

ישיבת תומכי תמימים ליובאוויטש
RABBINICAL COLLEGE
of AMERICA



CATALOG
2019-2020

RABBINICAL COLLEGE OF AMERICA
226 SUSSEX AVENUE
MORRISTOWN, NJ 07962-1996
(973) 267-9404

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"The challenge of our time is to spread the knowledge of the Torah and Mitzvos, particularly through the education of our young, until each and every Jew will attain the level of 'Know the G-d of your father, and serve Him with a perfect heart', and the fulfillment of the prophecy 'They shall know me, small and great, and the earth will be filled with the knowledge of G-d, as the waters cover the sea.' "

Rabbi Menachem M. Schneerson, of blessed Memory
Leader of the Lubavitch Movement

LICENSURE AND ACCREDITATION

The Rabbinical College of America is licensed by the Office of the Secretary of Higher Education of the State of New Jersey, P.O. Box 542, Trenton, NJ 08625-0542, (609) 292-4310.

The Yeshiva is accredited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS) to offer a Bachelor of Religious Education Degree, and Bachelor of Talmudic Studies Degree. AARTS is located at 11 Broadway, New York, NY 10004 and can be reached by telephoning (212) 363-1991.

Copies of licensure and accreditation documents are on file in the office of the Dean.

GENERAL INFORMATION

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Rabbi Moshe Herson - Dean

Rabbi Mendel Herson - Associate Dean

Rabbi Zalman Dubinsky - Rosh HaYeshiva, Yeshiva Tiferes Bachurim

Rabbi Chaim Schapiro - Menahel Yeshiva Tomchei Timimim and Rosh HaYeshiva Honors Option

Rabbi Zalman Wilschanski - Rosh Hayeshiva, Yeshivas Tomchei Timimim

Rabbi Yisroel Goldberg- Financial Aid Officer

Mrs. Shoshana Solomon - Registrar

Mrs. Nancy Oh - Bookkeeper

Rabbi Moshe Z. Weisberg - Outside SFA Consultant

Rabbi Hershel Lipsker - Director of Plant Operations

FACULTY

Backman, Rabbi Elimelech - Magid Shiur (Talmud 1), Yeshivas Tomchei Tmimim

Brafman, Rabbi Chaim - Mashpia & Rosh HaKollel, Yeshiva Tiferes Bachurim

Dick, Rabbi Dovid - Instructor (Talmud 1), Yeshiva Tiferes Bachurim

Dubinsky, Rabbi Zalman - Rosh Hayeshiva, Yeshiva Tiferes Bachurim

Gancz, Rabbi Aharon - Maggid Shiur, Yeshivas Tomchei Tmimim

Hecht, Rabbi Boruch - Recruitment and Student Liaison, Yeshiva Tiferes Bachurim

Lerman, Rabbi Yitzchok - Magid Shiur (Talmud 3), Yeshivas Tomchei Tmimim

Levin, Rabbi Avraham - Instructor, Honors Option

Perlow, Rabbi Aryeh - Magid Shiur (Talmud 1), Yeshivas Tomchei Tmimim

Pewzner, Rabbi Naftoli - Mashpia (Chassidus 4), Yeshivas Tomchei Tmimim

Piekarski, Rabbi Efraim - Mashpia (Chassidus 3), Yeshivas Tomchei Tmimim

Schapiro, Rabbi Chaim - Rosh Hayeshiva, Honors Option and Menahel, Yeshivas Tomchei Timimim.

Spalter, Rabbi Sholom - Magid Shiur (Talmud 4), Yeshivas Tomchei Tmimim

Tenebaum, Rabbi Yitzchok - Mashpia (Chassidus 1), Yeshivas Tomchei Tmimim

Tunk, Rabbi Eliezer- Mashgiach, Yeshivas Tomchei Tmimim

Wagner, Rabbi Yakov - Menahel & Magid Shiur (Talmud 2), Yeshiva Tiferes Bachurim

Willhelm, Rabbi Leima - Magid Shiur (Talmud 3), Yeshivas Tomchei Tmimim

Willschansky, Rabbi Zalman - Rosh Hayeshiva, Yeshivas Tomchei Timimim

Zajac, Rabbi Shmuel - Magid Shiur (Talmud 2), Yeshivas Tomchei Tmimim

AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED AND PROSPECTIVE STUDENTS

Rabbinical College of America has designated Rabbi Israel Goldberg, Financial Aid Administrator, as the full time employee available to assist enrolled and prospective students in obtaining information on financial aid programs available, criteria for eligibility, and procedure for applying for financial aid, cost of attendance, retention rates, completion and transfer rates, institutional security and crime statistics, and all required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of Title 34 of the Code of Federal Regulations. He can be found in the administrative offices during regular business hours or by calling (973) 267-9404.

MISSION

The Tomchei Tmimim mission revolves around the development and advancement of our students' learning skills in Talmud, Jewish Law and Chasidic Philosophy, enabling them to receive Rabbinical Ordination. This is achieved by providing a distinguished level of studying, lectures and a culture that emphasizes the philosophy of the Lubavitcher Rebbe of blessed memory. The multifaceted experience reinforces our students' ability and conviction to carry on daily activities of learning and sharing their knowledge of Torah and Mitzvos with the general population. Indeed, many of our students become community leaders and join the community of Chabad Emissaries that span the globe, promoting awareness and Jewish education to individuals with various backgrounds and levels of observance.

In the New Direction Program, our goal is for students with less formal Yeshiva background to develop strong foundations of Halacha, Hashkofa and Gemara. To facilitate this, we provide excellence in Jewish education and Yeshiva experience. Some of our students will learn skills to be independent learners that will have the ability to contribute to their communities and families.

THE COLLEGE CAMPUS

The campus of the Rabbinical College of America is located at 226 Sussex Avenue in Morris Township, about one mile from the town of Morristown, nestled in the same Morristown hills where George Washington headquartered some 200 years ago during the Revolutionary War. Morristown is now a harmonious blend of the advantages of city life and the tranquility of suburban existence. In addition to places of historical interest, Morristown offers a wide range of cultural resources including libraries, museums and centers for the arts.

The College is situated on a beautifully landscaped 82-acre site. While the setting is distinctly rural, a short walk brings one to the center of the town. Students thus enjoy the relaxed atmosphere, which promotes their intellectual growth while simultaneously being able to avail themselves of the conveniences offered by the town.

Three imposing buildings on the campus house its classrooms, lecture halls, dormitories, administrative offices, library, dining hall, auditorium and facilities for public worship. There are basketball courts, an outdoor pool and an athletic field on the grounds. A large indoor gymnasium is also available to the students.

Access to the College is excellent with its close proximity to major networks of transportation. Morristown is an important point on rail and bus lines and an airport is close by. Main traffic arteries converge in and around the town.

The diverse student groups found on the campus, drawn from 26 states of the Union and 16 foreign countries, bring a cosmopolitan air to the campus.

Prospective students, friends and other interested persons are invited to schedule a visit to the campus. Candidates for admission can make appointments in advance for a guided tour of the entire campus.

TEXTBOOK INFORMATION

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

Kehos Publication Society	Eichlers Judaica	Judaica World
291 Kingston Ave.	1401 Coney Island Ave.	329 Kingston Ave
Brooklyn, NY 11213	(Btwn. Ave. J & K)	Brooklyn, NY 1213
(718) 778-0226	Brooklyn, NY 11230	(718) 604-1020
www.Kehotonline.com	(718)258-8519	judaicaworld.com
	www.eichlers.com	

MARRIED STUDENT HOUSING

For families, the New Direction Program offers a unique opportunity for Jewish education. To meet the needs of the ever-growing Baal Teshuva movement, young couples and their children are given the opportunity to enjoy a total living and educational experience.

Our married student buildings are designed in the "garden apartment" style. Apartments are spacious; each has two bedrooms, two bathrooms, a living room and combination kitchen and dining area. Each building, containing eight apartments, includes a laundry room and a utility room for storage.

The New Direction Program provides a full range of programs to insure a total learning experience for the whole family. We offer nursery school on campus,

grammar school on campus, classes, and communal activities for women, athletic fields and swimming pools.

Our rural campus provides a delightful environment for both study and leisure. There's plenty of safe, secure space for the children to play and beautiful areas for afternoon walks.

DORMITORY

Located on 82 acres of picturesque land, the Rabbinical College of America campus boasts a modern dormitory facility to accommodate the growing student body. The dormitory buildings, currently housing close to 250 students, have been beautifully furnished to provide comfortable student living.

The dormitory is surrounded by a wide array of sports fields, leisure trails and an inviting swimming pool. The gymnasium and cafeteria are located on the lower level of the dormitory building, providing a wealth of recreational and wellness opportunity on campus.

HISTORY

The Rabbinical College of America, an affiliate of the worldwide Lubavitch movement, was founded in Newark, New Jersey in October of 1956. The initial student body consisted of ten students from the Central Lubavitch Yeshiva in New York. The College was housed in a small, one-family frame and stucco building in a residential area of the city. In spite of woefully inadequate facilities, the enrollment increased steadily until it reached a total of more than fifty students from various parts of the United States, Canada, Europe and the Soviet bloc. The limited capacity of the school plant compelled the administration to reject many applicants until July 8, 1971, when the Rabbinical College moved to its magnificent new campus in Morris Township. In its present home, the institution enrolls over many full-time students. It has gained an international reputation for scholarship and has considerably broadened the scope of its activities to include extensive

communal service, the New Direction Program for beginners, as well as the conventional Advanced Talmud Program.

The College also serves as home to Cheder Lubavitch, the Yeshiva Summer Program and The Sherry Wilzig Izak Gan Israel Day Camp.

The Rabbinical College of America seeks to develop scholars thoroughly trained in all aspects of advanced Jewish scholarship. It prepares its students for positions as rabbis, teachers and communal leaders; as well as responsible, conscientious, and intelligent lay members of the community. Small classes, seminars, and individual consultation guide the student toward the realization of his full potential as a scholar. The College provides opportunities for original research and intensive study and encourages the publication of the results of such research. It is concerned as well with transmitting the ethical, philosophical, and spiritual teachings and values of Judaism, particularly the unique philosophy of Chabad-Lubavitch Chassidism.

Chassidism is two and a half centuries old. Founded by Rabbis Israel Baal Shem Tov in the Carpathian mountain region, the movement spread rapidly throughout the Jewish world. The Baal Shem Tov's motto, "G-d wants the heart" - the cornerstone of his teaching, taught that Torah is the property of all Jews, and underscored the important role of emotion and sincerity in the practice of Judaism.

Lubavitch Chassidism, also known as Chabad (an acronym of the Hebrew words for wisdom, understanding and knowledge), was conceived by Rabbi Shneur Zalman of Liadi, a disciple of the Baal Shem Tov's successor. He synthesized Chassidic fervor and worship with Talmudic rationality and learning, successfully blending emotionalism and intellectualism.

Lubavitch came to the United States in 1940 under the leadership of the previous Lubavitcher Rebbe, Rabbi Joseph Isaac Schneerson, who had fought against overwhelming odds for the preservation of traditional Judaism in Russia. Rabbi

Schneerson became the founder of numerous yeshivos, day schools and the worldwide education network, Merkos L'Inyonei Chinuch.

Under the leadership of the Rebbe's son-in-law, Rabbi Menachem M. Schneerson, the seventh leader of the movement, Lubavitch continued to thrive. Among the many institutions of learning established since his ascendancy is the Rabbinical College of America. Lubavitch has become one of the most powerful influences in world Jewry. Across the globe, a network of nurseries, Talmud Torahs, girls' schools, vocational schools and yeshivos cater to the educational needs of all ages and levels. Lubavitch provides social programs, summer camps and a "Jewish Peace Corps", involving hundreds of senior students who spend their summer vacation period visiting outlying communities armed with educational material and religious inspiration.

More than twenty million volumes have come off the Lubavitch press in recent years. Printed in over a dozen languages, they are designed to meet the reading needs of people of all levels of religious education, from those well versed in Torah and Jewish tradition, to those who need the basic tenets of authentic Judaism interpreted.

