance. The student may be provided with various student services that might include tutoring, scheduling accommodation, or other academic assistance. If, after this warning period SAP standards are still not met, he will be subject to academic discipline which may include expulsion or suspension from the institution.

Federal Financial Aid Warning

For continued eligibility for federal financial aid programs, if a student falls below the satisfactory progress standards, he will be given a period of financial aid warning during which time he maintains federal financial aid eligibility. The warning period will last for one semester. During the federal financial aid warning period, the student will receive the counseling described above. If, after this federal financial aid warning period, satisfactory progress standards are still not met, the student will be notified that he will no longer be eligible for financial aid. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress in order to be granted a probationary period.

APPEALS PROCESS, MITIGATING CIRCUMSTANCES

A student may appeal the institution's determination that he is not making satisfactory academic progress. Basis for appeal include the death of a relative, an injury or illness of the student, or other special circumstances. The student must submit the appeal in writing to the administrative office. In the appeal, the student must describe why he failed to make satisfactory academic progress, and what has changed in his situation that will allow him to demonstrate satisfactory academic progress at the next evaluation. The senior faculty member will consider all information provided by the student and will consult with faculty members, as appropriate. If it is determined that the appeal should be accepted, then the senior faculty member will determine whether or not the student will be able to meet the standard SAP requirements of the institution by the end of a one semester probationary period. If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, the student will be placed on academic probation as described below. If it is determined that the student will be able to meet the standard SAP requirements of the institution by the end of the probationary period with a customized study plan, then the student will be placed on academic probation with a study plan, as described below.

If the appeal is accepted, the student will be granted a semester of academic probation or academic probation with a study plan, as described below. If the appeal is not accepted, the student will be subject to academic discipline, which may include expulsion or suspension from the institution. He will also be ineligible for federal financial aid until he re-establishes eligibility as described below in the section entitled "Re-instatement." The final decision (denial of appeal, academic probation, or academic probation with a study plan) will be conveyed to the student in writing.

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

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

RE-EVALUATION AFTER A PROBATIONARY PERIOD

At the end of the probationary period, the student's satisfactory academic progress will be re-evaluated. If the student is now meeting the standard SAP requirements of the institution, or is meeting the SAP standards of his study plan, he will be considered as meeting satisfactory academic progress. If, after the period of probation, the student's academic performance still fails to meet the academic progress standards of the institution, or the provisions of his study plan, he will be subject to academic discipline which may include expulsion or suspension from the institution, and he will be ineligible to receive Title IV federal financial aid.

RE-STATEMENT FOR FEDERAL FINANCIAL AID

A student who became ineligible for federal financial aid because he was not meeting satisfactory academic progress standards, has the opportunity to re-establish eligibility. Eligibility is re-established by meeting institutional SAP standards. The financial aid office will receive notification of each student's status at the start of each semester, and the student will be notified that he may once again receive aid from the Title IV programs.

INCOMPLETES

If a student has not completed all required course work for a particular course, he may have additional time (up to six months), at the discretion of the instructor, to complete the work. In the interim, those course grades are marked as incomplete. Courses in which a student receives a grade of incomplete are not included in the GPA as long as the Incomplete remains on the transcript. The courses are included in the student's number of credits attempted but not completed credits.

WITHDRAWALS FROM A COURSE

A student who withdraws from a course(s) will have the course recorded as Withdrawn. This grade will not be counted in the student's GPA. However, the course(s) will be counted towards the student's number of credits attempted but not completed.

TRANSFER CREDITS AND SATISFACTORY PROGRESS

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

REPETITIONS

All repeated courses are counted in the number of the student's attempted credits.

For determination of a student's enrollment status, if a student is repeating a course in which he received a passing grade, for the purpose of grade improvement, it is counted towards his enrollment status only the first time the course is retaken. If a student is repeating a course in which he received a failing grade, it is counted towards his enrollment status for as many times as he is repeating that course in an attempt to pass.

A student repeating a course must remain within the time frame required for satisfactory academic progress standards.

CHANGE OF MAJOR

All credits attempted are included in making a student's SAP determination, regardless of any subsequent changes in major, if applicable.

