RC
OY

RABBINCAL COLLEGE
OHR YISROEL
8800 Seaview Avenue
Brooklyn NY 11236

2026 – 2027
Catalog

8800 Seaview Ave.
Brooklyn NY 11236
PHONE: (718) 633-4715
EMAIL: Collegeoy@gmail.com
WEB: http://rabbinicalcollegeohryisroel.com

©Copyright 2026
All rights reserved

RCOY
8800 Seaview Ave.
Brooklyn NY 11236



Rabbi Daniel Geldzahler

Rosh Yeshiva

Table of Contents

Catalog Rights 8

Accreditation 8

New York State Disclaimer 8

Disclaimer of Placement 9

An Introduction Message 10

Mission and Purpose 12

Students Right-To-Know Disclosures 13

Board of Directors 14

Administrative Officers 14

Faculty 15

Academic Calendar 2026-2027 16

The College Campus 17

Campus Security Procedures 18

Campus Security Statistics 19

Drug Free Campus 20

Reference Library 21

Non-Harassment Policy 22

Students with Disabilities 22

Community Services 24

Policy On Access To Student Records 25

Academic concerns, Complaints And Grievances 27

NY State Complaint Policy 28

Admission Requirements 30

Registration Process 31

Tuition and Fees 31

RCOY Refund Policy 31

Scholarships **32**
Graduation Requirements **33**
RCOY Satisfactory Academic Progress **34**
Financial Aid **34**
Verification Policies & Procedures **36**
Withdrawal Policy **38**
Federal Title IV Refund Policy **43**
Satisfactory Academic Policy **48**
TAP **54**
Academic Regulations **61**
Grading System **61**
Transfer Credit Policy **62**
Tutoring & Counsling **62**
Registrar's Office **64**
Student Responsibilities **64**
Health Services **66**
Undergraduate Program **67**
Educational Summer Program **69**
Course Descriptions and listings **69**
Curriculum Requirements/Course Map **70**
Talmud **71**
Talmud Tractates **72**
list of Courses - Talmud **82**
Bible **88**
Mussar **90**
Glossary **93**
Notes **94**

Preface to the 2026 - 2027 Edition

CATALOG RIGHTS

This catalog is effective for the 2026-2027 academic school years. It is for information only and does not constitute a contract. The programs, requirements, and standards specified herein reflect the present policy of RCOY. Any changes in policies, course requirements, fees, will be publicized through official memoranda or bulletins. Students can normally plan on using the curriculum in force at the time they enter for the academic year.

ACCREDITATION

Rabbinical College Ohr Yisroel is a school of higher Jewish learning, offering a program in Talmudic studies for students pursuing undergraduate degree.

Rabbinical College Ohr Yisroel is credited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS), which is a member of the CHEA and approved to offer a First Talmudic degree. If you like to request the AARTS Handbook please contact them by mail or telephone:

Association of Advanced Rabbinical and Talmudic Schools
2329 Nostrand Ave
Suite M-200
Brooklyn, NY 11210
Phone: 212-363-1991 Fax: 212-533-5335 Email: office@aarts.org

Qualified men of the Jewish faith, who meet admission criteria, are admitted to RCOY and accorded all academic privileges without regard to age, race, color, national origin, or physical handicap.

RCOY is committed to providing the understanding, sensitivity, patience and encouragement that are so vital to carrying out the spirit of these provisions of law. We seek to provide each qualified student the equal opportunity to study at RCOY and are committed to making every reasonable effort to assure his success.

NEW YORK STATE DISCLAIMER

Rabbinical College Ohr Yisroel does not offer college credits or degrees that require authorization by the New York State Board of Regents. Under New York State Law a non-profit corporation formed

for religious and educational purposes does not require New York State Education Department or New York State Board of Regents authorization to perform its postsecondary education functions in New York State. Rabbinical College Ohr Yisroel falls into this category.