Although the philosophical teachings of Chabad Chassidism are abstract, delving as they do into the profoundest mysteries of Creation, they are also immensely practical, emphasizing the translation of intellectual knowledge into concrete action. Its writings make considerable use of examples gleaned from real life experience, rendering its lessons comprehensible even to beginners. Chabad is thus a living guide to Jews in all walks of life, to elevate the plane of their religious feeling and awareness.

The Rabbinical College of America, as part of the Lubavitch movement, devotes a large segment of the daily academic schedule to the study of Chabad Chassidism in all its intricacy. Courses in the writings of its major exponents play a focal role in the religious education of students at Morristown.

ADMISSION REQUIREMENTS

Applicants to all programs must meet one of the following high school graduation requirements- students must:

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

Rabbinical College of America does not utilize an Ability to Benefit test for admitting students.

Admission to the New Direction Program - Tiferes Bachurim - is granted to applicants who possess a high school diploma or its equivalent (see above) and who demonstrate the interest, ability, and perseverance required for successful completion of the prescribed course of studies.

Admission to the Advanced Talmud Program - Tomchei Tmimim - requires, in addition, that applicants satisfy the following requirements:

1. Competence in the entire Pentateuch and Commentaries.
2. Completion of at least 150 folio pages of the Talmud.

3. Competence in the laws and customs in the Code of Jewish Law (Orach Chaim) and personal commitment to their observance.

Qualified students in the New Direction Program are eligible to transfer to the Advanced Talmud Program.

ADMISSION PROCEDURE

In order to initiate the application process, we encourage qualified students to complete an online application through our website, <https://www.rca.edu>. Students needing assistance with the application can contact the College at:

Rabbinical College of America
226 Sussex Avenue
Morristown, NJ 07962-1996
<https://www.rca.edu/>

Students may be asked to have a phone, video or in-person interview. Since the academic programs at the Rabbinical College of America are very specialized, this interview becomes very useful for both the student and the College. At this interview, the student will become familiar with the programs at the College and be evaluated for academic and intellectual ability to undertake the respective program.

Students are generally notified of their acceptance by e-mail, mail or telephone. Upon admission, students will be required to complete an admission form.

Prospective students are highly encouraged to visit the campus and observe the programs in which they would like to enroll.

Students should enclose with their application for admission a letter of recommendation from their sponsoring organization, previous school or from a recognized rabbinic authority.

ATTENDANCE REQUIREMENTS

Although formal attendance is not taken at The Rabbinical College of America, students are expected to attend regularly all classes and learning sessions. Students who are absent will be required to consult with the Program Menahel, department head, to implement a plan to complete missed work. Credit may be denied for course work during which excessive absences occurred. Excessive unexcused absences may be grounds for dismissal.

GROUND 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 exams. Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, the Menahel will notify the student that he may be dismissed from the school. Students who persistently 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.

TRANSFER CREDITS AND ACADEMIC RESIDENCY REQUIREMENT

NEW DIRECTION PROGRAM:

Rabbinical College of America will grant a maximum of 60 credits towards Rabbinical College of America's undergraduate degree for transfer coursework submitted.

To earn a Bachelors of Religious Education, students must fulfill a minimum academic residency requirement of 60 credits earned in residence for study at Rabbinical College of America, of the total 120 credits.

Transfer credits will be accepted only if the following conditions are met:

- The credit was earned at an institution offering similar programs i.e. Talmudic Institutions and Yeshivas. (In instances where a student feels related coursework has been completed outside of similar institutions, they can submit their transcript for review and further analysis).
- The credits transferred must be based on course work similar in content, style, and academic rigor to the courses offered at Rabbinical College of America.
- Transfer credits will only be granted if a school transcript from the institution is submitted to Rabbinical College of America
- Credit by examination may occasionally be granted to students who have studied at other institutions and demonstrate mastery of subject matter taught in RCA courses. These students will then be placed at the appropriate academic level as that will place them on par with their class.

Note: Rabbinical College of America does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions nor with regard to whether other institutions accept the Yeshiva's credits. Before enrolling in the institution, students should be sure that their attendance will help them reach their educational goals.

All decisions regarding transfer credits are subject to the same procedure described above without exception.

Please be advised that the transferability of credits and acceptance of the degrees earned at Rabbinical College of America 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, he may be required to repeat some or all of the coursework at that institution.

ADVANCED TALMUD PROGRAM:

Rabbinical College of America will grant a maximum of 90 credits towards Rabbinical College of America's undergraduate degree for transfer coursework submitted.

To earn a Bachelors of Talmudic Studies, students must fulfill a minimum academic residency requirement of 60 credits earned in residence for study at Rabbinical College of America, of the total 150 credits.

Transfer credits will be accepted only if the following conditions are met:

- The credit was earned at an institution offering similar programs i.e. Talmudic Institutions and Yeshivas.
- The credits transferred must be based on course work similar in content, style, and academic rigor to the courses offered at Rabbinical College of America.
- Transfer credits will only be granted if a school transcript from the institution is submitted to Rabbinical College of America
- Credit by examination may occasionally be granted to students who have studied at other institutions and demonstrate mastery of subject matter taught in RCA courses. These students will then be placed at the appropriate academic level as that will place them on par with their class.

Note: Rabbinical College of America does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions nor

with regard to whether other institutions accept the Yeshiva's credits. Before enrolling in the institution, students should be sure that their attendance will help them reach their educational goals.

All decisions regarding transfer credits are subject to the same procedure described above without exception.

Please be advised that the transferability of credits and acceptance of the degrees earned at Rabbinical College of America 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, he may be required to repeat some or all of the coursework at that institution.

All decisions regarding transfer credits are subject to the same procedure described above without exception.

TUITION AND FEES

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

FINANCIAL AID

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

Any student who has difficulty in meeting his educational costs at Rabbinical College of America should make an appointment with Rabbi Israel Goldberg,

Financial Aid Administrator, to learn about the options available to him. These may include grants, scholarships, work-study programs and deferred payment plans.

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

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

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

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

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

APPLYING FOR FINANCIAL AID

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

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

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

FINANCIAL AID NEED

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

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

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

The students themselves are expected to contribute towards their education, using their earnings, if applicable. The students' assets (such as savings) are generally

considered to be available for the purpose of their education and are expected to be divided among their years of post-secondary education.

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

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

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

APPLICATION DEADLINE

Applications for Pell Grants may be processed until June 30, 2020. However, students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

Please note that students may be required to update certain types of information that they have entered on their application, i.e. dependency status, household size, and number of family members enrolled in post-secondary education. Be sure to discuss any such changes with the financial aid office.

FEDERAL AID PROGRAMS

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. This program is an “entitlement” which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$6195 per award year, which is 100% of the scheduled award. The amount that each student is eligible for is based on the EFC generated by a federally mandated formula.

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

With the availability of Year-Round Pell, students can receive Federal Pell Grant funds for up to 150 % of their Pell Grant Scheduled Award for an award year. An eligible student may now receive a Federal Pell Grant for the summer semester, even if he received 100 % of his scheduled Federal Pell Grant award during the fall and spring semesters. Students whose paper work is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

To be eligible for the additional Pell Grant funds, the student must meet all general eligibility requirements to receive financial aid for the payment period and must be enrolled at least half time (six credits) in the payment period.

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

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

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

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

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

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

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

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

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

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

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

STUDENT LOANS

The Federal Direct Loan program offer loans to students, which must be paid back with interest, to help cover their education related expenses. There are two categories of direct loans, subsidized, where the government pays the interest that accrues while the student is in school and unsubsidized, where the student is responsible for the interest that accrues while he is in school. Loans are only given

to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible student to help who would like to help pay for the student's expenses in this manner. Although the school is eligible to participate in the federal loan programs, the school discourages students and parents from taking out Title IV loans. The school encourages its students to apply for the federal, state, and institutional financial aid grant programs before considering the option of student loans and makes every effort to assist students with their direct educational needs. Students who are considering taking out loans should contact the financial aid office for a detailed list of eligibility requirements, available loan amounts, and sample repayment schedules.

INSTITUTIONAL SCHOLARSHIPS

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

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

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

TAG

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

New applicants for the TAG Program must submit their Free Application for Federal Student Aid (FAFSA) by September 15, 2019 to be considered for fall and spring awards. New applicants who apply by February 15, 2020 will be considered for spring awards only. Renewal applications for TAG for fall and spring awards must be submitted by April 15, 2019. Additional information regarding the TAG Program is available from the Financial Aid Office.

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

REFUND AND WITHDRAWAL POLICY

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

ACADEMIC CALENDAR

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

LIBRARY

The Talmudic Library at the Rabbinical College of America includes all the basic tools for scholarship and research. It contains numerous editions of the Bible, the Talmud, Codes, responsa literature, ethical and philosophical works, expositions on Jewish Liturgy, Hebrew Language texts and a complete collection of Chabad works.

The Talmud is generally printed in twenty oversized volumes, each containing one large or a few small tractates. Each volume contains, in addition to the Mishnaic and Talmudic texts, numerous commentaries - up to one hundred-fifty in a single

volume. Some of these surround the text on each page; others are printed separately at the conclusion of the tractate. Each is printed in tiny characters to allow the inclusion of a maximum number of commentaries in one volume. Thus, the student carries a small library with him that encompasses most of the sources he will be called upon to research without having to refer to dozens of individual tomes. This has been the printing format for the past few hundred years. More recent editions have appended the modern commentaries as well as newly uncovered medieval manuscripts.

The same holds true for the field of Halacha. The basic Codes are arranged in a manner similar to the Talmud. The original text is framed by the major commentaries and the bottom half of the page is filled with the glosses of others. Each tome is thus a self-contained mini-library.

For supplementary research into commentaries, not usually incorporated into the volume of Talmud, the library provides an extensive array of ancient, medieval, and modern classics, as well as a fine selection of responsa work for further study.

Historically, the language of Jewish publication and scholarly writing has always been Hebrew. Today, however, with the rise of a generation unfamiliar with classical Hebrew, the need for Torah literature in the vernacular is a pressing one. To meet this need, various publishing houses have embarked on ambitious programs of English language publication to render the ancient teachings comprehensible to the layman. English language texts are presently available.

The Rabbinical College is proud to have purchased licensure for a digital research Library. This database includes access to over 35,000 Biblical, Talmudic, Halachik and responsa volumes. Students can use computer queries to locate out-of-print volumes and to generate reports from several various volumes for statistical analysis.

PUBLICATIONS

The Lubavitch press is prolific and includes educational materials, major philosophical works, periodicals, scholarly research journals and much more. Thousands of volumes are published annually for worldwide distribution in many foreign languages.

The Rabbinical College of America is eminently proud of its contribution to Lubavitch publication, in the form of periodic HEOROS HATMIMIM.

HEOROS HATMIMIM is the pride of Lubavitch publications. Edited by students at Morristown, it offers an international platform for students' original insights into Chabad Chassidism. Copies are mailed to rabbinical colleges and scholars throughout the world who express their opinions on the findings in Letters to the Editor, which are printed in subsequent editions. A lively give and take dialogue is the key feature of this unique endeavor.

The technical format is informal; photo offset from a typewritten original, with a saddle-stitched binding. Occasionally it is a perfect bound, scholarly journal with a collection of philosophical and Talmudic research dissertations of students and Roshei Yeshiva of the College.

Publications are in Hebrew and students and Roshei Yeshiva are encouraged to contribute.

STUDENT LIFE

COMMUNITY SERVICE

Social activism plays a major role in the Morristown curriculum. Students are encouraged to develop a sense of social consciousness and to implement the moral and ethical lessons acquired in the study hall by imbuing estranged Jews with an awareness and appreciation of their heritage. These aims are achieved through the

vehicle of a diverse community service program. This program includes the following:

1. Weekly (Friday) visits to nearby hospitals and nursing homes to bring inspiration and good cheer to patients and staff.
2. Wide-scale distribution of Jewish ritual items such as mezuzahs, candlesticks, charity boxes, and special holiday requirements such as matzo for Pesach, menorahs for Chanukah and Mishloach Manos - gift packages for Purim.
3. Special services:
 - a. A community sukkah in Morristown and a sukkah mobile to bring the holiday spirit to distant communities.
 - b. "Koshering" kitchens - preparing them for use in accordance with Jewish dietary laws.
4. The Annual Jewish Renaissance Fair, featuring exhibits on Jewish topics.
5. Adult education classes.
6. Summer day camp for local children.
7. Off campus programs for Jewish students at colleges and universities throughout the state so that they may develop a deeper understanding of Judaism as it applies to contemporary society.

