The New York Seminary

CATALOG

2025-2026

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TITLE IX

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

Title IX Coordinator:
Name: Mrs. Bella Weinreb
Office Address: 911 McDonald Avenue, Brooklyn, NY 11218
Email Address: bellaweinreb@aol.com
Phone Number: 718-298-2600

HISTORY

The Orthodox community in America has been growing steadily, representing the fastest growing branch of American Jewry by far. As a result, there is a growing demand for post-secondary institutions serving major centers of the Orthodox population. In the past, each year there were thousands of Bais Yaakov High School graduates throughout the USA without a local, full day, girls seminary to attend. Therefore, many of these girls found it necessary to pursue their academic training in seminaries located abroad. The New York Seminary was established by Rebbitzen Ruthy Assaf and Mrs. Bella Weinreb to provide these high school graduates with the option of a local seminary. This would enable them to have a similar experience to that found abroad while staying closer to home.

MISSION

Seminar V'at Alis, the New York Seminary, is committed to preparing its students for the multiple roles they will fill as knowledgeable Jewish women committed to a life defined by Torah values. It aims to transmit the wisdom and outlook preserved by a civilization that has endured and learned invaluable lessons over thousands of years. It seeks to help shape thinking, contemplative productive citizens of the world they inhabit, the communities they serve and the families they build; and to imbue them with a sense of moral and ethical responsibility to their Creator, their fellow man and to themselves.

At the same time, our mission is to equip our students with the content mastery, critical thinking skills and professional training to serve their communities as teachers, school administrators, and in broader fields of service in diverse industries, organizations and institutions. We aim to foster within each student a pride in her entwined roles as a multifaceted Jewish woman, mother and wife. Our mission is to train the heart as well as the mind; to shape the full human being. We aim to advance the high ethical goals of chesed, achvah and empathy, and to mold the justly celebrated character of an exemplary bas Yisroel.

Our mission reflects our values, sets our objectives, drives our educational program and informs all of our plans, policies and academic decisions.

BOARD OF DIRECTORS

Reb. Ruthy Assaf	President
Mrs. Bella Weinreb	President
Rabbi Yehuda Assaf	Vice President
Rabbi Zvi Weinreb	Vice President
Rabbi Shaya Assaf	Treasurer
Rabbi Avraham Feigenbaum	Treasurer
Rabbi Josh Leiner	Treasurer

ADMINISTRATION

Reb. Ruthy Assaf	Dean
Mrs. Bella Weinreb	Chief Executive Officer, Chief Financial Officer, Director
Mrs. Faigy Szanto	Executive Assistant/Bursar
Mrs. Chaya Lieberman	Financial Aid Administrator
Mrs. Shaindel Schneider	Administrative Assistant/Purchasing Department
Mrs. Chanie Horowitz	Registrar/Academic Compliance Coordinator
Ms. Itta Brocha Lipshutz	Bookkeeper
Miss Nechama Wolf	Secretary/Attendance Officer

FACULTY

Reb. Ruthy Assaf	Dean
Mrs. Bella Weinreb	Director

Mrs. Goldie Cohen
Mrs. Leah Ferber
Rabbi Gil Frieman
Mrs. Mirel Fruchthandler
Mrs. Miri Gershtnkorn
Mrs. Malky Bergstein
Miss Penina Kramer
Rabbi Eliezer Krohn
Rebbetzin Sarah Mermelstein

Rabbi Yerachmiel Milstein
Rabbi Jonathan Rietti
Mrs. Bruria Rubin
Rabbi Fishel Schachter
Reb. Paneth
Rabbi Benzion Schiffenbauer
Rabbi Avraham Schorr
Mrs. Devoiry Weber
Rebbetzin Faigie Schorr
Mrs. Malky Steiner
Mrs. Miriam Stern
Mrs. Chaya Stockhammer
Mrs. Nechama Stroh
Mrs. Naomi Sutton
Mrs. Yael Weisbord
Mrs. Malkie Zeilberger

ACCREDITATION AND STATE AUTHORIZATION

New York State Disclaimer

The New York Seminary does not offer programs leading to the academic degrees authorized by the New York State Board of Regents. In The New York Seminary's opinion, its studies, although different in kind, are at least equivalent in duration, intensity, depth of knowledge, and quality of scholarship to degree programs approved by the Board of Regents. The credits offered by this institution measure a student's progress toward the religious degree awarded by this institution. Under New York State law, a corporation formed for religious and educational purposes which does not confer academic degrees requiring program registration by the State Education Department requires no state approval or credential in order to exist or to perform its postsecondary education functions. The New York Seminary falls into this category and is therefore not subject to the evaluation of the New York Board of Regents.