Disclaimer of Placement

RCOY makes no claims or guarantees that its program of education will lead to an employment our educational curriculum offers students a rich program of study, learning and skill development, This education may enhance the student's skill profile and may make him more employable. However, we make no claims that this will in fact lead to a job. We do not have the facilities for, nor do we make any claims to, helping place graduates in jobs. Within these limits RCOY does cooperate in providing records, recommendations and evaluations that can be of help to graduates seeking employment.

RABBINICAL COLLEGE OHR YISROEL

An Introduction Message

The minimal understanding of the Rabbinical College Ohr Yisroel ideals is the pursuit of the study of Torah along with God fearing moral disciplines, but the highest of this ideal is a level of integration in which each pursuit enriches the other.

Such enrichment can take place with respect to virtually all fields, but there is no area where the interaction is as intimate and potentially rewarding as in the use of the methods engrained by our founder, Rosh Yeshiva ZT"L.

Rabbinical College Ohr Yisroel represents the effort to carry forward the process and style of higher Jewish learning that has characterized traditional Torah scholarship for the past two thousand years.

RCOY was established as a hybrid Chassidic / Lithuanian style Yeshiva. In the pre war Europe, the method of learning and lifestyle in Yeshiva world was molded according to the local culture. Being that we are more urban people with a strong melting pot populace, our founder, the Rosh Yeshiva Zt"l, combined both ideals into one Yeshiva.

The singularity of Rabbinical College education derives from a system offering a broad academic program of interrelated Talmud studies, philosophy, law, ethics, history and culture. The purpose of this program is the historical aim of all education: to transmit the wisdom of the ages through intellectual study and ethical training. Its aim is also to prepare well informed graduates for service in the Jewish community as elementary school educators, melamdim, mechanchim, and maggidei shiur, as well as a full range of community functionaries and educated laymen.

RCOY offers preeminent academic programs that are based on such traditional courses as Bible, Talmud and Mussar. These programs are designed to appeal to highly motivated and well-prepared graduates of Torah secondary schools who possess the intellectual discipline, motivation and interest to pursue a rigorous program of advanced Talmud study and career training. But our goals extend beyond having students complete a series of required courses in order to graduate. we aim to cultivate an appreciation for a life lived in pursuit of intellectual truth and moral good.

RCOY seeks to train students to be educated leaders and laymen of high ethical character, who know and understand the laws of Judaism, and are capable of carrying forward the development of a

sturdy Torah life with a strong stress on Chassidus, well rounded citizens with a sense of obligation to community and country.

The core of our academic program is built around the Talmud, with an emphasis on the extensive analysis of the Babylonian Talmud. This style of traditional scholarship builds a broad base of content knowledge, while honing tools of analytic reasoning, leading eventually to creative research in underlying Talmudic principles. In the course of building these skills, students become intimately familiar with a wide ranging commentary literature that spans the entire history of the written Talmud. This literature represents the interpretive corpus of the Gemarrah, building legal and philosophical principles from the case texts of the Babylonian and Jerusalem Talmud. Derived from these commentaries is the Halacha or authoritative legal codes of Judaism.

The study of the Talmud lies at the very center of any systematic study of the principles of Judaism. It undergirds not only the legal system of Judaism, but also its philosophical, ethical and devotional systems. Hence, in addition to the commentary literature, there is a vast scholarly literature rooted in the Talmud that is studied at RCOY.

There is the world of scholarship and there is the world that people often refer to as the "real world". RCOY seeks to bridge the two.

It is not enough to know what is good. This knowledge must transform one's outlook and become an operative part of one's behavior. RCOY seeks to mold a good, as well as an intelligent, graduate by providing education with an ethical dimension.

In sum, RCOY offers a well-rounded Talmud Studies education providing the student with a range of knowledge and skills that create the scaffolding for a life devoted to contemplation, the study of Torah principles, and ethical behavior. It also equips him with the necessary background to serve as a teacher in Yeshiva pre-school, elementary school, and high school, as well as a range of positions in the Jewish community. It is a demanding program that is not for every student. For the ambitious and well-equipped student, however, it promises rich rewards.

