



*Catalog Supplement 2020-2021*

## ACADEMIC CALENDAR

Fall Semester August 21, 2020 – December 10, 2020

Spring Semester December 14, 2020 – March 18, 2021

Summer Semester April 13, 2021 – July 9, 2021

Fall Breaks: September 29, 2020–October 18, 2020

Spring Breaks: February 26, 2021– February 28, 2021

## TUITION AND FEES

Registration	\$150
Tuition	\$12,100
Dorm	\$2,400
Meals	\$3,000
Summer Semester Charge:	\$2,775

## STUDENT BUDGET

### Resident

Registration	\$150
Tuition and Fees	\$12,100
Room and Board	\$5,400
Personal	<u>\$4,000</u>
<b>Total Budget</b>	<b>\$21,650</b>

### Commuter Living

<u>with Parents</u>	<u>No Meal Plan</u>	<u>Full Meal Plan</u>
Registration	\$150	\$150
Tuition and Fees	\$12,100	\$12,100

Meals Charge	\$0	\$3,000
Living Allowance	\$1,800	\$1,800
Personal	<u>\$4,000</u>	<u>\$4,000</u>
<b>Total Budget</b>	<b>\$18,050</b>	<b>\$21,050</b>

**Commuter Not**

**Living with**

<b><u>Parents</u></b>	<b><u>No Meal Plan</u></b>	<b><u>Full Meal Plan</u></b>
Registration	\$150	\$150
Tuition and Fees	\$12,100	\$12,100
Meals Charge	\$0	\$3,000
Living Allowance*	<u>\$18,986</u>	<u>\$18,986</u>
<b>Total Budget</b>	<b>\$31,236</b>	<b>\$34,236</b>

\*Based on BLS Moderate Budget

Summer semester:	<b>Tuition</b>
	\$2,775

**WITHDRAWAL POLICY**

Yeshiva Toras Chaim is an institution that is not required to take attendance.

Any student who must leave school while the semester is in progress should inform the Registrar's office, preferably in writing. The notification may be emailed to Mrs. Devoiry Durst at yeshivatoraschaim@gmail.com or may be mailed to the administrative offices at Yeshiva Toras Chaim ATTN: Mrs. Durst, 999 Ridge Avenue, Lakewood, NJ 08701. Students who make formal notification of their intent to withdraw will be considered as withdrawn without penalty and their Grade Point Averages will not be adversely affected.

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

Yeshiva Toras Chaim will determine the date of withdrawal for students who withdraw without notifying the Registrar's office based on the determined date of withdrawal, which will generally be the last day of attendance at an academically related activity.

Each semester, there is a one-time enrollment confirmation roster generated by the registrar's office and circulated to the faculty to be completed at the point in time when 60% of the semester has passed. This roster enables the school to determine whether or not the student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point is determined to have withdrawn at the midpoint of the semester. A careful inquiry will be made for any student who fails to complete all coursework for a semester to determine if the student withdrew from all classes or if he actually earned failed grades in all classes. If a student receives F grades for all of his courses, the registrar will determine whether or not the student completed the semester. This is done via communication with the appropriate faculty members. Each faculty member who issued a failing grade will confirm if the student received an unearned or earned F grade.

## **INSTITUTIONAL REFUND POLICY**

Institutional charges for students who withdraw are adjusted according to the following schedule:

(Registration charge is non-refundable)

### **Fall 2020**

If the student is enrolled:	The student is responsible for:
Through 9/20/2020	25% of institutional charges for the semester
Through 9/28/2020*	37.5% of institutional charges for the semester
Through 10/20/2020	50% of institutional charges for the semester
Through 11/3/2020	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/3/2020.	

\*Students who withdraw before the break for the Sukkos Holiday  
(09/29/2020-10/18/2020.)

### **Spring 2021**

If the student is enrolled:	The student is responsible for:
Through 1/4/2021	25% of institutional charges for the semester
Through 1/22/2021	50% of institutional charges for the semester
Through 2/8/2021	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 2/8/2021.	

### **Summer 2021**

If the student is enrolled:	The student is responsible for:
Through 5/4/2021	25% of institutional charges for the semester
Through 5/24/2021	50% of institutional charges for the semester
Through 6/3/2021	75% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 6/3/2021.	

## **RETURN TO TITLE IV**

For all Title IV eligible students who withdraw during a semester, the institution performs an R2T4 calculation utilizing the Return to Title IV software provided by the U.S. Department of Education. The institution determines the date of withdrawal to be used in the R2T4 calculation. For a student who gives official notification, the date of withdrawal is the date that the student indicates in his notice or the date of notification, whichever is earlier. For a student who withdraws without giving official notification, the date of withdrawal is the midpoint of the semester. The R2T4 calculation is performed within 30 days of the date of determination of the withdrawal.

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

## **UNOFFICIAL WITHDRAWALS**

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

Each semester, there is a one-time enrollment confirmation roster generated by the registrar's office and circulated to the faculty to be completed at the point in time when 60% of the semester has passed. This roster enables the school to determine whether or not the student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point is determined to have withdrawn at the midpoint of the semester.

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

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

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

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

Refunds and returns of Title IV funds will be made within forty-five days of the date of determination that a student has withdrawn. Institutional

charges that were previously paid by FSA funds might become a debit that the student will be responsible to pay.

#### RETURNING UNEARNED AID

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

#### POST WITHDRAWAL DISBURSEMENTS

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

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

school will obtain confirmation from the parent before disbursing any loan proceeds.

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

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

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

#### COVID-19 UPDATE

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