Accreditation

The New York Seminary is accredited by the Association of Institutions of Jewish Studies (AIJS) and approved to offer a Classical Torah Studies Degree, with its embedded Classical Torah Studies Certificate. AIJS is recognized by the United States Department of Education as an accrediting agency and is located at 500 W. Kennedy Boulevard, Lakewood, NJ 08701. Their telephone number is 732-363-7330.

Copies of the NY State exemption letter and letter of accreditation can be viewed in the office during regular business hours.

ACADEMIC CALENDAR

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

COST OF ATTENDANCE

For the current schedule of cost of attendance, please refer the yearly supplement of the catalog.

CAMPUS

The New York Seminary is located at 911 McDonald Avenue, Brooklyn, New York 11218. The two-story Genendel Berkowitz building, named after a family member of a benefactor, was a warehouse that has been entirely renovated to contain all of the school's learning and administrative needs. The building façade offers a stately and inviting appearance. It has state of the art classrooms, teachers' conference room, kitchen facilities and an auditorium. There are two large classrooms, one multipurpose room and one additional teaching space, so that four concurrent classes can be offered at any one time. The present building can accommodate about 120-125 students.

There are offices for the academic head, the school director and the support staff with their requisite computer systems. The building is equipped with a self-service kitchen with all amenities so that students can warm their food, prepare hot drinks, and have snacks.

Our dormitory is located at 1468 38th Street Brooklyn, NY 11218. The residence quarters are comfortable and secure and can accommodate many students. The rooms have beds, dressers, tables and chairs. There are common areas with couches for chatting, reading and lounging. The residences have dining rooms, kitchens and laundry rooms with a washer/dryer. Kitchens have fully stocked pantries and refrigerators containing basic foods as well as snacks, fruit and other groceries. A catering service provides dinner nights a week. The dorms are equipped with fire extinguishers, smoke alarms, and comfort facilities.

All of the New York Seminary student facilities are fully handicap accessible and every effort will be made to accommodate any handicapped student who is admitted to the institution.

LIBRARY

The Seminary's library collection provides the students with a wide range of literature that is not generally available in conventional libraries. Students make use of the volumes for their research and for gaining a broader familiarity with the prodigious output of Jewish scholarly works. The collection spans thousands of years of scholarship and has representative works from every corner of the Jewish diaspora. There are age-old Biblical works, commentaries on Nevi'im, digests of Halacha and specialized volumes on specific Halachic topics. The library contains works of inspiration, volumes on emunah and bitachon, Holocaust themed essays and anthologies and biographies of influential and transporting figures in Jewish history. The collection also includes textbooks that deal with teaching and the psychology of learners; tomes on pedagogy, methodology and lesson planning; and volumes that are specifically aimed at teachers in Jewish institutions. The textbooks, monographs and primary sources contained within the library are an invaluable complement to the classroom.

STUDENT LIFE

Extra-curricular activities and experiential aspects of the program are essential complements to our academic program. Students are encouraged to assume leadership

responsibilities, to spearhead and participate in civic service and charitable organizations, and to become contributing members of the broader community.

ADMISSIONS POLICY AND PROCEDURES

Application Process:

In order to initiate the application process, we encourage qualified students to contact Mrs. Shaindy Schneider at 718-298-2601.

Applicants should:

A. Provide personal and contact information, and letter of recommendations.
B. Participate in a personal interview with the Dean and Director.
C. Provide records of high school documentation or a recognized equivalent.

No formal standardized or entrance exams are administered as part of the application process. Upon acceptance, students will be required to complete the admission form.

Admission Criteria:

Generally, students applying to The New York Seminary must meet one of the following requirements:

1. Have graduated high school and provide evidence of high school graduation.
2. Have completed homeschooling at the secondary level as defined by state law and provide documentation of homeschooling.
3. Meet one of the recognized equivalents. Recognized equivalents include:
    a. A GED certificate.
    b. A certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category).
    c. An associate's degree.

d. The successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution.
e. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

The institution will maintain documentation of the high school diploma or its recognized equivalent.

The applicant is assessed based on suitability and promise for success with regard to the institution's mission. We seek students who are committed to the mission and goals of the program, can benefit from the educational environment of the program, and demonstrate satisfactory skills and knowledge level to participate in advanced Judaic studies. Academically, applicants are expected to have a solid foundation in primary Judaic studies, including mastery and comprehension of Biblical texts and Tanach, fluency in Lashon HaKodesh and Hebrew, and basic knowledge of Jewish history and Halacha. On a personal level, applicants must demonstrate strong hashkafic values, commitment to the orthodox lifestyle, refined character, and respect for authority, particularly our Rabbinical leadership.

Admission to The New York Seminary is open to female members of the Orthodox Jewish faith without regard to age, color, race, national origin, or handicap.