MISSION AND PURPOSE

Rabbinical College Ohr Yisroel has the primary objective:

To transmit forward the chain of Jewish learning and career advancement in an environment where chinuch is personal, but rigorous and challenging.

The Yeshiva defines its purpose as teaching students Torah learning skills in order to nurture creative scholarship and provide the community with Talmudists, scholars, and well-educated laymen. We identify the following specific mission elements:Library

1 - Train students in the study and analytical study of the classic texts of Judaism. Foster reasoning skills, proficiency in textual analysis, the capacity for legal analysis, and deftness in the application of advanced logic to techniques of argumentation.

2 – To enable students to gain knowledge and skills for service careers as Yeshiva teachers, melamdim, mechanchim, and maggidei shiur in a wide range of formats.

3 – To provide students with the education for pursuing advanced rabbinic degrees that will develop into higher degrees in teaching or practical rabbinics.

4 – To inculcate in the student a strong moral awareness by fostering an ethical sensibility through the study of Mussar, devotional texts and Talmudic Aggadata.

5 - Foster in the student an introspective spirit, an awareness of the life of the mind and its encouragement.

6 - Train those with exceptional gifts for higher research in Talmud.

Students Right-To-Know Disclosures

Outcomes

1-Year Retention Rate 2025-2026 – 2026-2027* = 95%

5-Year Graduation Rate 2022 - 2026* = 94%

***Note that these calculations are based on all students entering RCOY as full time, first-time degree seeking students. If students transfer or leave RCOY for any reason, they are counted as "not retained" and "not graduated" even if they graduate elsewhere.**

Graduation Rates

	1 Year Graduation Rate
Male	100%
Non-Resident Alien	0
Black, non-Hispanic	0
American Indian or Alaskan Native	0
Asian or Pacific Islander	0
Hispanic	0
White, non-Hispanic	100%
Race/Ethnicity Unknown	0

BOARD OF DIRECTORS

PRESIDENT

Rabbi Daniel Geldzahler – Rosh Yeshiva

TREASURER

Mr. David Rubin

BOARD MEMBER

Mr. David Guttman

BOARD MEMBER

Mr. Yosef Aron Lefkowitz

SECRETARY

Mr. Shmuel Rosenbaum

ADMINISTRATIVE OFFICERS

ROSH HAYESHIVA / PRESIDENT
Rabbi Daniel Geldzahler

EXECUTIVE DIRECTOR / CHIEF FISCAL OFFICER
BURSAR
Rabbi Mendel Geldzahler

FINANCIAL AID OFFICER
Mr. Israel Licht

ADMINISTRATOR
Mr. Abraham Felberbaum

REGISTAR/SECRETARY
Mrs. Devorah Felberbaum

LIBRARIAN
Zisha Zelik

FACULTY

CHAIRMAN
Rabbi Michel Twerski

ROSH YESHIVA
Rabbi Daniel Geldzahler

MAGGID SHUIR
Rabbi Yosef Teitelbaum

MAGGID SHUIR
Rabbi Yitschok Meir Lederer

MAGGID SHUIR
Rabbi Joel Schreiber

MENAHEL /MAGGID SHUIR
Rabbi Sholom Landau

MAGGID SHUIR
Rabbi Yakov Kaufman

ROSH CHABURA
Rabbi Benzion Geldzahler

ROSH CHABURA
Rabbi Nuchem Perl

ROSH CHABURA
Rabbi Benzion Gips

ROSH CHABURA
Rabbi Nissan Geldzahler

ROSH CHABURA
Rabbi Levy Y Geldzahler

MASGIACH
Rabbi Joel Domb

MASGIACH
Rabbi Levy Y Geldzahler

MASGIACH
Rabbi Yosef Fishman

ACADEMIC CALENDAR 2026 - 2027

The program of instruction at RCOY is based on two semesters per school year. Below is the schedule for the 2026 – 2027 school year.