ESL/NONCREDIT REMEDIAL COURSES

Yeshiva Toras Chaim does not offer any ESL or non-credit remedial courses.

Attendance

Although formal attendance is not taken at Yeshiva Toras Chaim, students are expected to attend all classes regularly. Excessive unexcused absences may be grounds for dismissal.

Leave of Absence

FEDERAL POLICY

Under certain specialized circumstances, and with approval from the Regional Office of the U.S. Department of Education, a student may be granted an approved leave of absence. In order to be granted a leave of absence a student must follow the procedures outlined below:

The student must request the leave of absence in writing to the Rosh Yeshiva, Rabbi Slomovits. The request must be signed and dated and must include the reason for which the student is requesting a leave of absence. A leave of absence will not be granted if the reason for the request is not included. The request for a leave of absence will be reviewed by the Rosh Yeshiva within ten days of submission to the Rosh Yeshiva. If approved, the request will be forwarded to the registrar's office and the decision will be placed in the student's academic file. Notification will be sent to the financial aid office.

The student must submit the request for a leave of absence and must receive the approval prior to beginning the leave of absence. The exception would be unusual circumstances when it is impossible for the student to do so, i.e. if the student was in a car accident or other unforeseen emergency/disaster.

A student will only be granted a leave of absence if it can be expected that he will return from the leave of absence on time. If it appears that the student may not return after the leave of absence, an approval will not be granted.

The maximum time for an approved leave of absence is 180 days.

Students on an approved leave of absence will not be considered withdrawn from the institution and no refund calculations will be made for Title IV financial aid received. Students who fail to return to school after an approved leave of absence will be considered withdrawn from the institution as of the date of the start of the leave of absence and refunds will be calculated accordingly.

Non-Discrimination Policy

Qualified men of the Orthodox Jewish faith are admitted to Yeshiva Toras Chaim without regard to age, race, color, national origin or physical handicap. Yeshiva Toras Chaim is 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 Americans with Disability Act of 1992.

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

All of Yeshiva Toras Chaim's facilities are fully handicapped accessible, and the institution makes every effort to meet the requirements of the special needs student.

Dormitory, Facilities and Student Services

Yeshiva Toras Chaim is housed in two beautiful buildings located on 999 Ridge Avenue in Lakewood, New Jersey. The larger one is the educational complex, and the smaller houses the dormitory facilities, containing adequate showers and bathrooms and a basement that holds laundry and dryer machines. The two buildings are connected by a covered walkway.

The Toras Chaim campus has an aesthetically pleasing design as well as an academically enhancing function. Amenities include all the necessities for student life, such as refrigerators and phones, in addition to fresh meals cooked daily in our on-site kitchens.

Yeshiva Toras Chaim also has a number of basketball courts that are widely used by the student body. In addition, there is a designated space and equipment for students to play ping-pong between classes - a popular pastime in the Yeshiva.

As it has been for years, a non-academic school activity is the annual Purim fundraising drive, where students, while raising money for the Yeshiva, have an enjoyable time with their expenses paid for by the Yeshiva. Coming towards the end of the winter, this activity is a welcome release valve for the students, allowing them to let loose under positive circumstances.

In general, students are exposed to a varied spectrum of ideas, concepts and views that are concurrent to the shared Torah philosophy. As a means to this, the Yeshiva is privileged to host visiting dignitary Rosh Yeshivos who address the students.

Dormitory Access Policy

Only dormitory residents are allowed in the dormitory.

Orientation

The newly arrived student will find that it is easy to learn one's way around the Yeshiva Toras Chaim campus. The welcoming atmosphere makes for lasting friendships. The new student at Yeshiva Toras Chaim is assigned a roommate who will be able to familiarize him with all aspects of the institution, making the transition as smooth and natural as possible.

Tutoring

Yeshivas Toras Chaim takes great care to ensure that a student who requires additional assistance gets whatever help he needs as quickly as possible. There has rarely been a need to arrange tutors for students.

Library

The library facilities of Yeshiva Toras Chaim are conveniently located on the main floor of the educational complex. It contains over 6,500 volumes in total. All of Yeshiva Toras Chaim's library holdings are available to all faculty members, students and visiting members of the public, on a constant basis (subject to the library's rules and regulations). In addition, most students have their own mini libraries with dozens of essential texts that they consult on a regular basis.