TRANSFER CREDIT POLICY

The New York Seminary welcomes transferring students from other programs, and does its utmost to assist in a smooth and friendly transfer process. The New York Seminary accepts up to 36 transfer credits for courses of comparable level and content, earned at similar institutions, provided the student received a minimum grade of a C. The courses are further evaluated to determine relevancy to student's degree requirements. Transfer credits are evaluated on an individual basis, and the program reserves the right to reject such credits.

The New York Seminary accepts credits for exams on subjects of comparable level and content limited to 16 credits and subject to the degree requirements of the program.

Decisions regarding transfer credits are subject to the same appeals process described below.

Note: The New York Seminary does not have any articulation agreements with regard to whether the Seminary will accept credits from other institutions nor with regard to whether other institutions accept the Seminary'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 degrees earned at The New York Seminary are at the complete discretion of an institution to which a student may seek to transfer. If the credits or the degrees earned at this institution are not accepted at the institution to which a student seeks to transfer, she may be required to repeat some or all of the coursework at that institution.

TEXTBOOK INFORMATION

The New York Seminary offers a highly specialized program of study. The seminary maintains a library of texts necessary for its program. Students are provided with a book list at the start of the semester so that they can purchase their own copies if they wish. Most texts used in the program are reprints of the Bible and other classical texts that do not have ISBN numbers.

GRADE POINT SYSTEM

The grading system followed at The New York Seminary is based on a combination of criteria. These include an evaluation by instructors of the student's classroom participation and performance, oral examinations, and diligence in individual study.

Rather than deriving grades from a precise numerical average, The New York Seminary employs a grading system that is used by other institutions of higher education.

Essentially, this system provides for the following course grades:

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

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

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

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

ATTENDANCE REQUIREMENTS

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

LEAVE OF ABSENCE

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

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

The student must submit the request and receive approval prior to beginning the leave of absence. The exception would be unusual circumstances when it is impossible for the student to do so, i.e. if the student was in a car accident or other unforeseen emergency/disaster. If unforeseen circumstances prevent a student from providing a prior written request, the institution may grant the student's request for a leave of absence. In this case, the institution will document its decision and collect the written request at a later date.

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

Students on an approved leave of absence will not be considered withdrawn from the institution and no refund calculations will be made for Title IV financial aid received. Students who do not resume attendance at the institution at or before the end of the absence will be considered withdrawn from the institution as of the initial start date of the leave of absence and refunds will be calculated accordingly.

REFUND AND WITHDRAWAL POLICIES

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

ACADEMIC REGULATIONS

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

All matriculated students pursuing an approved program at The New York Seminary required to maintain satisfactory academic progress, which is defined below by the institution.

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

Below is a comprehensive explanation of the qualitative and quantitative standards at The New York Seminary.

- **Qualitative Standard**

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

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

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

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

- **Quantitative Standard**

    - Maximum Timeframe - measured in credit hours

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

    - Pace of Completion

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

WHEN SAP IS NOT MET

WARNING

If a student fails to meet the SAP standards, they will be notified by email or mail and granted a one-semester warning period. They will also be notified that they may appeal the lack of satisfactory academic progress at any point in the process. During this warning period, a designated faculty member may counsel the student and assist them in improving their academic performance. Additionally, the student may receive various

student services including tutoring, scheduling accommodation, or other academic assistance. If SAP standards are still not met after this warning period, the student will be subject to academic discipline which may include suspension, or expulsion from the institution.

Federal Financial Aid Warning

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

APPEALS PROCESS

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

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

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

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

If a student successfully appeals the lack of satisfactory academic progress, and it is determined that they will not be able to meet the standard SAP requirements after a one-semester probationary period, they will be placed on academic probation with a study plan. This study plan will include customized SAP standards designed to help the student meet these requirements, as well as other academic provisions to assist them in meeting those standards. The plan will ensure that the student can meet the school's satisfactory progress standards by a specific time, though an academic plan could take the student all the way through successful program completion. A senior faculty member will develop the study plan in conjunction with the student and other faculty members, as needed. A student on academic probation with a study plan or a student with a study plan will continue to be eligible for federal financial aid.

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

REEVALUATION AFTER A PROBATIONARY PERIOD

At the end of the one-semester probationary period, the institution will reevaluate the student's satisfactory academic progress. If the student meets either the institution's

standard SAP requirements or the satisfactory academic progress standards outlined in their study plan, they will be considered to be meeting SAP.

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

REESTABLISHING AID ELIGIBILITY

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

INCOMPLETES

A student who has not completed all the required coursework for a particular course may, at the discretion of the instructor, receive additional time (up to six months) to complete the work. During this period, a temporary grade of Incomplete will be assigned.