FALL TERM - '26

Registration	**8/4/26 — 8/28/26**
Fall Term Begins	**9/1/26**
Drop Date	**9/13/26**
Succos	**9/25/26 – 10/4/26**
Final Exams	**1/28/27 - 1/31/27**

SPRING TERM - '27

Spring Term Begins	**2/1/27**
Drop Date	**2/12/27**
Purim - No Classes	**3/23/27 – 3/24/27**
Pesach - No Classes	**4/21/27 – 4/30/27**
Shavuos - No Classes	**6/11/27 – 6/12/27**
Final Exams	**6/28/27 - 6/30/27**

THE COLLEGE CAMPUS

The Rabbinical College Ohr Yisroel is located on Eighty Eight Hundred Seaview Avenue, between East 88 and East 89 Street in Canarsie, Brooklyn. This neighborhood is a pristine tree lined area, with a beautiful park facing the building of the college. It provides the students with a relaxed scenic environment, creating a suburban atmosphere in the inner-city. The students are inspired by their beautiful surroundings which help them approach their studies with a clear mind. It is the Green and Clean capital of New York City.

The building consists two floors, on the ground floor there is a spacious study hall, which also serves as a research and extensive Library. The Beis Medrash provides ample space for study, review and research. The Beis Medrash, which is also used for chavrusa study, is light and airy. The Study Hall is comfortably ventilated and illuminated. The acoustics in the Beis Medrash have been rehabbed with new sophisticated tiles that preserve and enhance the sound of the davening and the torah learning. The students take great pleasure in learning in the comfortable atmosphere. Classrooms and the administrative office are located near the Beis Medrash. Public telephones are located near the Beis Medrash for the benefit of the students.

There is a comfortable dining room for meals and gatherings. The students are served three fresh and nutritious meals daily. There is an area in the dining room where coffee is available for the students throughout the day. The second floor contains Dormitory housing for the students.

CAMPUS SECURITY PROCEDURES

The Canarsie neighborhood is a relatively safe area and it is common to see members of the community walking the streets at all hours of the day. Still, it is important for students and others to be sensitive to their own safety. Report any suspicious behavior to a staff member. In addition, if any situation appears threatening, it is wise to notify the police at the 69th precinct telephone # (718) 257-6211.

As academy populace, Ohr Yisroel students assume a responsibility for safeguarding the entire educational public. Anyone witnessing a crime should immediately notify police through the 911 emergency number. Any such report should be followed by a description of the crime. Information that is of a nature that affects the security environment of the campus will be reported to the student body within 24 hours.

Access to the building is restricted to students, employees and authorized visitors who are approved for campus access by the school administration. All school classrooms are securely closed after classes and students may not gain access unless accompanied by a security officer. While there is no private security force on campus, senior staff are familiar with the campus security plan and should be consulted in times of crisis or emergency.

The Rabbinical College is obliged to maintain data on crimes that occur on campus. Fortunately, we are able to report that for the reporting period of 2019 – 2025 there were no documented cases of violent offenses. Below is a tabular breakdown of the major categories of campus crime for which we keep records.

CAMPUS SECURITY STATISTICS
2019 - 2025

	2019	2020	2021	2022	2023	2024	2025
Murder	0	0	0	0	0	0	0
Sex Offenses - Forcible	0	0	0	0	0	0	0
Sex Offenses - Nonforcible	0	0	0	0	0	0	0
Robbery	0	0	0	0	0	0	0
Burglary	0	0	0	0	0	0	0
Aggravated Assault	0	0	0	0	0	0	0
Motor Vehicle Theft	0	0	0	0	0	0	0
Arrest for Alcohol	0	0	0	0	0	0	0
Discipline For Alcohol	0	0	0	0	0	0	0
Arrest For Drugs	0	0	0	0	0	0	0
Discipline For Drugs	0	0	0	0	0	0	0
Arrest for Weapons	0	0	0	0	0	0	0
Discipline For Weapons	0	0	0	0	0	0	0
Manslaughter	0	0	0	0	0	0	0
Arson	0	0	0	0	0	0	0
Hate	0	0	0	0	0	0	0

DRUG FREE CAMPUS

As is only too familiar, the academic community has not been able to isolate itself from the plague of illicit drug use in the United States. While it is true that rabbinical colleges have largely been able to avoid this problem, RCOY is convinced that vigilance and prevention awareness is always appropriate. Moreover, the federal government has enacted legislation that is meant to guarantee a drug free school and campus. We support this legislation and we feel morally obliged to set an example by putting its policies into effect. The school annually distributes literature describing the medical and legal consequences of substance abuse. Students should familiarize themselves with this information.