The Rabbinical College of America maintains 48 regional offices servicing the State of New Jersey with a similar array of community programs.

ACADEMIC PROGRAMS

Rabbinical College of America offers two distinct undergraduate academic program options geared to the needs of their respective student bodies. The New Direction Program - Tiferes Bachurim is a four year 120-credit program, which leads to a Bachelor of Religious Education. The Advanced Talmud Program - Tomchei Tmimim is a five year 150-credit program, which leads to a Bachelor of Talmudic Studies. The Advanced Talmud Program includes an optional one year Rabbinic Ordination Honors Program to specialize in Halacha concluding with Semicha. In addition Rabbinical College of America offers a master's degree program leading to

a Masters in Religious Education. Each program will be discussed separately with a general overview of the program, its goals, its curriculum requirements, and specific course listings. There is only one major available, Talmud.

**NEW DIRECTION PROGRAM
YESHIVA TIFERES BACHURIM**

The New Direction Program Bachelor of Religious Education degree requires the successful completion of 120-credits. The following is a breakdown of the required components by level and semester:

Introductory Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>15 credits</u>	<u>30 credits</u>

Beginner Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>45 credits</u>	<u>60 credits</u>

Intermediate Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>75 credits</u>	<u>90 credits</u>

Senior Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>105 credits</u>	<u>120 credits</u>

The New Direction Program aims at offering students with little or no Jewish educational background awareness and understanding of contemporary Judaism. While the curriculum centers on Talmud, Jewish Law and Jewish Philosophy and Ethics, it also offers classes in prayer, the Bible, and the Hebrew language to provide the novice with the tools for daily living and the background for his other studies. The program was carefully designed to present the student with a comprehensive view of Judaism in the spirit of Chassidic warmth and depth.

As noted, the students are of limited Jewish background however, the course content is modeled after corresponding courses in the Advanced Talmud Program. The Tomchei Tmimim Advanced Talmud Program consists of a conventional Talmudic research program in conjunction with intensive study of Chabad philosophy. The structure is similar and the difference between the two programs lies chiefly in the intensiveness of the academic endeavor. In addition, the fourth and fifth year students in the Advanced Talmud Program have an option to join the Rabbinic Ordination Honors Program to major in Halacha concluding with Semicha.

FREQUENCY OF COURSE OFFERINGS

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

TEXTBOOKS AND REQUIRED MATERIALS

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

EXPLANATION OF COURSE NUMBER DESIGNATION

The course code designations can be understood using the following system.

The first letter refers to the department offering the course:

T = Talmud

L = Jewish Law

E = Jewish Ethics

P= Jewish Philosophy

The first digit (1-3) refers to the program in which the course is offered: New Direction Program (1), Advanced Talmud program (2), and the Rabbinic Ordination Honors Program (Semicha) (3).

The second digit (1-5) indicates the year of study and the third digit indicates the intensity of the course Intensive/Eeyun (1), or Survey/Bekius (Girsa) (2). The Talmud courses have an additional digit indicating the Tractate being studied (1-8). The letter following the numbers indicates the semester, A = fall semester and B = spring semester.

OVERVIEW

The aim of the New Direction Program is the achievement of two simultaneous, complementary goals. These goals are firstly, the acquiring of a significant amount of broad ranging knowledge and secondly, the acquisition of an array of analytical tools and skills. Thus, the graduating student is equipped with the background and skills necessary to pursue a lifetime of Talmudic study. The key to the success of this program for over a quarter century has been the successful integration of both goals through a carefully selected sequence of courses combined with ever-increasing demands on the intellectual ability and developing skills of the beginning student.

All first year courses are content oriented and are offered in a structured classroom setting. Students begin to develop insight into Talmudic methodology by exposure to master Roshei Yeshiva. A great deal of emphasis is placed upon remediation and support, often by senior students whose own skills are honed by working with younger, less experienced individuals. Care is taken to ensure that students lay a sound foundation for further scholarly work; through courses in introduction to Chassidus and Kitzur Shulchan Aruch, which are prerequisites to the programs offered in subsequent years.

By the second year, students are expected to be able to cope with the demands of the Mishna and Elementary Codes on their own. Courses such as Jewish Law and

Chassidic Thought are now offered on a far more sophisticated level, tracing the development of ideas from the Talmud and the Bible, as well as demanding demonstration of skills and textual analysis and original interpretation, which are the hallmark of the serious Talmudic student.

The third year finds the student in an environment very closely resembling that of the Advanced Talmud Program. Classroom presentations are reduced and the center of activity shifts to the Beth Medrash, the common study hall, where interactive group learning takes place.

During the fourth year, students generally operate at the level characteristic of the senior Beth Medrash. The demands on the students are precisely those of a student in the Advanced Talmud Program, although the breadth and scope of the latter's background knowledge are as a rule, superior. Students are required to participate in seminars and to prepare presentations of their own insights and preliminary research.

The graduating student will have acquired an extensive education in Talmud, Jewish Law, Jewish Ethics, and Jewish Philosophy. In addition, a student will have amassed considerable background in the Hebrew, Yiddish, and Aramaic languages and in Jewish history. Moreover, he will have demonstrated the capacity to pursue independent study in these areas. Indeed, experience has shown that some will choose to go on to graduate programs in advanced Rabbinic and Talmudic study.

DEPARTMENT OF TALMUD

The Talmud is the foundation of all Jewish scholarship. It touches upon virtually every field of human endeavor. A student who has devoted four years of concentrated study to the subject will be knowledgeable in the areas of textual analysis, Hebrew, Aramaic, History, Sociology, Jurisprudence and Philosophy, to name but a few.

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

Talmud plays a significant role in both the New Direction Program and the Advanced Talmud Program, although considerable time is devoted to other subjects as well. As noted the difference between the two programs lies chiefly in the intensiveness of the academic endeavor.

It is customary for an entire institution to study the same tractate simultaneously, albeit at different levels and with different emphasis. In view of the fact that the Rabbinical College of America has established a cycle of eight tractates, a transcript report for a student will indicate not only the course, but also the specific volume studied (see the numbering system above).

The tractates studied in the Talmudic program belong to three of the six orders of Mishna.

Shabbos and Pesachim of the order of Moed discuss the Sabbath and holidays.

Kidushin, Kesubos, and Gitin of the order of Noshim relate to personal status, the relationships, and responsibilities of men and women, etc.

Bava Kama, Bava Metzia, and Bava Basra of the order of Nezikin cover the field of civil law.

More specifically, each tractate deals with specific aspects of the general area of the order. A brief outline of the tractates studied, and their respective digit designation, follows:

1 - SHABBOS - broad and in-depth study of all Biblical and Rabbinical laws and regulations pertaining to the Sabbath.

2 - PESACHIM - all laws regarding Passover including responsibilities for search and removal of leaven; who must search and when, timing of prohibition against eating leaven, constitution of leaven, laws concerning the Passover sacrifice, the Seder, matzo preparation.

3 - GITIN - laws concerning divorce primarily as related to the "get", the divorce document and its legality, and comparison with other legal documents and means of ascertaining authenticity.

4 - KIDUSHIN - laws of betrothal, conditional betrothal, marriage by proxy, comparative study of modes of acquisition employed elsewhere in Jewish law, permissible and forbidden relationships.

5 - KESUBOS - the marriage contract, marital obligations of both spouses, Jewish wedding procedures, dowry, seduction, status, role and rights of women.

6 - BAVA KAMA - assault, theft, and damages to person and property.

7 - BAVA METZIA - commercial dealings, partnerships, legal possession, liabilities and obligations, loans and interest, usury, contracts, employer-employee relationships, labor conditions.

8 - BAVA BASRA - zoning and neighbor relations, community levies and taxes, land holding, estates, wills, legality of documents.

familiarity with the structure of the Talmud. The pace is faster and only includes the commentary of Rashi.

No Prerequisites.

T112*B Introductory Talmud Survey

3 Credits

This course is a continuation of *T112*A* and also focuses on another chapter in the tractate which the Rosh Yeshiva feels is important to study. The pace is faster and only includes the commentary of Rashi. The course also focuses on skill building and familiarity with the structure of the Talmud. Thus, it solidifies the skills building and familiarity with the structure of the Talmud.

*Prerequisite: Introductory Talmud Survey T112*A*

T122*A Beginning Talmud Survey

3 Credits

In this course, the students continue studying an additional chapter, with Rashi, increasing their breadth of Talmud knowledge. The students also review the chapter being studied thus enriching their Talmudic vocabulary. This also improves the students' familiarity of the Talmud's logical give-and-take.

*Prerequisite: Introductory Talmud Survey T112*B*

T122*B Beginning Talmud Survey

3 Credits

This course is a continuation of *T122*A* the students continue studying an additional chapter, with Rashi, further increasing their breadth of Talmud knowledge. The students review the chapter being studied thus further enriching their Talmudic vocabulary. This improves the students' familiarity of the Talmud's logical give-and-take.

*Prerequisite: Beginning Talmud Survey T122*A*

T132*A Intermediate Talmud Survey

3 Credits

way in which these codes emanate and evolve from the Bible and Talmud to practical daily application. If the student is to grow socially and intellectually, knowledge of the codes is critical. The codes provide authoritative directives for moral and ethical conduct, as well as the basis for all conduct of Jewish Courts of Law, Halachic jurisprudence and rabbinic decisions.

The first two semesters introduce the student to the classic legal works. While concentrating on daily and holiday procedures, the student is taught to trace the development of the corpus of law from its sources in the Bible, Mishna, and Talmud. The basic text is the Kitzur Shulchan Aruch, an abridged Code of Law. Subsequent courses are based on the Shulchan Aruch HaRav. The emphasis is on the application of judicial principles to contemporary problems, particularly to technical and social innovations, etc.

L111A Introductory Jewish Law 2 Credits

Introduction to the body of Jewish law as excerpted in the Kitzur Shulchan Aruch. Historical background of the development of the law, its relation to and derivation from the Bible, the Mishna, and the Talmud. Daily rituals.

No Prerequisites.

L111B Introductory Jewish Law 2 Credits

This course is a continuation of *L111A*. Study of the Kitzur Shulchan Aruch with emphasis on practical application. Sabbath and holiday customs. By the end of the course, students should be able to consult this material independently.

Prerequisite: Introductory Jewish Law L111A

L121A Beginning Jewish Law 2 Credits

On this level, the student is introduced to the language and general subject matter of the text, of the Shulchan Aruch HaRav authored by the Baal HaTanya, and is

expected to study sections of the text to gain a general comprehension of the material.

Prerequisite: Introductory Jewish Law L111B

L121B Beginning Jewish Law 2 Credits

This course is a continuation of *L121A*. The student continues to study the language and general subject matter of the text, of the Shulchan Aruch HaRav, to gain a general comprehension of the material.

Prerequisite: Beginning Jewish Law L121A

L131A Intermediate Jewish Law 2 Credits

The students continue to study the text of the Shulchan Aruch HaRav. On this level, they are expected to study various categories of the text with an eye towards their practical daily application.

Prerequisite: Beginning Jewish Law L121B

L131B Intermediate Jewish Law 2 Credits

This course is a continuation of *L131A*.

Prerequisite: Intermediate Jewish Law L131A

L141A Senior Jewish Law 2 Credits

The student continues to the study the text of the Shulchan Aruch HaRav, in greater depth and discusses their application with peers and teachers.

Prerequisite: Intermediate Jewish Law L131B

L141B Senior Jewish Law 2 Credits

This course is a continuation of *L141A*.