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

WITHDRAWALS

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

TRANSFER CREDITS

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

REPETITIONS

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

A repeated course in which the student has already received a passing grade is counted towards the student's enrollment status only the first time the course is retaken. However, a repeated course in which the student received a failing grade is always counted towards their enrollment, regardless of how many times they repeat that course in an attempt to pass.

CHANGE OF MAJOR

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

REMEDIAL COURSES

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

PLACEMENT DISCLAIMER

The New York Seminary is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

AVAILABILITY OF FULL TIME EMPLOYEE

The New York Seminary has designated Mrs. Faigy Szanto, Executive Assistant, as the full time employee available to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics, and any other required disclosures or information, as required by Title 34 of the Code of Federal Regulations, sections 668.42, 668.43,

668.45 and 668.46. She can be reached in the administrative office during regular business hours or by calling 347-548-7895.

COUNSELING

Counseling is a very important part of the New York Seminary program. Every girl has a personal meeting with the Director, and receives counseling. Should any issues arise, whether academic or personal, they can meet with the Dean or one of the senior faculty: Rebbetzin Mermelstein, Rabbi Frieman or Mrs. Weisbord. There are also dorm counselors who board with the students, and are always available for advice and support when needed.

Our experienced faculty offers first line conventional counseling. Should an issue arise that requires professional assistance, we will recommend an expert in that specific field.

HEALTH SERVICES

Beyond the standard first-aid services, the Seminary does not have the facilities to attend to medical issues. In the event of a sudden severe illness or accident, we will turn to the active "Hatzalah" program of volunteer EMT services in Brooklyn, which responds to any medical emergency within minutes.

NOTICE OF NON-DISCRIMINATION

Qualified women of the Orthodox Jewish faith are eligible for admission to The New York Seminary. The New York seminary does not discriminate on the basis of race, color, national origin, disability, or age in its programs and activities.

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

Mrs. Bella Weinreb
911 McDonald Avenue Brooklyn, NY 11218
(718) 298-2600

The institution is also an equal opportunity employer and is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disability Act of 1992.

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

The New York Seminary does not have a program for students with intellectual disabilities. The New York Seminary provides reasonable academic accommodations for students with intellectual disabilities.

GROUNDS FOR DISMISSAL

Students are expected to keep the hours of the school's course and study schedule and attend all lectures. They must also complete regular oral and written exams.

Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, the Dean, Rebbetzin Ruthy Assaf, will notify the student that she may be dismissed from the school.

Students who consistently violate the school's rules of conduct and discipline, or who have been found to conduct themselves in a manner that constitutes a breach of character, dress, or moral conduct as defined by the Shulchan Aruch, may also be dismissed from the school.

It should be noted that dismissals are extremely rare as every effort is made to accept students of high character and diligence.

COMPLAINTS PROCEDURE

INTERNAL COMPLAINT POLICY

Any student who has a complaint may submit it in writing to the Dean, Rebbetzin Ruthy Assaf. The complaint will be investigated, and the student will be informed in writing within 30 days of the resolution of her complaint. No person directly involved in the complaint issue will make the final determination.

AIJS COMPLAINT PROCEDURE

Complaints can be filed with the office of the AIJS using the contact information below.
Association of Institutions of Jewish Studies
500 West Kennedy Boulevard
Lakewood, NJ 08701-2620
732.363.7330
Email: cstern@theaijs.com

Complaints that are received by AIJS concerning an AIJS accredited institution will be handled according to the following procedures:

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS's role in accrediting and overseeing the institution.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS. As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.
3. If AIJS determines that the complaint is relevant to its accreditation standards or policies and falls within AIJS's oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the institution to respond to AIJS. The institution must provide, in its response to AIJS, an explanation of its actions, as well as a statement certifying that the institution followed its own published complaint policy.

4. AIJS will then review the institution's response and complaint policy.
5. If the institution informs AIJS in its response that the complainant did not follow the complaint policy of the school, AIJS will instruct the complainant to follow the complaint policy of the institution.
6. If the complainant claims to have followed the institution's published complaint policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether or not the matter involves issues that question the institution's compliance with its own policies and/or AIJS standards or policies. AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant, substantiating the complaint; and an explanation of the disposition from the institution (which should document how the institution followed its own complaint policy and procedures as well as the steps taken to resolve the complaint.)
7. Within 10 days of the receipt of these above materials, a member of the AIJS administrative staff will review the complaint file to determine if the institution complied with AIJS standards and policies. AIJS will contact the institution and allow the institution the opportunity (30 days) to review the matter and provide an explanation and/or additional information to AIJS.
8. If after receipt of the institutional response and a review of any additional documentation, AIJS makes a final determination that the institution is not in compliance with AIJS standards and/or policies, a formal corrective action plan will be required from the institution within 30 days.
9. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
10. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action or other sanction should be initiated against the institution for noncompliance with AIJS's standards of accreditation.
11. AIJS will make a good faith effort to address credible anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.
12. All complaints received by AIJS regarding an accredited institution will be filed and stored in an easy and accessible manner. Site visitors will be given access to the

file of an institution that is being reviewed, and any complaints on file in AIJS will be considered in the final decision of the EAC.