RCOY also makes the following declaration to all that are part of the campus community:

In order to assure a drug free academic environment RCOY has a stringent policy regarding the use of prohibited drugs. It is strictly forbidden for any member of the campus community to possess, use, or distribute illicit drugs and alcohol on school grounds. Any student or staff member found guilty of illicit drug or alcohol use will immediately be barred from campus until he or she can produce a certificate proving the successful completion of a recognized drug education program. A second episode of drug use will result in suspension from the campus for a minimum of two years.

The College community is serviced by:
GATEWAY REHABILITATION CENTER
MOFFETT RUN ROAD
AIQUIPPA, PA 15001
1-800 GRC-4488.

Any member of the community who is in need of counseling on an emergency basis should call the GRC.

THE REFERENCE LIBRARY

The Rabbinical College Ohr Yisroel Library plays a significant part in the learning process at the Yeshiva. Students are encouraged to become familiar with the great works that represent the intellectual heritage of the Jewish people. In designing the Library, a premium has been placed on making the collection accessible and available. Most of the volumes in the Library are placed on the open shelves of the Beth Medrosh for immediate use by the students in the course of their daily studies. The nature of Talmud study often requires tracing ideas and debates with the assistance of a range of sources and commentaries, and every effort is made by the Library to provide adequate resources for this type of research and study.



The Library is open to all students of RCOY. In addition, members of the local community may use the reference collection during school hours.

The collection includes all standard reference works that are necessary for the advanced study of Bible, Talmud, Halacha and Mussar. It also holds a fine representation of Responsa, Homiletical, Devotional, Chassidic and Philosophical works to support the program of study at the Yeshiva. Two thousand years of scholarship are represented on the Library shelves, and they are put to steady use by scholars pursuing their studies.

The collection is divided into the following categories:

- **Bible and Commentary:** **The basic scriptural texts including the Pentateuch and the Prophets as well as an extensive homiletical and exegetical literature.**

- **Talmud:** **Both Bavli and Yerushalmi along with the commentary and interpretive literature of the Rishonim and the novellae of the Acharonim. Prominently included are also the collections of shiurim and chiddushim of the great Roshei HaYeshiva of the past century.**

- **Halacha and Shulchan Aruch:** **the body of Jewish law that includes the great codifiers, the Arbah Turim and its authoritative commentators, and the definitive Shulchan Aruch. In addition the response of the last five centuries and the recent halachic authorities are also included in the collection.**

- **Mussar, Agaddah, Chassidus, Philosophy and History:** **this category includes the homiletical ethical and philosophical works of the mussar movement as well as the classic chassidus and hashkofa sforim.**

Arrayed on the open shelves of the Beis Hamedrosh, the reference collection is available during all hours that the study hall is open. In order to maximize the availability of the collection, borrowing privileges are limited. Under normal circumstances, books are used in the Beth Medrosh and returned to the shelves after they have been consulted.

NON-HARASSMENT POLICY

RCOY is committed to professional and interpersonal respect ensuring that no individuals are subject to harassment or discriminated against in any way on the basis of race, color, religion, age, national or ethnic origin, physical or mental disability, marital or veteran status or any other characteristic protected by state or federal laws. Harassment based on any of these characteristic is a form of discrimination prohibited by law and by RCOY policy.

STUDENTS WITH DISABILITIES

Disabled students' rights are protected under the Americans with Disabilities Act of 1990 (ADA) and Section 504 of the Rehabilitation Act of 1973. It is the policy of Rabbinical College Ohr

Yisroel to ensure that no qualified student with a disability is excluded from participation, or subject to discrimination, in any College program, activity, or event.