Prerequisite: Senior Jewish Law L141A

DEPARTMENT OF JEWISH ETHICS AND JEWISH PHILOSOPHY

The Jewish Ethics and Jewish Philosophy programs at Rabbinical College of America occupy a position second only to Talmud in the total curriculum of the school. Designed primarily to help the student develop as a mature, responsible individual, the sequence of courses has resulted in far more: students develop patterns of logical and critical thinking as they draw upon the classic works of some of the greatest Jewish thinkers of the past. More, there is an important historical perspective that emerges as students move from the distant past through the important medieval philosophers. With the beginning of study of the Chabad system, one of the major schools of Jewish philosophy, the students begin to appreciate the manner in which broad philosophical principles are applied to modern world problems. The Tanya and Maamorim/Sichos courses provide students with an appreciation of the manner in which philosophical concepts emanate from the Bible and from the Talmud, and examine the interaction between philosophy and codes.

JEWISH ETHICS COURSE DESCRIPTIONS

E111A Introductory Jewish Ethics 3 Credits

This course is an introduction to Chassidus and a prerequisite to all of the Maamorim and Tanya courses. Chassidus and its relation to the other major philosophical systems; an overview of the principles and problems.

No Prerequisites.

E111B Introductory Jewish Ethics 3 Credits

This course is a continuation of *E111A*. Students are expected to do readings on their own and make two presentations in the course of the term.

Prerequisite: Introductory Jewish Ethics E111A

E121A Beginning Jewish Ethics 3 Credits

The basic writings and teachings of the masters of the Chassidic movement including the Baal Shemtov, the Maggid of Mezritch and Rabbi Shneur Zalman of Liadi.

Prerequisite: Introductory Jewish Ethics E111B

E121B Beginning Jewish Ethics 3 Credits

This course is a continuation of *E121A*. More writings of Chassidic masters.

Prerequisite: Beginning Jewish Ethics E121A

E131A Intermediate Jewish Ethics 3 Credits

Writings of the founders of Chabad Chassidus. Chabad Chassidus contrasted with other philosophical and Kabbalistic systems. Lectures by visiting authorities of the Chabad system.

Prerequisite: Beginning Jewish Ethics E121B

E131B Intermediate Jewish Ethics 3 Credits

This course is a continuation of *E131A*.

Prerequisite: Intermediate Jewish Ethics E131A

E141A Senior Jewish Ethics 3 Credits

In-depth exploration of the classical problems of Jewish Philosophy and Jewish Ethics. Philosophical discussions on Talmud.

Prerequisite: Intermediate Jewish Ethics E131B

E141B Senior Jewish Ethics 3 Credits

This course is a continuation of *E141A*. Students are expected to demonstrate mastery of both content and methodology sufficient to pursue study on their own.

Prerequisite: Senior Jewish Ethics E141A

PHILOSOPHY COURSE DESCRIPTIONS

P111A Introductory Jewish Philosophy 3 Credits

Introduction to the major work of Chabad; discussion of historic milieu, its place in general philosophy of Chabad, superficial glossing of the simpler chapters. Students are expected to begin to do some independent reading by the end of the term.

No Prerequisites.

P111B Introductory Jewish Philosophy 3 Credits

This course is a continuation of *P111A*. Dealing with the more difficult sections of Tanya. The emphasis is on coverage of the entire text to provide students with background for in-depth study in advanced courses (later commentaries on Tanya).

Prerequisite: Introductory Jewish Philosophy P111A

P121A Beginning Jewish Philosophy 3 Credits

In-depth analysis of the work of the Tanya. Emphasis on the development of a deep understanding rather than on coverage of ground.

Prerequisite: Introductory Jewish Philosophy P111B

P121B Beginning Jewish Philosophy 3 Credits

This course is a continuation of *P121A*. The lecture format is modified to encourage independent study by students.

Prerequisite: Beginning Jewish Philosophy P121A

P131A Intermediate Jewish Philosophy 3 Credits

Students are expected to study the text on their own; and have extensive interaction with the instructor; the emphasis is on development of analytical skills.

Prerequisite: Beginning Jewish Philosophy P121B

P131B Intermediate Jewish Philosophy 3 Credits

This course is a continuation of *P131A*. Students are required to participate in seminars. Exposition on teachings of Tanya by later Chabad scholars.

Prerequisite: Intermediate Jewish Philosophy P131A

P141A Senior Jewish Philosophy 3 Credits

Students are expected to lead seminars, to be able to apply concepts to modern day problems and to tutor introductory students in the subject.

Prerequisite: Intermediate Jewish Philosophy P131B

P141B Senior Jewish Philosophy 3 Credits

This course is a continuation of *P141A* however the emphasis is on independent study.

Prerequisite: Senior Jewish Philosophy P141A

SAMPLE CURRICULUM NEW DIRECTION PROGRAM - TIFERES BACHURIM

YEAR 1

Fall Semester

T111*A	Introductory Talmud Intensive	4 Credits
T112*A	Introductory Talmud Survey	3 Credits
L111A	Introductory Jewish Law	2 Credits
E111A	Introductory Jewish Ethics	3 Credits
P111A	Introductory Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T111*B	Introductory Talmud Intensive	4 Credits
T112*B	Introductory Talmud Survey	3 Credits
L111B	Introductory Jewish Law	2 Credits
E111B	Introductory Jewish Ethics	3 Credits
P111B	Introductory Jewish Philosophy	3 Credits
		15 Credits

YEAR 2

Fall Semester

T121*A	Beginning Talmud Intensive	4 Credits
T122*A	Beginning Talmud Survey	3 Credits
L121A	Beginning Jewish Law	2 Credits
E121A	Beginning Jewish Ethics	3 Credits
P121A	Beginning Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T121*B	Beginning Talmud Intensive	4 Credits
T122*B	Beginning Talmud Survey	3 Credits
L121B	Beginning Jewish Law	2 Credits
E121B	Beginning Jewish Ethics	3 Credits
P121B	Beginning Jewish Philosophy	3 Credits
		15 Credits

YEAR 3

Fall Semester

T131*A	Intermediate Talmud Intensive	4 Credits
T132*A	Intermediate Talmud Survey	3 Credits
L131A	Intermediate Jewish Law	2 Credits
E131A	Intermediate Jewish Ethics	3 Credits
P131A	Intermediate Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T131*B	Intermediate Talmud Intensive	4 Credits
T132*B	Intermediate Talmud Survey	3 Credits
L131B	Intermediate Jewish Law	2 Credits
E131B	Intermediate Jewish Ethics	3 Credits
P131B	Intermediate Jewish Philosophy	3 Credits
		15 Credits

YEAR 4

Fall Semester

T141*A	Senior Talmud Intensive	4 Credits
T142*A	Senior Talmud Survey	3 Credits
L141A	Senior Jewish Law	2 Credits
E141A	Senior Jewish Ethics	3 Credits
P141A	Senior Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T141*B	Senior Talmud Intensive	4 Credits
T142*B	Senior Talmud Survey	3 Credits
L141B	Senior Jewish Law	2 Credits
E141B	Senior Jewish Ethics	3 Credits
P141B	Senior Jewish Philosophy	3 Credits
		15 Credits

Bachelor of Religious Education awarded for successful completion of 120 credits.

ADVANCED TALMUD PROGRAM
YESHIVA TOMCHEI TMIMIM

The Advanced Talmud Program Bachelors of Talmudic Studies degree requires the successful completion of 150-credits. The following is a breakdown of the required components by level and semester:

Introductory Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>15 credits</u>	<u>30 credits</u>

Beginner Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>45 credits</u>	<u>60 credits</u>

Intermediate Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>75 credits</u>	<u>90 credits</u>

Senior Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>105 credits</u>	<u>120 credits</u>

Advanced Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	4 credits	4 credits
Talmud Survey	3 credits	3 credits
Jewish Law	2 credits	2 credits
Jewish Ethics	3 credits	3 credits
Jewish Philosophy	3 credits	3 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>135 credits</u>	<u>150 credits</u>

The Advanced Talmud Program is designed for young men with a secondary education in Jewish studies. Such students arrive at the institution with a strong background in Hebrew Language and Grammar, Aramaic, Jewish Codes, Liturgy, Bible and Scriptures, Philosophy and Ethics and, of course, Talmud. For them the courses of study offered at Rabbinical College of America is that of any Rabbinical or Talmudical academy, except in addition to Talmudic studies, considerable time is devoted to the study of Chabad Philosophy. In addition, the fourth and fifth year students may enroll in a Rabbinic Ordination Honors Program to major in Halacha concluding with Semicha.

OVERVIEW

The core of the academic program lies in the area of Talmudic studies. A preponderant portion of the curriculum consists of the analysis of selected tractates of the Talmud, which are studied for both in-depth comprehension and broad-ranging scholarship. Style and content are the by-words of the program.

Style refers to the acquisition of the aptitude for sophisticated Talmudic research. These include the skills of textual analysis, logical reasoning, critical thinking, the ability to isolate, define, and clarify the key elements of a difficult Talmudic passage, to penetrate to the crux of the issue and to crystallize and present the results of these deliberations. Also included in these skills is the ability to make comparisons and distinctions between the works of various commentators, to offer original insights into their novella and to defend and justify the views of a commentator in light of the critique of his peers. These skills are the hallmark of the serious Talmudic scholar.

Content refers to the exposure to, and familiarity with the entire spectrum of the Oral Law. The literature is voluminous and a mastery of even limited sections is

the work of a lifetime. Yet, it is the goal of every student to acquaint himself with as large a cross section as possible of the Talmudic literature.

To achieve both ends, two forms of study are pursued, Eeyun (Intensive) and Bekiyus (Survey). Eeyun is the careful and deep analysis of a limited number of subject areas, while Bekiyus is the study of more subjects with less analysis.

The combination of both tracks of study yields a whole, which is much greater than the sum of its parts. The insights of the scholar who possess encyclopedic knowledge and finely honed skills belong to a realm of their own. These skills enable the student to cope effectively with previously unexplored tractates, to deal with totally new subjects proficiently and to ensure a lifetime of successful Torah study.

Quality is a direct function of quantity, and vice-versa, but each independently is crucial. To facilitate the attainment of both ends, the two lines of study are pursued on a daily basis.

The major part of the day is devoted to Eeyun - the in-depth, section-by-section analysis of a particular tractate, to develop the skills and the aptitude for learning. The afternoon period is dedicated to Bekiyus, a more textual glossing of the tractate with the aim of acquiring general fluency in the topics discussed in the tractate. This study usually concentrates on the text of Gemora, folio by folio, with the basic commentaries of Rashi and Tosfos, which appear alongside the text in every edition of the Talmud. It omits the commentaries of all other earlier and later authorities and the detailed dissection of individual Sugyos (topics).

Thus, by the conclusion of each semester, the student will have studied selected Sugyos in great detail, and most or all of the tractate with basic commentaries. In this fashion, the student is familiarized with the most often studied fundamental parts of the Talmud and can handle cross-reference with some facility. At the same time, he acquires and polishes the tools for further independent study, so that he

is comfortable with completely new, unexplored tractates and can deal with them independently and adeptly.

Research into the writings of the earlier and later commentaries and the responsa literature is a natural adjunct to the study of the Talmudic text proper. The study of Talmud is by definition a highly integrated field. It incorporates numerous diverse disciplines, such as Codes, Scriptures and Ethics and Philosophy, among others. Each of these areas lends itself to formal study, independent of its role in the Talmudic process, but in the Advanced Talmud Program all are studied concomitantly, except for Ethics and Philosophy because of its central role in Chabad Chassidus.

The library is continuously utilized for the purpose of tracing Talmudic references and allusions to their original sources and for investigating the results of previous researchers.

Independent study, under the guidance and supervision of the Roshei Yeshiva, is the primary method of establishing and maintaining the scholastic standard of the institution, although Roshei Yeshiva lectures are important, particularly at the introductory level.

The progress of the student is further advanced by the extensive employment of the chavrusa system, under which students study in pairs. This allows them to proceed at their own pace, engage in discussion, and together review all aspects of the subject matter under scrutiny while they expand on and clarify each other's conclusions.