Health Services

There are first-aid kits on campus to service minor health issues. In a broader sense, the Yeshiva has established relationships with various local physicians, referring students who require medical attention to them. In the event of a true emergency, Hatzolah EMS squad of Lakewood is summoned.

Textbook Information

Yeshiva Toras Chaim offers a highly specialized program of study in Talmud and related subjects. All textbooks are readily available for use on open stacks in the study hall and school library. Students who wish to purchase their own copies of the texts studied may purchase them from one of the local Judaic bookstores stores in the area. Many students prefer to have their own Gemarah, Kovetz Miforshim, Mussar and Halacha seforim which each cost between \$20 and \$50. Most texts used in the program are reprints of the Talmud and other classical texts that do not have ISBN numbers. Below are the addresses of three local Judaica stores:

Judaica Plaza	Lakewood Judaica	Z Berman Books
1700 Madison Avenue	150 James Street	916 River Avenue
Lakewood, NJ 08701	Lakewood, NJ 08701	Lakewood, NJ 08701
(732) 942-4500	(732) 901-6006	(732) 367-6000

Counseling

Counseling is available for all students. Rabbi Zecharia Wiesenfeld serves in this guidance capacity, and is available with guidance, advice and a non-judgmental ear for students' concerns.

FINANCIAL AID

Yeshiva Toras Chaim utilizes the services of Higher Education Compliance and Management, a financial aid consulting firm with many years of experience in the field. Yeshiva Toras Chaim offers a variety of federal and state financial aid programs to its students. Higher Education Compliance and Management oversees administration of the programs.

Any student who has difficulty in meeting his educational costs at Yeshiva Toras Chaim should contact Rabbi Avrohom Abraham to learn about the options available to him. These may include grants, scholarships, and deferred payment plans.

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

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

A student's financial need is determined by subtracting the contributions expected from the student and his parents from the total cost of education. The total financial aid awarded to a student, usually cannot exceed the student's need. This process is explained in greater detail below.

In order to qualify for federal financial aid programs, a student must:

- be enrolled in an eligible program;
- be a U.S. citizen, permanent resident of the U.S., or eligible non-citizen;
- utilize all assistance funds for education-related expenses;
- have fulfilled Selective Service registration requirements;
- maintain satisfactory progress toward completion of a program of study;
- be a high school graduate or the recognized equivalent;
- sign the certification statement that he does not owe a refund to any Title IV program, and is not in default on any Title IV loan. This certification is located in step seven of the FAFSA.

APPLYING FOR FINANCIAL AID

To apply for financial aid, a prospective student should complete a Free Application for Federal Student Aid (FAFSA). This form is available at the financial aid office. Alternatively, the student can submit the application through FAFSA on the Web at www.FAFSA.ed.gov.

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

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

FINANCIAL AID NEED

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

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

If the students are determined to be dependent on his parents, a parental contribution is assessed. This is the amount that the parents are expected to pay, based on their income and available assets. Allowances are made for expenses such as living allowance based on family size, taxes paid, and the number of children in college.

The students themselves are expected to contribute towards their education, using their earnings, if applicable. The students' assets (such as savings) are generally considered to be available for the purpose of their education and are expected to be divided among their years of post-secondary education.

The Parental Contribution, where applicable, is added to the Student Contribution, to yield the Expected Family Contribution (EFC). Expenses beyond those listed above may be considered under a process known as Professional Judgment. This process can be initiated by parent or student request after the student's initial eligibility has been determined. Then, the students and/or parents would submit documentation of unusual expenses, such as tuition paid for siblings or medical expenses. These expenses can be taken into account by the financial aid staff to produce an adjusted EFC.

The student's budget or cost of education is calculated based on tuition and fees plus a standard allowance for living expenses, which depends on whether the student lives on campus, with his parents, or has other arrangements.

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

APPLICATION DEADLINE

Applications for Pell Grants may be processed until June 30, 2021. However, students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

Students may be required to update certain types of information that they have entered on their application, i.e. dependency status, household size, and number of family members enrolled in post-secondary education. Any such changes should be discussed with the financial aid office.