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

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

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

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

NY STATE COMPLAINT POLICY

For all types of complaints concerning colleges and universities in New York State, the first course of action must be to try to resolve the complaint directly with the administration of the college or university involved. The Office of College and University Evaluation will not review a complaint until all grievance procedures at the institution have been followed and all avenues of appeal exhausted and documentation provided that such procedures have been exhausted. Please note: Every New York State college and university is required to establish, publish, and enforce explicit policies related to redress of grievances.

Please do not send a complaint to the Office of College and University Evaluation until you have read all of the information below. This will assure that you are sending your complaint to the appropriate agency/office.

The Office of College and University Evaluation handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of the Commissioner of Education, with the exceptions noted below.

- The Office does not handle anonymous complaints.
- The Office does not intervene in matters concerning an individual's grades or examination results, as these are the prerogative of the college's faculty.
- The Office does not handle complaints concerning actions that occurred more than five years ago.
- The Office does not intervene in matters that are or have been in litigation.

- Complaints concerning **programs in fields leading to professional licensure** (e.g., nursing) should be directed to:

  Office of the Professions
  Professional Education Program Review
  Education Building, 2 West
  Albany, NY 12234

- A complaint against a college in the **State University system** should be sent to:

  State University of New York
  Central Administration
  State University Plaza
  Albany, NY 12246

- A complaint against a college in the **City University system** should be sent to:

  City University of New York
  Office of the General Counsel

205 East 42nd Street, 11th Floor
New York, NY 10017

- **Civil rights**: a complaint involving discrimination based on race, color, national origin, age, disability and sex, including sexual harassment, should be filed with the U.S. Office for Civil Rights:

  Office for Civil Rights (OCR) – Enforcement Office
  U.S. Department of Education
  32 Old Slip, 26th Floor
  New York, NY 10005–2500
  Telephone: 646-428-3900
  FAX: 646-428-3843
  TDD: 877-521-2172
  Email: OCR.NewYork@ed.gov

  Or with:
  NYS Division of Human Rights
  https://dhr.ny.gov/complaint

- A complaint of **consumer fraud** on the part of the institution should be directed to the Office of the New York State Attorney General, Justice Building, Empire State Plaza, Albany, NY 12223.

- For a complaint about **state student financial aid matters**, contact the Higher Education Services Corporation (HESC) Customer Communications Center at 1-888-NYS-HESC.

Complainants should be aware that the Office of College and University Evaluation does not conduct a judicial investigation and has no legal authority to require a college or university to comply with a complainant's request.

If your complaint does not fall into one of the exceptions noted above, click here for the Office of College and University Evaluation Complaint Form.

NOTIFICATION OF RIGHTS UNDER FERPA

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age. These rights include:

1. The right to inspect and review the student's education records within 45 days after the day The New York Seminary receives a request for access.

   A student who wishes to inspect their education record should submit to the registrar, Dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

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

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

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

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

   Upon request or when initiated by the student, The New York Seminary 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 The New York Seminary to comply with the requirements of FERPA.

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

   U.S. Department of Education

Student Privacy Policy Office
400 Maryland Ave, SW
Washington, DC 20202-8520

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

- To other school officials, including teachers, within The New York Seminary whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)

- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To either parent of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To approFpriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, enrollment status, degrees granted, dates degrees granted, names of prior institutions attended, roommates, photos, videos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

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

COPYRIGHT INFRINGEMENT POLICY

As per 34 CFR 668.43(a)(10), students of The New York Seminary are hereby informed that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the student to civil and criminal liabilities.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws
Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the website of the U.S. Copyright Office at https://copyright.gov.

Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials

- Purchasing the material in a legal manner
- Securing permission for use from the copyright owner
- Linking directly to materials on other sites, rather than copying and pasting
- Sourcing materials from the public domain
- Lawfully using protected materials after a fair use analysis

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

Unauthorized Peer-to-Peer Sharing

Unauthorized peer-to-peer sharing is a copyright violation, and is is prohibited by law, as well as by The New York Seminary. The school does not have an institutional information technology system for student use.