RABBINIC ORDINATION HONORS PROGRAM

The fourth and fifth year students are offered a Rabbinic Ordination Honors Program. Only highly motivated and qualified students are selected and admitted to the program. The daily study schedule follows a pattern similar to that of the Advanced Talmud Program, except that the afternoon program is dedicated to the

study of Halacha. Most of this study is done utilizing the methodology of the Chavrusa system. However, in addition to mastering the text, students need to arrive at the Halachic ruling by analyzing the Jewish Law, with all its commentaries.

The Rosh Yeshivah, Rabbi Chaim Schapiro, is present throughout the study period to answer student's questions and provide guidance as needed. Once a week he delivers a lecture to all Semicha students to explain difficult rulings and point out nuances in the law, which students may have missed on their own. At times he will explain difficult areas of the code and sometimes introduce new concepts to reconcile apparent contradictions.

In the past leading Halachic authorities were invited as guest lecturers. Among the guest lecturers were the former Sefardic Chief Rabbi of Israel Rabbi Mordechai Eliyahu, Rabbi Menasha Klein, Rabbi Tziner among others. On some occasions the students traveled to them for oral examinations. Rabbi Yisroel Meir Lau former Ashkanzic Chief Rabbi of Israel and present Chief Rabbi of Tel Aviv has also been invited to both lecture and give oral examinations. The students are subjected to oral examinations by the rabbis granting the semicha: Rabbi Yehuda Yaroslavsky and Rabbi Dovid Shochet -two members of the Vaad Rabbanei Lubavitch of the U.S. and Canada.

During the morning and evening periods, which are dedicated to the study of Chassidic Philosophy, ordination students study the more difficult Maamarim, both on the Eeyun and Bekiyus level. The students also dedicate three one-hour periods per week to study with younger students, which has proven to be very helpful in inspiring these younger students to greater achievement. An integral part of the Rabbinic Ordination Honors Program, in addition to successful completion of the described honors courses below, is the observations of the Associate Dean.

DEPARTMENT OF TALMUD

The Talmud is the foundation of all Jewish scholarship. It touches upon virtually every field of human endeavor. A student who has devoted four years of concentrated study to the subject will be knowledgeable in the areas of textual analysis, Hebrew, Aramaic, History, Sociology, Jurisprudence and Philosophy, to name but a few.

Rabbinical College of America has established in the Talmudic program a cycle of eight tractates from three of the six orders of Mishna. Shabbos and Pesachim of the order of Moed; Kesubos, Gitin and Kidushin of the order of Noshim; and Bava Kama, Bava Metzia and Bava Basra of the order of Nezikin. More specifically, each tractate deals with specific aspects of the general content of the order. A brief outline of the tractates studied, can be found elsewhere in the catalog.

TALMUD COURSE DESCRIPTIONS

Talmud Intensive

T211*A Introductory Talmud Intensive 4 Credits

This course is the introductory Talmud Intensive Eeyun course in the Advanced Talmud Program. The students are guided in making the transition from their high school training to independent study and preparation of the tractate. The tractate is dealt with in great depth with emphasis on developing sophisticated textual analytical skills.

No Prerequisites.

T211*B Introductory Talmud Intensive 4 Credits

This course is a continuation of *T211*A* the tractate is further studied in great depth with an emphasis on developing sophisticated textual analytical skills.

*Prerequisite: Introductory Talmud Intensive T211*A*

Talmud Survey

T212*A Introductory Talmud Survey 3 Credits

The Talmud survey courses focus on another chapter in the tractate which the Rosh Yeshiva feels is important to study. This is a different chapter than is being studied in the Talmud Intensive course. The course focuses on skill building and familiarity with the structure of the Talmud. The pace is faster and only includes the commentary of Rashi.

No Prerequisites.

T212*B Introductory Talmud Survey 3 Credits

This course is a continuation of *T212*A* and also focuses on another chapter in the tractate which the Rosh Yeshiva feels is important to study. The pace is faster and only includes the commentary of Rashi. The course also focuses on skill building and familiarity with the structure of the Talmud. Thus it solidifies the skills building and familiarity with the structure of the Talmud.

*Prerequisite: Introductory Talmud Survey T212*A*

T222*A Beginning Talmud Survey 3 Credits

In this course the students continue studying an additional chapter, with Rashi, increasing their breadth of Talmud knowledge. The students also review the chapter being studied thus enriching their Talmudic vocabulary. This also improves the students' familiarity of the Talmud's logical give-and-take.

*Prerequisite: Introductory Talmud Survey T212*B*

T222*B Beginning Talmud Survey 3 Credits

This course is a continuation of *T122*A* the students continue studying an additional chapter, with Rashi, increasing their breadth of Talmud knowledge. The students also review the chapter being studied thus enriching their Talmudic

vocabulary. This further improves the students' familiarity of the Talmud's logical give-and-take.

*Prerequisite: Beginning Talmud Survey T222*A*

T232*A Intermediate Talmud Survey 3 Credits

The students continue developing the tools and their ability to interpret Talmudic texts. The course further builds the students knowledge of a variety of sugyas (topics).

*Prerequisite: Beginning Talmud Survey T222*B*

T232*B Intermediate Talmud Survey 3 Credits

This course is a continuation of *T132*A* the students continue developing the tools and their ability to interpret Talmudic texts. The course further builds the students knowledge of an assortment of related sugyas (topics).

*Prerequisite: Intermediate Talmud Survey T232*A*

T242*A Senior Talmud Survey 3 Credits

The students are expected to have developed in the previous three years the skills needed to independently learn Talmudic texts. He maintains his own pace and aims to cover as much of the tractate as possible within the limitations of the semester.

*Prerequisite: Intermediate Talmud Survey T232*B*

T242*B Senior Talmud Survey 3 Credits

This course is a continuation of *T142*A* the students are expected to have developed in the skills needed to independently learn Talmudic texts. He maintains his own pace and aims to cover as much of the tractate as possible within the limitations of the semester.

*Prerequisite: Senior Talmud Survey T242*A*

T252*A Advanced Talmud Survey

3 Credits

The students are expected to choose at least one other tractate to study and cover significant amounts of text with various commentaries. This will broaden their knowledge and prepare them to continue survey study of the complete Talmud in the future. This breadth of study will provide the student with a sense of accomplishment and positive reinforcement for further Talmud study.

*Prerequisite: Senior Talmud Survey T242*B*

T252*B Advanced Talmud Survey

3 Credits

The students are expected to choose at least one other tractate to study and cover significant amounts of text with various commentaries. This will broaden their knowledge and prepare them to continue survey study of the complete Talmud in the future. Besides providing the student with a sense of accomplishment this course focuses on preparing the students for the transition to higher-level academic programs.

*Prerequisite: Advanced Talmud Survey T252*A*

DEPARTMENT OF JEWISH LAW

The Talmudic studies, because of their central position in the entire corpus of Jewish sacred literature, provide the bridge, which spans the separation between the written law of the Bible and the practical, applied, Halacha. It is the primary source from which the vast literature emanates and forms the core of the daily curriculum.

The Talmud cannot be learned or appreciated in a vacuum, independent of other disciplines. The study of Codes goes hand in hand with the study of Talmud. The Department of Codes offers guidance and training in the study of Jewish law. This deals mainly with practical law as applied to daily life. The primary text used is the Shulchan Aruch HaRav written by Rabbi Shneur Zalman of Liadi, known during his

lifetime as HaRav ("The Rabbi"). This sefer is studied for practical application of the Halacha in day to day living and compared and contrasted to applications in other texts and circumstances.

The students may join a voluntary in depth Halacha program, which includes periodic Shiurim/lectures in both the Iyun of Halcha and practical demonstrations of the Law. Students are introduced to the classic commentaries in the Tur, Bais Yosef and Shulchan Aruch in conjunction with the Shulchan Aruch Harav.

JEWISH LAW COURSE DESCRIPTIONS

L211A Introductory Jewish Law 2 Credits

On the first level the student is introduced to the language and general subject matter of the text, the Shulchan Aruch HaRav authored by the Baal HaTanya. He is expected to study sections of the text to gain a general comprehension of the material.

No Prerequisites.

L211B Introductory Jewish Law 2 Credits

This course is a continuation of *L211A*. The student continues to study the general subject matter of the text, of the Shulchan Aruch HaRav authored by the Baal HaTanya. He is expected to go on to study other sections of the text and continue to gain a general comprehension of the material.

Prerequisite: Introductory Jewish Law L211A

L221A Beginning Jewish Law 2 Credits

This is the second year level course offered in the Department of Codes. The student is expected to study various categories of the text with an eye towards their practical daily application.

Prerequisite: Introductory Jewish Law L211B

L221B Beginning Jewish Law 2 Credits

This course is a continuation of *L221A*. The student is expected to continue studying various categories of the text with an eye towards their practical daily application.

Prerequisite: Beginning Jewish Law L221A

L231A Intermediate Jewish Law 2 Credits

This is the third year level course offered in the Department of Codes. The student studies the texts in greater depth and discusses their application with peers and teachers.

Prerequisite: Beginning Jewish Law L221B

L231B Intermediate Jewish Law 2 Credits

This course is a continuation of *L231A*. The student studies the additional texts in greater depth and discusses their application with peers and teachers.

Prerequisite: Intermediate Jewish Law L231A

L241A Senior Jewish Law 2 Credits

This is the fourth year level course offered in the Department of Codes. At this level, the student is expected to have mastered many of the categories of codes discussed in the Shulchan Aruch HaRav.

Prerequisite: Intermediate Jewish Law L231B

L241B Senior Jewish Law 2 Credits

This course is a continuation of *L241A*. At this level, the student is expected to have mastered many of the categories of codes discussed in the Shulchan Aruch HaRav.

Prerequisite: Senior Jewish Law L241A

L251A Advanced Jewish Law

2 Credits

This is the fifth year level course offered in the Department of Codes. At this point, the student pursues his studies largely unsupervised. He maintains his own pace and aims to cover as much text as possible within the limitations of each semester.

Prerequisite: Senior Jewish Law L241B

L251B Advanced Jewish Law

2 Credits

This course is a continuation of *L251A*. In this course the student pursues his studies largely unsupervised. The curriculum follows the lifecycle and seasonal events that students experience during the academic year (e.g. before Passover, the laws pertaining to that holiday are learned.) The student maintains his own pace and aims to cover as much text as possible within the limitations of each semester.

Prerequisite: Advanced Jewish Law L251A

DEPARTMENT OF JEWISH ETHICS AND PHILOSOPHY

The study of Jewish Ethics and Philosophy, i.e. of the literature of Chabad Chassidism, is conducted in a manner similar to the study of Talmud.

The goals of breadth of coverage and depth of understanding are the constants. During the course of lectures, discussions and assigned readings, mentors aim to expose the student to the complete spectrum of Chabad thought, as well as to develop his ability to fully comprehend the subtleties and distinctive styles and terminologies of each of the respective Lubavitcher Rebbes. Within the framework of seven generations of philosophical thought, an unofficial hierarchy of complexity exists. Those familiar with the entire literature, distinguish between the levels of sophistication and profundity required to cope with the different collections of writings. Course differentiation is therefore based primarily on the level of difficulty of the course text.

The basic groupings include the Tanya, the magnum opus of the Chabad movement and its founder, Rabbi Shneur Zalman of Liadi. It is a highly mystical, philosophical work around which all of the later teachings revolve. Also included are Maamorim, the volumes of the collected thoughts of the respective scions of the Lubavitch dynasty. In addition, we include the Sichos, discourses on the Biblical portion of the week and diverse scholarly topics delivered by the Lubavitcher Rebbe.

"Chassidus" (Jewish Ethics and Philosophy) courses grow progressively more complex, and each year sees the student more able to cope with the abstract material. First year courses focus on the methodology of philosophical research and introduce the student to the terminology and fundamental concepts of philosophy. The role of the lecturer/mentor changes significantly with time. Students grow more and more facile with texts, and are eventually equipped to compose original insights and to participate effectively in seminars.

The aim of these classes is to produce the well-rounded individual, capable of applying eternal philosophical principles to the changing face of the modern world.

JEWISH ETHICS COURSE DESCRIPTIONS

E211A Introductory Jewish Ethics 3 Credits

This course is a Girsas (Bekiyus) class, the students learn Sefer Hamamorim Likutim from the seventh Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, at a quick pace. The Maamorim are based on Parshas Hashavuh, on this level the students study 4-5 Maamorim a week.