FEDERAL AID PROGRAMS

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. This program is an "entitlement" which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$6345 per award year, which is 100% of the scheduled award. The amount that each student is eligible for is based on the EFC generated by a federally mandated formula.

Financial aid disbursements in the federal Pell Grant Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives half of his scheduled award during the first semester and the second half during the second semester. Students whose paperwork is completed during the second semester may be paid retroactively for the first semester.

With the availability of Year-Round Pell, students can receive Federal Pell Grant funds for up to 150% of their Pell Grant Scheduled Award for an award year. An eligible student may now receive a Federal Pell Grant for the summer semester, even if he received 100% of his scheduled Federal Pell Grant award during the fall and spring semesters. To be eligible for the additional Pell Grant funds, the student must meet all general eligibility requirements to receive financial aid for the payment period and must be enrolled at least half time (six credits) in the payment period.

Students whose paper work is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

The amount of Federal Pell Grant funds a student may receive over his lifetime is limited by federal law to 600%. If a student's lifetime eligibility used (LEU) equals 600%, the student may no longer receive Pell Grant funding.

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

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

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

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

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

Financial aid disbursements in the FSEOG Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives one half of his scheduled award during the first semester and the second half during the second semester. Students who complete their paperwork during the second semester may be paid retroactively for the first semester. However, students should keep in mind the strong likelihood that all FSEOG funds will have been allocated by that time.

Payments from the FSEOG program will be made by credit to the student's tuition account. Generally, the funds are matched 25% non-federal funds to 75% federal funds. However, if in a particular academic year the institution is granted a waiver of the institutional share requirement, the institution may choose not to provide the institutional match. Students will be informed of the expected amounts of these payments, and may inspect their tuition records during regular hours at the business office.

The Federal Work Study Program is an employment program. Funds are allocated to schools as part of the campus-based programs as explained above. Eligible students are offered part-time employment. The financial aid office, in consultation with the faculty, determines if a student is eligible for employment, based on his ability to fulfill his academic responsibilities with the added burden of employment. Employment is also contingent on student qualifications for the positions available.

Federal Work Study disbursements are in the form of payrolls, distributed monthly during the duration of the student's work schedule. The institution pays a percentage of matching funds per federal Work Study funds. The institutional portion may be paid to the student or may be credited to the student's tuition account. Generally, the funds are matched 25% institutional funds to 75% federal funds. However, if in a particular academic year the institution is granted a waiver of the institutional share requirement, the institution may choose not to provide the institutional match. The institution does not have an FWS authorization for the current award year.

STUDENT LOANS

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

INSTITUTIONAL SCHOLARSHIPS

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

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

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

TAG

The Tuition Aid Grant (TAG) Program provides eligible undergraduate students who are New Jersey residents with grants to enable them to pay tuition and other educational costs for attendance at Yeshiva Toras Chaim.

New applicants for the TAG Program must submit their Free Application for Federal Student Aid (FAFSA) by September 15, 2020 to be considered for fall and spring awards. New applicants who apply by February 15, 2021 will be considered for spring awards only. Renewal applications for TAG for fall and spring awards must be submitted by April 15, 2020. Additional

information regarding the TAG Program is available from the Financial Aid Office.

Payments from the TAG Program will be made by credit to the student's tuition account. Generally, one half of the TAG grant is paid at the beginning of each semester. Students may inspect their tuition records at the Business office during regular business hours.

Tuition and Fees 2020-2021

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

Withdrawal, Institutional Refund and Return to Title IV Policies

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

Placement Disclaimer

Yeshiva Toras Chaim is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

Complaint Policy

Internal Complaint Policy:

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

AARTS Complaint Procedure:

Complaints can be filed with the office of the Association of Advanced Rabbinical and Talmudic Schools at 11 Broadway, Suite 405, New York, NY 10004, with the title: Student Complaint – Yeshiva Toras Chaim.

AARTS can also be contacted at Tel. 212.363.1991, or FAX: 212.533.5335.

NJ State Complaint Policy

For all types of complaints concerning colleges and universities in New Jersey, 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 the Secretary of Higher Education (OSHE) will not review a complaint until all grievance procedures at the institution have been followed, all avenues of appeal exhausted, and documentation provided that such procedures have been exhausted.