FINANCIAL AID

The New York Seminary utilizes the services of Higher Education Solutions, a financial aid consulting firm with many years of experience in the field. The institution offers a variety of federal financial aid programs to its students. Higher Education Solutions assists with their administration.

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

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

Federal grants are need based and do not require repayment. Similarly, institutional tuition waivers provide financial aid based on need and do not need to be repaid. Detailed information on these programs can be found below.

TITLE IV FEDERAL FINANCIAL AID

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

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

APPLYING FOR TITLE IV AID

To apply for Title IV aid, prospective recipients should complete a FAFSA form, available at the financial aid office. The completed form can be completed online through FAFSA

on the Web at https://studentaid.gov/h/apply-for-aid/fafsa. Alternatively, the completed form can be mailed to the designated address.

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

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

TITLE IV AID NEED

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

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

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

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

IPA is a living allowance based on family size and considers food, housing, and other relevant factors.

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

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

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

Updated FAFSA Information

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

Professional Judgment

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

Professional Judgment for Special Circumstances

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

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

Professional Judgment During a Disaster, Emergency, or Economic Downturn

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

Professional Judgment for Unusual Circumstances

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

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

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

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

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

Unaccompanied Homeless Youth

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

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

If a student indicates on their FAFSA form that they are unaccompanied and homeless, or at risk of being homeless without a designation from a specified entity, the FPS allows

them to submit the application without parental information. The institution's FAA will review the student's circumstances and make a case-by-case determination of homeless youth status based upon a written statement from, or a documented interview with, the student.

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

TITLE IV APPLICATION DEADLINE

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

TITLE IV AID PROGRAMS

Federal Pell Grant Program

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

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

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

Under federal law, the total amount of Federal Pell Grant funds a student may receive over their lifetime is capped at 600%. Once a student's Lifetime Eligibility Used (LEU) reaches this limit, they are no longer eligible to receive additional Pell Grant funding.
Federal Pell Grant payments are made either by applying a credit to the student's tuition account or by direct disbursement to the student. Students will be informed in writing of the expected amount of these payments. Tuition records may be reviewed by the student during regular business hours at the business office.

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

- FSEOG - Federal Supplemental Educational Opportunity Grants

Each year, fixed sums are allocated to participating schools based on the Federal formula. The school analyzes the need of all eligible financial aid applicants whose paperwork is completed in a timely manner, and determines an equitable distribution of the funds available through the packaging process. Students who apply after the posted deadlines may no longer be considered for funding from these programs.

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

FSEOG disbursements are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives one half of their scheduled award during the first semester and the other half during the second

semester. Students who complete their paperwork during the second semester may be eligible for retroactive payment for the first semester. However, they should be aware of the strong likelihood that FSEOG funds may be limited or no longer available at that time. FSEOG must be packaged and disbursed while the student is enrolled. Payments are applied as credit to the student's tuition account.

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

TUITION WAIVERS

Tuition waivers may be available to students who have exhausted all other forms of assistance and are still unable to pay their direct educational charges. Students and, if applicable, their parents are expected to contribute toward the cost of education, based upon their ability to pay, as determined by formulas described above.

The application for tuition waivers for students who apply for federal and state financial aid is based on the FAFSA, although a separate tuition waiver application may be required. Students who do not file a FAFSA use the tuition waiver application to apply for a tuition waiver.

ACADEMIC PROGRAM

The New York Seminary offers a program of study in Jewish Studies leading to a Classical Torah Studies Degree upon the completion of 60 credits. In order to graduate, students must achieve a minimum cumulative GPA of 2.0. We administer a language proficiency exam worth 16 credits.

These programs are classified under the same CIP category with one major available.

COURSE DESCRIPTIONS

Habayit Hayehudi A

An in depth study of the philosophical foundations of the Jewish home, based on an analysis of Biblical, Midrashic, and Rabbinic sources, and works of Jewish thought and Mussar. The course focuses on identifying the deeper meaning and practical application of the role and character of the Jewish woman within the Jewish home, specifically in the areas of character development, the powers of speech and silence, modesty and Torah.

Habayit Hayehudi B

An in depth study of the philosophical foundations of the Jewish home, based on an analysis of Biblical, Midrashic, and Rabbinic sources, and works of Jewish thought and Mussar. The course focuses on identification, analysis and extrapolation of both the deeper meaning and practical application of the role and character of the Jewish woman within the Jewish home, in relation to marriage, the power of giving and educating children.

History of the Jewish Community in the Land of Israel A

A survey of the history of the Jewish community in the Land of Israel, beginning with the destruction of the second Bais Hamikdash up to the birth of the Zionist movement. The course focuses on identifying and describing key events, movements, and personalities that played a significant role in the national and religious development of the of the Jewish community in the Land of Israel during this period of history.