No Prerequisites.

E211B Introductory Jewish Ethics 3 Credits

This course is a continuation of *E211A*.

Prerequisite: Introductory Jewish Ethics E211A

E221A Beginning Jewish Ethics 3 Credits

This course is a Girsas (Bekiyus) class, the students learn Sefer Hamamrim Likutim from the seventh Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, at a quick pace. The Maamrim are based on Parshas Hashavuh, on this level the students study 5-7 Maamrim a week.

Prerequisite: Introductory Jewish Ethics E211B

E221B Beginning Jewish Ethics 3 Credits

This course is a continuation of E221A.

Prerequisite: Beginning Jewish Ethics E221A

E231A Intermediate Jewish Ethics 3 Credits

This course is a Girsas (Bekiyus) class, the students learn Sefer Hamamrim Likutim from the seventh Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, at a quick pace. The Maamrim are based on Parshas Hashavuh, on this level the students study 7-10 Maamrim a week.

Prerequisite: Beginning Jewish Ethics E221B

E231B Intermediate Jewish Ethics 3 Credits

This course is a continuation of E231A.

Prerequisite: Intermediate Jewish Ethics E231A

E241A Senior Jewish Ethics 3 Credits

This course is a Girsas (Bekiyus) class, the students learn Sefer Hamamrim Likutim from the seventh Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, at a quick pace. The Maamrim are based on Parshas Hashavuh, on this level the students study 8-11 Maamrim a week.

Prerequisite: Intermediate Jewish Ethics E231B

E241B Senior Jewish Ethics 3 Credits

This course is a continuation of *E241A*.

Prerequisite: Senior Jewish Ethics E241A

E251A Advanced Jewish Ethics 3 Credits

This course is a Girsas (Bekiyus) class, the students learn Sefer Toras Menachem from the seventh Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, at a quick pace. The Maamorim are based on Parshas Hashavuah, on this level the students study 10-13 Maamorim a week.

Prerequisite: Senior Jewish Ethics E241B

E251B Advanced Jewish Ethics 3 Credits

This course is a continuation of *E251A*.

Prerequisite: Advanced Jewish Ethics E251A

JEWISH PHILOSOPHY COURSE DESCRIPTIONS

P211A Introductory Jewish Philosophy 3 Credits

The Introductory level students learn Sefer Derech Mitzvasacha written by the Tzmasch Tzakak who was the third Rebbe of Lubavitch. The course focuses on the methodology of philosophical research and introduces the student to the terminology and fundamental concepts of philosophy.

No Prerequisites.

P211B Introductory Jewish Philosophy 3 Credits

This course is a continuation of *P211A*.

Prerequisite: Introductory Jewish Philosophy P211A

P221A Beginning Jewish Philosophy 3 Credits

On this level the students begin to learn the Sefer Hamshachim from the Rebbe Rasha"b, the fifth Rebbe of Lubavitch. The sefer is divided by years with each "year" being more complex than the previous one. On this level the students study the first level of the Sefer, the "year" Tarna"t.

Prerequisite: Introductory Jewish Philosophy P211B

P221B Beginning Jewish Philosophy 3 Credits

This course is a continuation of *P221A*.

Prerequisite: Beginning Jewish Philosophy P221A

P231A Intermediate Jewish Philosophy 3 Credits

On this level, the students continue to learn the Sefer Hamshachim from the Rebbe Rasha"b and move on to learn the next, more complex levels of "years" Tarna"s, Tarsa"b, and Tarsa"g.

Prerequisite: Beginning Jewish Philosophy P221B

P231B Intermediate Jewish Philosophy 3 Credits

This course is a continuation of *P231A*.

Prerequisite: Intermediate Jewish Philosophy P231A

P241A Senior Jewish Philosophy 3 Credits

On this level the students continue to study the Sefer Hamshachim from the Rebbe Rasha"b. They move on to learn the more difficult sections, focusing on the "year" Tars"a.

Prerequisite: Intermediate Jewish Philosophy P231B

P241B Senior Jewish Philosophy 3 Credits

This course is a continuation of *P241A*.

Prerequisite: Senior Jewish Philosophy P241A

P251A Advanced Jewish Philosophy 3 Credits

On this level the students study the most complex level of Sefer Hamshachim from the Rebbe Rasha”b the “year” Tarsa”v.

Prerequisite: Senior Jewish Philosophy P241B

P251B Advanced Jewish Philosophy 3 Credits

This course is a continuation of *P251A*.

Prerequisite: Advanced Jewish Philosophy P251A

SAMPLE CURRICULUM ADVANCED TALMUD PROGRAM - TOMCHEI TMIMIM

YEAR 1

Fall Semester

T211*A	Introductory Talmud Intensive	4 Credits
T212*A	Introductory Talmud Survey	3 Credits
L211A	Introductory Jewish Law	2 Credits
E211A	Introductory Jewish Ethics	3 Credits
P211A	Introductory Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T211*B	Introductory Talmud Intensive	4 Credits
T212*B	Introductory Talmud Survey	3 Credits
L211B	Introductory Jewish Law	2 Credits
E211B	Introductory Jewish Ethics	3 Credits
P211B	Introductory Jewish Philosophy	3 Credits
		15 Credits

YEAR 2

Fall Semester

T221*A	Beginning Talmud Intensive	4 Credits
T222*A	Beginning Talmud Survey	3 Credits
L221A	Beginning Jewish Law	2 Credits
E221A	Beginning Jewish Ethics	3 Credits
P221A	Beginning Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T221*B	Beginning Talmud Intensive	4 Credits
T222*B	Beginning Talmud Survey	3 Credits
L221B	Beginning Jewish Law	2 Credits
E221B	Beginning Jewish Ethics	3 Credits
P221B	Beginning Jewish Philosophy	3 Credits
		15 Credits

YEAR 3

Fall Semester

T231*A	Intermediate Talmud Intensive	4 Credits
T232*A	Intermediate Talmud Survey	3 Credits
L231A	Intermediate Jewish Law	2 Credits
E231A	Intermediate Jewish Ethics	3 Credits
P231A	Intermediate Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T231*B	Intermediate Talmud Intensive	4 Credits
T232*B	Intermediate Talmud Survey	3 Credits
L231B	Intermediate Jewish Law	2 Credits
E231B	Intermediate Jewish Ethics	3 Credits
P231B	Intermediate Jewish Philosophy	3 Credits
		15 Credits

YEAR 4

Fall Semester

T241*A	Senior Talmud Intensive	4 Credits
T242*A	Senior Talmud Survey	3 Credits
L241A	Senior Jewish Law	2 Credits
E241A	Senior Jewish Ethics	3 Credits
P241A	Senior Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T241*B	Senior Talmud Intensive	4 Credits
T242*B	Senior Talmud Survey	3 Credits
L241B	Senior Jewish Law	2 Credits
E241B	Senior Jewish Ethics	3 Credits
P241B	Senior Jewish Philosophy	3 Credits
		15 Credits

YEAR 5

Fall Semester

T251*A	Advanced Talmud Intensive	4 Credits
T252*A	Advanced Talmud Survey	3 Credits
L251A	Advanced Jewish Law	2 Credits
E251A	Advanced Jewish Ethics	3 Credits
P251A	Advanced Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T251*B	Advanced Talmud Intensive	4 Credits
T252*B	Advanced Talmud Survey	3 Credits
L251B	Advanced Jewish Law	2 Credits
E251B	Advanced Jewish Ethics	3 Credits
P251B	Advanced Jewish Philosophy	3 Credits
		15 Credits

Bachelor of Talmudic Studies awarded for successful completion of 150 credits.

L341A Rabbinic Honors Jewish Law**5 Credits**

The Rabbinic Ordination Honors Program requires the students to master the text as well as arrive at the Halachic ruling by analyzing the Code, with all its commentaries. The first semester focuses on the text of Shulchan Aruch Yoreh Deia Part I. These texts include the study of the Tractate of Chullin, Chapters Kol Habasar and Gid Hanashe, encompassing the Laws of Bosar B'cholav, Taaruvos and Malicha. This is studied in great depth combined with the study of Tur, Bais Yosef and Darkei Moshe, followed by the Machaber, Ramah, Shach and Taz and other later commentaries such as Pri Megadim, Rabbi Akivah Eger, Gilyon Maharsha, Chavas Da'as, Dagul Mirvava, Pischei Teshuva, Be'ar Heiteiv and the Mishna Berura where applicable.

No Prerequisites.

L341B Rabbinic Honors Jewish Law**5 Credits**

The second semester focuses on the text of Shulchan Aruch Orach Chaim, Part I. The students are required to master the Laws of Shabbos. These texts include the study of the Tractate of Shabbos. It is studied in great depth combined with the study of Tur, Bais Yosef and Darkei Moshe, followed by the Machaber, Ramah, Shach and Taz and other later commentaries such as Pri Megadim, Rabbi Akivah Eger, Gilyon Maharsha, Chavas Da'as, Dagul Mirvava, Pischei Teshuva, Be'ar Heiteiv and the Mishna Berura.

Prerequisite: Rabbinic Honors Jewish Law L341A

E341A Rabbinic Honors Jewish Ethics**3 Credits**

This course is a Girsas (Bekiyus) class, the students learn Sefer Hamamorim Likutim from the seventh Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, at a quick pace. The Maamorim are based on Parshas Hashavuh, on this level the students study 8-11 Maamorim a week.

No Prerequisites

E341B Rabbinic Honors Jewish Ethics 3 Credits

This course is a continuation of *E341A*.

Prerequisite: Rabbinic Honors Jewish Ethics E341A

P341A Rabbinic Honors Jewish Philosophy 3 Credits

On this level the students continue to study the Sefer Hamshachim from the Rebbe Rasha”b. They move on to learn the more difficult sections, focusing on the “year” Tars”a.

No Prerequisites

P341B Rabbinic Honors Jewish Philosophy 3 Credits

This course is a continuation of *P341A*.

Prerequisite: Rabbinic Honors Jewish Philosophy P341A

Rabbinic Honors Option - Level 5

T351*A Rabbinic Honors Talmud 4 Credits

Students are now expected to be capable of studying entirely on their own. Lectures and interaction with the faculty are designed to prepare the student for graduate work in Talmud. Group seminars meet weekly, giving the student the opportunity to present and defend his conclusions.

No Prerequisites

T351*B Rabbinic Honors Talmud 4 Credits

This course is a continuation of *T251*A* the students are expected to be capable of studying entirely on their own. Lectures are designed to prepare the student for graduate work in Talmud. Group seminars meet weekly, giving the student the

opportunity to present and defend his conclusions.

*Prerequisite: Rabbinic Honors Talmud T351*A*

L351A Rabbinic Honors Jewish Law

5 Credits

The Rabbinic Ordination Honors Program requires the students to master the text as well as arrive at the Halachic ruling by analyzing the Code, with all its commentaries. The first semester focuses on the text of Shulchan Aruch Yoreh Deia Part II. These texts include the study of the Tractate of Chullin, Chapters Kol Habasar and Gid Hanashe, encompassing the Laws of Bosar B'cholav, Taaruvos and Malicha. This is studied in great depth combined with the study of Tur, Bais Yosef and Darkei Moshe, followed by the Machaber, Ramah, Shach and Taz and other later commentaries such as Pri Megadim, Rabbi Akivah Eger, Gilyon Maharsha, Chavas Da'as, Dagul Mirvava, Pischei Teshuva, Be'ar Heiteiv and the Mishna Berura where applicable.

No Prerequisites.

L351B Rabbinic Honors Jewish Law

5 Credits

The second semester focuses on the text of Shulchan Aruch Orach Chaim, Part II. The students are required to master the Laws of Shabbos. These texts include the study of the Tractate of Shabbos. It is studied in great depth combined with the study of Tur, Bais Yosef and Darkei Moshe, followed by the Machaber, Ramah, Shach and Taz and other later commentaries such as Pri Megadim, Rabbi Akivah Eger, Gilyon Maharsha, Chavas Da'as, Dagul Mirvava, Pischei Teshuva, Be'ar Heiteiv and the Mishna Berura.