For complaints about state student financial aid matters (student loans, grants, scholarships, TAG, NJ STARS, etc.), contact:
Higher Education Student Assistance Authority (HESAA)
(800) 792-8670 or (609) 584-4480

Civil rights complaints should be filed with:
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

Or:
New Jersey Office of the Attorney General, Division of Civil Rights

Complaints of consumer fraud on the part of the institution should be filed with:
New Jersey Office of the Attorney General
Division of Consumer Affairs
Students can also file a complaint form with:
Office of the Secretary of Higher Education
PO Box 542
Trenton, NJ 08625

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 Yeshiva Toras Chaim receives a request for access. A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

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

3. The right to provide written consent before the school discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

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

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

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Yeshiva Toras Chaim to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within Yeshiva Toras Chaim whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))

- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))

- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11)) such as name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

Note: Students have the right to restrict the sharing of directory information. Students who wish to make such a request must contact the registrar's office, and submit the request in writing within 90 days from 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 him. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Yeshiva Toras Chaim forbids unauthorized distribution of copyrighted material including unauthorized peer-to-peer sharing. Safeguards are in place to prevent unauthorized distribution of copyrighted materials. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, see the website of the U.S. Copyright Office at www.copyright.gov.

Legal alternatives to obtain copyrighted material include:

- Purchasing the material
- Securing permission from the copyright owner
- Linking to materials on other sites, rather than copying and posting
- Using material in the public domain
- Lawfully using protected materials after a fair use analysis

Students are reminded that even content paid for can be a copyright infringement and that free content is not always an infringement.

Map

YESHIVA TORAS CHAIM

999 RIDGE AVENUE

LAKWOOD, NEW JERSEY 08701



Directions to Yeshiva Toras Chaim:

From Manhattan:

1. Go east on W 178th St. toward Broadway.
2. Take the first left onto Broadway/US9N.
3. Take the first left onto W179th St.
4. Merge onto 1-95 S/us-I S (US 9 S) via the ramp on the left (Crossing into New Jersey).
5. Merge onto US-46 W/US Highway 46 via Exit 72B.
6. Take the 195 S/NJ Turnpike – 80 W ramp toward Teaneck Rd.
7. Merge onto 195 S/NJ Turnpike S via the ramp on the left.
8. Keep right to take 1-95 S/New Jersey Turnpike S via Exit 16 W toward NJ J Rutherford/Sports Complex.
9. Exit 11 toward US/9- US-1/Woodbridge/The Amboys NJ 440.
10. Keep right to take the US-9 ramp toward US-1/Woodbridge/The Amboys.
11. Keep left at the fork in the ramp.
12. Merge onto US 9 S via the ramp on the left toward NJ-440 W.
13. Turn left onto West Kennedy Blvd.
14. Take the first right onto Clifton Ave.
15. Take the first left onto E County Line Rd/County Highway 526.
16. Turn right onto Brook Rd.
17. Take the first left onto Ridge Ave.
18. 999 Ridge is on the left.

From Brooklyn:

1. Merge onto 1-278 W via the ramp on the left toward Verrazano Bridge/Staten Island.
2. Merge onto NY-440 S/W Shore Expressway S via Exit 5 toward Outerbridge Crossing.
3. NY-440 becomes NJ-440 S.
4. Take the US-9 exit.
5. Keep right to take the Parkway S ramp.
6. Merge onto Garden State Parkway S.
7. Take Garden State Parkway (Express) S toward Asbury Park/South Jersey.
8. Garden State Parkway (Express) S becomes Garden State Parkway S.
9. Take Exit 91 toward Lakewood/Brick Twp/County Hwy-549.
10. Keep right to take the ramp toward Lakewood/Brick Twp.
11. Keep right at the fork in the ramp.
12. Stay straight to go onto Lanes Mill Rd/County Hwy-549.
13. Turn right onto Lanes Mill Rd/County Hwy-526.
14. Turn left onto Ridge Ave/County Hwy 623. Continue to follow Ridge Ave.
15. 999 Ridge Ave is on the right.