History of the Jewish Community in the Land of Israel B

A survey of the political, social, and economic foundations of modern day Israel. The course focuses on comparing, interpreting, and evaluating key events, issues, movements, and personalities that played a significant role in the national and religious development of the of the Jewish community in the Land of Israel in modern times.

Issues in Contemporary Halachic Literature A

A Halachic analysis of perspectives on four selected present-day issues - Time and Halacha, Relating to General Society, Modern Medicine and Women and Mitzvos. The course traces and explains the process through which Halachic sources and authorities engage and resolve modern day issues, using sources from the Bible and Talmud, commentaries of early and recent rabbinical authorities, as well as responsa literature.

Issues in Contemporary Halachic Literature B

A Halachic analysis of perspectives regarding selected contemporary issues including Kiddush Hashem, Kibbud Av V'Em, Electricity on Shabbos and Yom Tov and Bal Tashchis. The course traces and analyzes the process through which Halachic sources and authorities engage and propose solutions to modern day issues, using sources from the Bible and Talmud, commentaries of early and recent rabbinical authorities, as well as responsa literature.

Studies in Jewish Law: Interpersonal Relationships A

A comprehensive study of some common laws regarding interpersonal relationships. The course identifies and explains eleven such interpersonal laws, interprets and examines the Biblical, Talmudic and Rabbinic sources, and provides a detailed study of the practical applications.

Studies in Jewish Law: Interpersonal Relationships B

A comprehensive study of six common laws of interpersonal relationships. The course focuses on identifying, analyzing and examining the Biblical, Talmudic and Rabbinic sources, definition of each Mitzvah, as well as extrapolating practical applications from the laws studied.

Studies in Jewish Law: Dietary Laws A

A comprehensive study of core topics in dietary laws, including explanations of forbidden and permissible foods, maintaining Kashrus, as well as when Halachic advice should be sought. Topics covered include separation of dairy and meat, laws regarding pots and tableware, and separating dough.

Studies in Jewish Law: Dietary Laws B

A comprehensive study of four core topics in dietary laws, including identifying and explaining criteria for determining forbidden and permissible foods and maintaining standards of Kashrus. Evaluating potential Kashrus issues by analyzing various scenarios and proposing possible solutions, determining when Halachic advice is necessary and how to give over applicable information when requesting guidance. Topics include foods with distinct Rabbinic prohibitions, inspecting food for infestation, Passover laws and Kashrus supervision.

Studies in Megillot A

In-depth study of topics in Megilat Shir HaShirim including an Introduction, Chapters 1 and 2, with focus on the analysis of the text, historical background and the philosophical, theological, and moral themes within.

Studies in Megillot B

In-depth study of topics in Megillot Shir Hashirim - Chapters 3-7, Kohelet, and Eicha, focusing on the historical background and analysis of the texts and the philosophical, theological, and moral themes within. Independent interpretation of texts based on Talmudic and Midrashic literature and various Biblical commentators.

Studies in Mussar A

An in-depth study of some fundamental concepts of Jewish philosophy, based on the classical work, Chovos Halevovos and the writings of Rav Dessler, Michtav M'Eliyahu. The course focuses on providing a deeper understanding of man's relationship with G-d through the identification and development of man's spiritual identity and the application in daily life. Topics covered include Yichud Hashm, Creation of the World, Gratitude towards G-d and Serving Hashem.

Studies in Mussar B

An in-depth study of some of the fundamental concepts of Jewish philosophy, based on the classical work, Chovos Halevovos and the writings of Rav Dessler, Michtav M'Eliyahu. The course focuses on providing a deeper understanding of selected fundamental values of Judaism, analyzing these principles, and the practical application of these philosophies as they apply to daily life. Topics include Torah, Truth, Interdependence of Actions, Thoughts and Feelings and Faith.

Studies in the Book of Deuteronomy A

Intensive text-based study of thirteen selected topics in Deuteronomy. Topics are studied in depth using varied Midrashic and Talmudic sources, as well as a survey of medieval to contemporary Rabbinical exegetists to explain, analyze and contrast the philosophical, theological, and moral themes in the text.

Studies in the Book of Deuteronomy B

Intensive text-based study of ten selected topics in Deuteronomy. Topics are studied in depth, using many Midrashic and Talmudic sources, as well as a variety of medieval to contemporary Rabbinical exegetists by evaluating, analyzing and interpreting texts independently to comprehend and process lessons in life.

Studies in the Book of Judges A

A study of Sefer Shoftim with classical commentaries, focusing on the cyclical pattern of idol worship, bondage, repentance, and salvation through a Shofet. Examination of religious and theological issues with various commentaries. Major topics include the role of the judge, Osniel Ben Knaz, and Devorah and her song.