Prerequisite: Rabbinic Honors Jewish Law L351A

E351A Rabbinic Honors Jewish Ethics

3 Credits

This course is a Girsas (Bekiyus) class, the students learn Sefer Toras Menachem from the seventh Lubavitcher Rebbe, Rabbi Menachem Mendel Schneerson, at a

Level 5

Fall Semester

T351*A	Rabbinic Honors Talmud	4 Credits
L351A	Rabbinic Honors Jewish Law	5 Credits
E351A	Rabbinic Honors Jewish Ethics	3 Credits
P351A	Rabbinic Honors Jewish Philosophy	3 Credits
		15 Credits

Spring Semester

T351*B	Rabbinic Honors Talmud Intensive	4 Credits
L351B	Rabbinic Honors Jewish Law	5 Credits
E351B	Rabbinic Honors Jewish Ethics	3 Credits
P351B	Rabbinic Honors Jewish Philosophy	3 Credits
		15 Credits

Masters of Religious Education

The New Direction Masters of Religious Education degree program is a stand- alone two year course of study. The master's degree requires the successful completion of 60 credits and an academic residency requirement. Students who wish to specialize in chaplaincy will need 72 Graduate level credits.

The following is a breakdown of the required components by level and semester:

First Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	5 credits	5 credits
Jewish Law	4 credits	4 credits
Jewish Philosophy	4 credits	4 credits
Pastoral Training	2 credits	2 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>15 credits</u>	<u>30 credits</u>

Second Level

	<u>Fall Semester</u>	<u>Spring Semester</u>
Talmud Intensive	5 credits	5 credits
Jewish Law	4 credits	4 credits
Jewish Philosophy	4 credits	4 credits
Pastoral Training	2 credits	2 credits
Sub Total:	<u>15 credits</u>	<u>15 credits</u>
Total:	<u>45 credits</u>	<u>60 credits</u>

First Level Chaplaincy Honors Program

	<u>Summer Semester</u>
Jewish Philosophy	3 credits
Pastoral Training	<u>3 credits</u>
Sub Total:	<u>6 credits</u>
Total:	<u>36 credits</u>

Second Level Chaplaincy Honors Program

	<u>Summer Semester</u>
Jewish Philosophy	3 credits
Pastoral Training	3 credits
Sub Total:	<u>6 credits</u>
Total:	<u>72 credits</u>

The elucidation of the Talmud, Jewish Law, and Jewish Philosophy are expanded on elsewhere in the catalog. The following is the course descriptions for the Masters Degree program.

MASTERS ADVANCED TALMUD COURSE DESCRIPTIONS - LEVEL 1

TM11*A&B

Masters Advanced Talmud

5 Credits each

In these two courses, the main emphasis is on the analytical methodologies developed by the distinguished centers of Talmudic study in pre-war Lithuania. The objective is for the student to become familiar on an advanced level with the basic concepts and principles he will encounter in the broader study of Talmud. Based on this understanding of the language of the Talmud, the student will be better equipped to pursue lifelong, independent Talmudic study.

Accordingly, the lectures focus on how to analyze and dissect complex sections and/or legal cases found in the Talmud, as well as to become more perceptive and sensitized to the language and conceptual nuances found in the Talmud.

The specific Talmudic tractates studied are from the orders of Nezikin, which embraces civil law, property law, contracts and the law of torts, and the order of Noshim, which focuses on personal status, the relationships and responsibilities of men and women, etc.

Inasmuch as many students in this program will devote at least a few years of their post-education career in the field of Chabad outreach, known as Shlichus, these courses will provide the students with the intellectual skills and methodologies to properly disseminate the teachings and values of the Chabad movement.

MASTERS JEWISH LAW COURSE DESCRIPTIONS- LEVEL 1

LM11A Masters Jewish Law Practicum 1: Kitzur Shulchan Aruch 4 credits

In this course the students will study the entire Kitzur Shulchan Aruch, one of the classic treatises of Halacha, authored by Rabbi Shlomo Ganzfried (1804-1886). They will be required to demonstrate proficiency in the entire work on a graduate level.

LM11B Masters Jewish Law Practicum 2: Shulchan Aruch HaRav 4 credits

In this course the students will study major portions of the authoritative, Shulchan Aruch HaRav, written by the 18th century giant in Halachic and Kabbalistic literature, Rabbi Shneur Zalman of Liadi, who was also the founder of Chabad Chassidus. This treatise serves as one of the pillars of Halacha, and is widely quoted in all contemporary works on Halacha.

MASTERS JEWISH PHILOSOPHY COURSE DESCRIPTIONS- LEVEL 1

PM11A&B Masters Jewish Philosophy 4 Credits each

In a break with early Chasidism, Chabad philosophy emphasizes mind over emotions. The name "Chabad" is an acronym for the Hebrew terms of "wisdom, understanding, and knowledge." Chabad was founded in the late 18th century by Rabbi Shneur Zalman of Liadi. The Lubavitch branch takes its name from Lyubavichi, the Russian town where the group was based until the early 20th century.

The founder of the Chabad philosophy developed an intellectual system that was intended to respond to the criticisms leveled at this Chasidic approach to Judaism. Based in part on the writings of the Kabbalah, Chabad philosophy presents a comprehensive and systematic structure underlying the Jewish faith. The students in these courses will become familiar with the basic concepts and philosophical framework in classic Chabad literature.

PM11C Masters Jewish Philosophy 3 Credits

The first level of Jewish Philosophy summer honors course focuses on the Sefer Hamshachim from the Rebbe Rasha"b, the fifth Rebbe of Lubavitch. The sefer is divided by the philosophical discourses presented during specific years. Each "year" the content is more complex than the previous one. On this level the students study the first level of the Sefer, the "years" Tarna"t and Tarna"s.

MASTERS ADVANCED TALMUD COURSE DESCRIPTIONS - LEVEL 2

TM21*A&B Masters Advanced Talmud 5 Credits each

Traditionally, Talmud is studied together with two principal commentaries: (a) the commentary of the 11th century scholar, Rabbi Shlomo Yitzchaki, known universally as Rashi, which is the most authoritative commentary ever written on the Talmud, and (b) the commentary known as Tosefos, which literally means glosses, which were authored by scholars living in the two centuries after Rashi, and were intended as additional views in analyzing the meaning of the Talmud.

However, in addition to Rashi and Tosefos, there is an important body of literature that focused on the Halachic applications that could be extracted from the Talmud. The three principal works of this genre are known by the acronym of the authors' names: (a) the Rif, Rabbi Yitzchok of Fez (Morocco), (b) the Rambam, Rabbi Moshe ben Maimon, and (c) the Rosh, Rabbi Osher. The two courses in this sequence will focus on the writings of these three legal scholars as they applied the Talmud to practical Halacha.

The tractates studied in these two courses are from the order of Moed, a section of the Talmud, which is grounded on contemporary, everyday living. Accordingly, these tractates are particularly relevant to practical Halacha and will serve as a model for understanding how contemporary Halacha evolves from the foundation of Talmudic literature.

MASTERS JEWISH LAW COURSE DESCRIPTIONS - LEVEL 2

LM21A Masters Jewish Law Practicum 3: Shulchan Aruch 4 Credits

In this course the students will master classic Halachic texts in particular, the monumental treatise on Jewish Law, the Shulchan Aruch, written in the 16th century by the eminent Halachic authorities, Rabbi Yosef Karo and Rabbi Moshe

PASTORAL TRAINING COURSE DESCRIPTION

PTM 11 - A&B	Community Outreach and Leadership	2 Credits each
PTM 21 - A&B	Community Outreach and Leadership	2 Credits each
PTM 11/21 - C	Community Outreach and Leadership	3 Credits each

The pastoral training courses are designed to train the students in community outreach, leadership and chaplaincy. The students are required to take the fall and spring semester pastoral training courses. Students who choose to major in chaplaincy require 72 credits of graduate work. Therefore Rabbinical College of America offers additional summer honors elective courses in pastoral training and Jewish philosophy.

The pastoral training course includes hands on training and extensive field work. Experienced, practicing rabbis lecture and guide the students on directing Jewish life cycle events. This includes Jewish wedding celebrations, births, deaths, etc., as well as pastoral counseling. Under the guidance of trained professionals the students will assist, participate and take leadership positions in community placement and outreach projects.

Students will be mentored by practicing chaplains in various institutions, such as hospitals, assisted living facilities, prisons, half-way homes, etc. They will rotate each semester in different institutions, where they will develop skills on how to interact with other care providers and clergy in these settings and to provide effective pastoral and spiritual care of individuals.

The students develop new awareness of themselves as someone who can minister to those in need. This comes about through intense involvement with people in need, as well as the feedback of peers and instructors. Within the interdisciplinary team process of helping people, the students develop critical skills in interpersonal and inter-professional relationships.

In addition the students will receive training in the practical aspects of ministering a community. This includes the skills needed to lead the daily and Sabbath services as "Shliach Tzibur," reading the Torah and leading Holiday events such as a Passover Seder, etc.

Students will perform approximately 400 hours of community outreach work toward their Master's degree. By working closely with hospitals and other institutions, the students will be able to satisfy the initial CPE (Clinical Pastoral Education) requirements for ACPE certification.

Sample Curriculum - Masters of Religious Education

Level 1

Fall Semester

TM11*A	Masters Advanced Talmud	5 Credits
LM11A	Masters Jewish Law Practicum 1	4 Credits
PM11A	Masters Jewish Philosophy	4 Credits
PTM11A	Community Outreach and Leadership	<u>2 Credits</u>
		15 Credits

Spring Semester

TM11*B	Masters Advanced Talmud	5 Credits
LM11B	Masters Jewish Law Practicum 2	4 Credits
PM11B	Masters Jewish Philosophy	4 Credits
PTM11B	Community Outreach and Leadership	<u>2 Credits</u>
		15 Credits

Level 2

Fall Semester

TM21*A	Masters Advanced Talmud	5 Credits
LM21A	Masters Jewish Law Practicum 3	4 Credits
PM21A	Masters Jewish Philosophy	4 Credits
PTM21A	Community Outreach and Leadership	<u>2 Credits</u>
		15 Credits

Spring Semester

TM21*B	Masters Advanced Talmud	5 Credits
LM21B	Masters Jewish Law Practicum 4	4 Credits
PM21B	Masters Jewish Philosophy	4 Credits
PTM21B	Community Outreach and Leadership	<u>2 Credits</u>
		15 Credits

Level 1

Chaplaincy Summer Honors Program

PM11C	Masters Jewish Philosophy	3 Credits
PTM11C	Community Outreach and Leadership	<u>3 Credits</u>
		6 Credits

Level 2

Chaplaincy Summer Honors Program

PM21C	Masters Jewish Philosophy	3 Credits
PTM21C	Community Outreach and Leadership	<u>3 Credits</u>
		6 Credits

Masters of Religious Education awarded for the successful completion of 60 Credits.

Major in Chaplaincy awarded for the successful completion of 72 Credits.

ACADEMIC REGULATIONS
SATISFACTORY PROGRESS

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

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

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

- **Qualitative Standard**

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

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

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

* - unearned

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

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

- **Quantitative Standard**

- **Maximum Timeframe**

Bachelors of Religious Education

Students must make sufficient progress through the academic program to complete the 120 credit program with a maximum attempted credits ceiling of 180 credits, which is 150% of the published length of the program.

Bachelors of Talmudic Studies

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

- **Pace of Completion**

Bachelors of Religious Education

A student must earn 67% of his cumulative attempted credits. Every semester, each student is evaluated to see if he has successfully earned 67% of his cumulative attempted credits. The student's cumulative earned credits are divided by the student's cumulative attempted credits to determine if the student is progressing

through the 120 credit academic program at a pace sufficient to complete the program within the maximum time frame. If the number of credits earned divided by the number of credits attempted is 67% or greater, he is determined to be making satisfactory progress.