Studies in the Book of Judges B

A study of Sefer Shoftim with classical commentaries, focusing on the cyclical pattern of idol worship, bondage, repentance, and salvation through a Shofet. Analyzing and evaluating the religious and theological issues in the text through various commentaries, as pertaining to practical life. Major topics include Yiftach, Shmishon, the idol of Michah and Pilegesh B'Givah.

Studies in the Book of Ruth A

In-depth study on five selected topics in the Book of Ruth, focusing on the theological and moral themes within the text. The course explores the Megillah and its central characters, within the historical and chronological context, and examines the various themes in the narrative as elucidated in the Talmud, Midrash, and classical commentators to the Megillah – with an emphasis on the Alsheich. Topics include a General Introduction, Leadership, Ruth, Conversion and Levirate Marriage.

Studies in the Book of Ruth B

In-depth study of the Book of Ruth, focusing on analyzing and interpreting the theological and moral themes within the text. The course explores the Megillah within its historical context, and examines the various themes in the narrative as elucidated in the Talmud, Midrash, and classical commentators to the Megillah – with an emphasis on the Alsheich. Inconsistencies and questions within the text, the sequence of events and the underlying connection are also covered. Course topics include Humility and Modesty as well as the Matriach of the House of David.

Studies in the Writings of the Maharal of Prague A and B

Upon successful completion of this two-part course, students will be able to demonstrate an understanding of the fundamental substance of the author's writings; the terminology characteristic of the author's literary style with its philosophic/mystical connotations; and the author's distinctive methodology in interpretation of biblical and rabbinic sources. Topics covered in the course depend on the specific text to be studied comprehensively. Text selection will vary. Methods of instruction include lecture, discussion, and textual preparation.

Survey of Biblical Themes A

A study of fourteen weekly Torah portions, with Rashi, Talmudic and Midrashic sources, and an in-depth analysis of moral, philosophical and theological themes in these parshios.

Survey of Biblical Themes B

A study of thirteen weekly Torah portions, with Rashi, Talmudic and Midrashic sources, and an in-depth analysis of moral, philosophical and theological themes in these parshios. Integration of topics covered with practical applications to everyday life.

Topics from the Haftarot A

Exegetical study of twelve selections from the Prophetic Books which accompany the weekly Torah reading. Through textual analysis and study of the commentaries - Medieval and Modern - the course explores the themes and events in each portion, their timeless messages and the connection between the Torah portion and its corresponding Haftorah.

Topics from the Haftarot B

Exegetical study of thirteen selections from the Prophetic Books which accompany the weekly Torah reading. Through textual analysis and study of the commentaries - Medieval and Modern - the course explores the themes and events in each portion, their timeless messages and the connection between the Torah portion and its corresponding Haftorah. Elucidation of the philosophical, theological and moral themes within these selections and independent analysis of Biblical text and integration of practical applications.

SAMPLE CURRICULUM

FALL SEMESTER

REL210A	Studies in the Book of Deuteronomy A	4 credits
REL211A	Habayit Hayehudi A	4 credits
REL213A	Studies in Jewish Law: Dietary Law A	2 credits*
REL215A	Studies in Megillot A	2 credits
REL214A	Studies in Jewish Law: Interpersonal Relationships A	2 credits*
REL212A	Issues in Contemporary Halachic Literature A	2 credits
REL219A	Studies in the Book of Judges A	2 credits
REL244A	Survey of Biblical Themes A	1.5 credits
REL217A	Studies in the Book of Ruth A	2 credits
REL308A	Studies in Jewish Law: Laws of Shabbat A	1.5 credits*
HIS337A	History of the Jewish Community in Land of Israel A	1.5 credits
REL216A	Studies in Mussar A	2 credits
REL218A	Topics from the Haftarot A	2 credits

SPRING SEMESTER

REL210B	Studies in the Book of Deuteronomy B	4 credits
REL211B	Habayit Hayehudi B	4 credits
REL213B	Studies in Jewish Law: Dietary Law B	2 credits*
REL215B	Studies in Megillot B	2 credits
REL214B	Studies in Jewish Law: Interpersonal Relationships B	2 credits*
REL212B	Issues in Contemporary Halachic Literature B	2 credits*
REL219B	Studies in the Book of Judges B	2 credits
REL244B	Survey of Biblical Themes B	1.5 credits
REL217B	Studies in the Book of Ruth B	2 credits
REL308B	Studies in Jewish Law: Laws of Shabbat B	1.5 credits*
HIS337B	History of the Jewish Community in Land of Israel B	1.5 credits
REL216B	Studies in Mussar B	2 credits
REL218B	Topics from the Haftarot B	2 credits

*Halachos are electives. Two of the four are chosen.