Bachelors of Talmudic Studies

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

WARNING

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

Federal Financial Aid Warning

For continued eligibility for federal financial aid programs, if a student falls below the satisfactory progress standards, he will be given a period of financial aid warning during which time he maintains federal financial aid eligibility. The warning period will last for one semester. During the federal financial aid warning

period, the student will receive the counseling described above. If, after this federal financial aid warning period, satisfactory progress standards are still not met, the student will be notified that he will no longer be eligible for financial aid. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress in order to be granted a probationary period.

APPEALS PROCESS, MITIGATING CIRCUMSTANCES

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

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

probation, or academic probation with a study plan) will be conveyed to the student in writing.

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

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

RE-EVALUATION AFTER A PROBATIONARY PERIOD

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

the institution, and he will be ineligible to receive Title IV federal financial aid.

RE-STATEMENT FOR FEDERAL FINANCIAL AID

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

INCOMPLETES

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

WITHDRAWALS FROM A COURSE

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

TRANSFER CREDITS AND SATISFACTORY PROGRESS

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

REPETITIONS

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

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

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

CHANGE OF MAJOR

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

ESL/NONCREDIT REMEDIAL COURSES

Rabbinical College of America does not offer any ESL or non-credit remedial courses.

LEAVES OF ABSENCE

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

The student must request the leave of absence in writing to the Menahel, Rabbi Chaim Schapiro. The request must be signed and dated and must include the

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

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

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

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

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

NON-DISCRIMINATION POLICY

Qualified men of the Orthodox Jewish faith are admitted to Rabbinical College of America without regard to age, race, color, national origin or physical handicap.

Rabbinical College of America facilities are fully handicap accessible and every effort will be made to accommodate a handicap student. In addition, Rabbinical College of America is committed to do whatever necessary to create the

environment necessary for the development of our students. This includes guaranteeing equal access to all our students and accommodation of their needs.

Rabbinical College of America is an Equal Opportunity Employer in compliance with Title IV of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and Americans with Disability Act of 1992.

EVALUATION AND CREDIT

Evaluation of each student is based upon combination of criteria. These include a careful evaluation of the student's academic growth by his instructor, through demonstrating proficiency in both written and oral examinations, first hand interaction with students, participation and contribution during Shiur (lecture) and overall diligence. Fifteen credits are generally awarded for each semester of full time coursework. The following grading system is in effect for all courses:

A	4.0	D	1.0	
A-	3.7	W	Withdrawal	
B+	3.3	I	Incomplete	
B	3.0	F	0.0	
B-	2.7	F*	0.0	
C+	2.3			* - unearned
C	2.0			
C-	1.7			

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

Credit hours with a grade of Incomplete and Withdrawn Without Penalty are not included in the determination of the grade point average, although those hours with a grade of Fail are included.

Sample GPA Calculation:

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

Divided by 12 Credits for the Semester = 3.45 GPA

COMPLAINT POLICY

Internal Complaint Policy:

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

AARTS Complaint Procedure:

Complaints can be filed with the office of the Association of Advanced Rabbinical and Talmudic Schools at 11 Broadway, Suite 405, New York, NY 10004, with the title: Student Complaint - Rabbinical College of America
AARTS can also be contacted at Tel. 212.363.1991, or FAX: 212.533.5335.

NJ State Complaint Policy

For all types of complaints concerning colleges and universities in New Jersey, the first course of action must be to try to resolve the complaint directly with the administration of the college or university involved. The Office of the Secretary of Higher Education (OSHE) will not review a complaint until all grievance procedures at the institution have been followed, all avenues of appeal exhausted, and documentation provided that such procedures have been exhausted.

For complaints about state student financial aid matters (student loans, grants, scholarships, TAG, NJ STARS, etc.), contact:

Higher Education Student Assistance Authority (HESAA)

(800) 792-8670 or (609) 584-4480

Civil rights complaints should be filed with:

Office for Civil Rights (OCR) - Enforcement Office

U.S. Department of Education

32 Old Slip, 26th floor

New York, NY 10005 - 2500

Telephone: (646) 428-3900

FAX: (646) 428-3843

Or:

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

Complaints of consumer fraud on the part of the institution should be filed with:

New Jersey Office of the Attorney General

Division of Consumer Affairs

Students can also file a complaint form with:

Office of the Secretary of Higher Education

PO Box 542

Trenton, NJ 08625

PLACEMENT DISCLAIMER

Rabbinical College of America is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

TUTORING

In the event that a student requires tutoring, he may avail himself of the tutoring services provided by senior students. A student who requires extra assistance may also attend a designated shiur for students that are unable to keep up with the studies.

COUNSELING

When deemed appropriate by the faculty members, student counseling is referred to outside professionals.

HEALTH SERVICES

Should a situation require it, the Menahel, who is a former EMT and Hatzoloh member, has the capability to administer emergency care to students. Additionally, the Yeshiva will telephone the local 911 and EMS for backup care.

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

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

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

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

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

Rabbinical College of America discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official

committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

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

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

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

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

- To other school officials, including teachers, within Rabbinical College of America whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))

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

Note: Students have the right to restrict the sharing of directory information. Students who wish to make such a request must contact the registrar's office, and submit the request in writing within 90 days from the beginning of the semester. Once a student requests that the school not disclose directory information, this hold on sharing directory information will remain in place until revoked by the student in writing. Requests cannot be put into effect retroactively.

- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

SUMMARY OF CIVIL AND CRIMINAL PENALTIES FOR VIOLATION OF FEDERAL COPYRIGHT LAWS

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

Legal alternatives to obtain copyrighted material include:

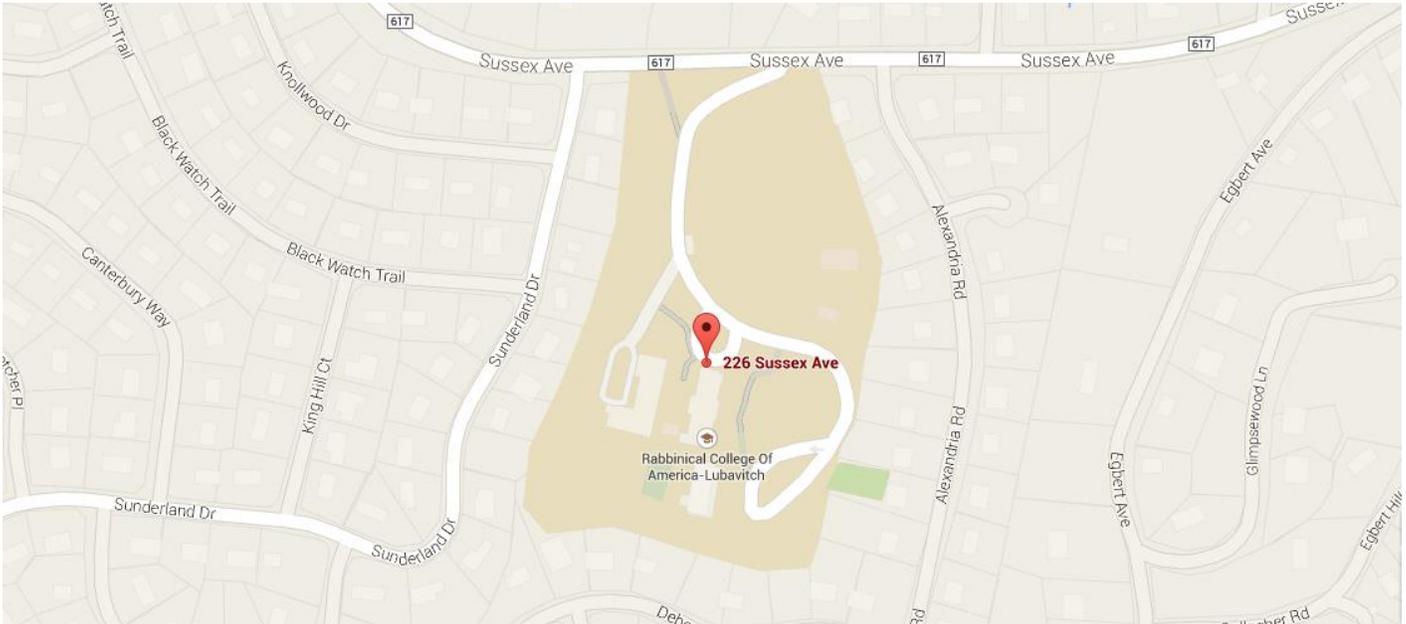
- Purchasing the material
- Securing permission from the copyright owner
- Linking to materials on other sites, rather than copying and posting
- Using material in the public domain
- Lawfully using protected materials after a fair use analysis

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

RABBINICAL COLLEGE OF AMERICA

226 SUSSEX AVENUE

MORRISTOWN, NJ 07962-1996



DIRECTIONS TO THE YESHIVA:

From Newark International Airport (25 Miles)

Get on I-78 West for about 8 miles

Take Exit 48 for NJ-24 W toward I-287 South to Springfield/Morristown

Stay on NJ-24 for just over 9 Miles

Take the Exit on the left for I-287 Summerville

Stay on I-287 for about 2 miles and take Exit 36 to Lafayette Avenue

Merge onto Lafayette Avenue

Turn Right onto Morris Street

Turn Right onto Spring Street

Slight Right onto Speedwell Avenue

Left onto Sussex Avenue

From Crown Heights & Brooklyn (38 Miles)

Take Flatbush Avenue to the Manhattan Bridge Lower Level

Slight Left onto Canal Street

Right into Holland Tunnel for 78 W and continue as from Newark Airport

ישיבת תומכי תמימים ליובאוויטש
RABBINICAL COLLEGE
of AMERICA



CATALOG SUPPLEMENT

2019-2020

ACADEMIC CALENDAR

Fall Semester October 28, 2019 - February 19, 2020

Spring Semester February 23, 2020 - July 5, 2020

Fall Break December 25, 2019 - December 30, 2019

Spring Breaks March 9, 2020 - March 11, 2020

April 1, 2020 - April 21, 2020

TUITION AND FEES

Tuition \$11,500

Room and Board \$7,500

Total \$19,000

STUDENT BUDGET

Resident

Tuition and Fees \$11,500

Room and Board \$7,500

Personal \$4,000

Total Budget \$23,000

Commuter - Living with

Parents

Tuition and Fees \$11,500

Living Allowance \$1,800

Personal \$4,000

Total Budget \$17,300

Commuter - Not Living with Parents

Tuition and Fees	\$11,500
Living Allowance*	<u>\$18,560</u>
Total Budget	\$30,060

*Based on BLS Moderate Budget

WITHDRAWAL POLICY

Rabbinical College of America 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 Menahel of their respective department, and Mrs. Shoshana Solomon, preferably in writing. The notification may be emailed to Mrs. Solomon at registrar@rca.edu or may be mailed to the administrative offices at Rabbinical College of America ATTN: Mrs. Shoshana Solomon, 226 Sussex Avenue, Morristown, NJ 07962. 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.

Rabbinical College of America will determine the date of withdrawal for students who withdraw without notifying Mrs. Solomon 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 via communication with the appropriate faculty members whereby each faculty member who issued a failing grade will confirm if the student received an unearned or earned F grade.

INSTITUTIONAL REFUND POLICY

Advanced Talmudic Program:

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

(Registration charge is non-refundable)

Fall 2019

If the student is enrolled:	The student is responsible for:
Through 11/8/2019	12% of institutional charges for the semester
Through 11/20/2019	25% of institutional charges for the semester
Through 11/27/2019	30% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/27/2019	

Spring 2020

If the student is enrolled:	The student is responsible for:
Through 3/6/2020	12% of institutional charges for the semester
Through 3/18/2020	25% of institutional charges for the semester
Through 3/25/2020	30% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 3/25/2020	

New Direction Program:

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

(Registration charge is non-refundable)

Fall 2019

If the student is enrolled:	The student is responsible for:
Through 11/22/2019	20% of institutional charges for the semester
Through 12/19/2019	40% of institutional charges for the semester
Through 1/6/2020	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 1/6/2020	

Spring 2020

If the student is enrolled:	The student is responsible for:
Through 3/13/2020	20% of institutional charges for the semester
Through 4/24/2020	40% of institutional charges for the semester
Through 5/20/2020	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 5/20/2020	

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.