Rabbinical College Ohr Yisroel is committed to providing reasonable accommodations for any student with a disability who provides proper documentation in a timely and prescribed manner.

There will be the utmost respect given to the confidentiality of proscribed information throughout the process of providing accommodations and/or services for a student with a disability.

COMMUNITY SERVICES

Rabbinical College Ohr Yisroel encourages students to participate in a variety of community based chesed activities. These activities are of course important in themselves, making a contribution to the betterment of the community and of one's fellow man however, in many instances they are also important building blocks, refining the student's skills and ability to work cooperatively on such projects.

Rabbinical College Ohr Yisroel is presently involved with its students in the following community programs:

1. **In house meals on wheels for elderly and sick**
2. **Bikur Cholim**
3. **Blood Drive**



POLICY ON ACCESS TO STUDENT RECORDS (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records.

These rights include:

- **The right to inspect and review the student's education records within 45 days of the day the College receives a request for access. These requests should be submitted to the Registrar or Menahel in writing, by the student, specifying the record(s) he wishes to inspect. The College will make arrangements for access and notify the student.**

- **The right to request the amendment of education records that the student believes are inaccurate or misleading, or otherwise in violation of the student's privacy rights under FERPA. Students should address such requests to the official responsible for the record, clearly identifying what it is he wants changed, and specifying why it should be changed. If the College decides not to make the requested changes, the College will notify the student of the decision and advise the student of his right to a hearing regarding his request. Additional information regarding the hearing procedure will be provided to the student when he is notified.**

- **The right to demand written consent before the College discloses personally identifiable information contained in the student's education records, with certain exceptions. Personally identifiable information from the student's education records includes: grades, courses, GPA, Social Security number, and other personal information. However, RCOY College may release appropriately designated "directory information" without the student's written consent, unless the student has advised the College to the contrary. RCOY College has designated the following information as directory information: the student's name, address, telephone listing, electronic mail address, photograph, date and place of birth, major field of study, dates of attendance, grade level, enrollment status (e.g., undergraduate or graduate; full-time or part-time), participation in officially recognized activities, degrees, honors and awards received, and the most recent education agency or institution attended.**

- **Students who do not want RCOY College to disclose directory information without their prior written consent must notify the Registrar that they request nondisclosure of directory information to all third parties.**

- **The right to file a complaint with the U.S. Department of Education concerning alleged failures by RCOY College 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 20202-46052

FERPA rights do not prevent the College from disclosing educational records without a student's prior written consent to:

- **School officials with legitimate educational interests. School officials include: persons employed by the College in an administrative, supervisory, academic or research, or support staff position; a person or company with whom the College has contracted as its agent to perform a service (such as an attorney, auditor, or collection agent); or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility for the College.**

- **The school will maintain a record in the students file listing to whom personally identifiable information was disclosed and the legitimate interests the parties had in obtaining the information.**

- **United States Officials including: Comptroller General, Attorney General, Department of Education, and other offices covered by the USA Patriot Act, 2002.**

- **State or local officials, accrediting agencies, alleged crime victims, parent(s) of a dependent student (IRS defined) or parent of a student under age 21 regarding violations of drug or alcohol laws.**

The Solomon Amendment

In accordance with the Solomon Amendment, the College will make accessible to the Secretary of Defense, directory information including each student's name, address, telephone listing, age (or year of birth), place of birth, level of education (e.g. freshman, sophomore, or degree awarded for a recent graduate), most recent educational institution attended, and current major(s). Where a student has requested that the College withhold directory information from all third parties under FERPA by filing the form described above, then no information about that student will be released under the Solomon Amendment.

TRANSCRIPTS

Students may request that a copy of their official transcript, listing all academic work completed at Rabbinical College Ohr Yisroel, be sent to an agency, employer, graduate school, or individual. Student transcripts can be requested on Tuesdays and Thursdays at the Registrar's office, advance notice is required.

Academic concerns, Complaints, And Grievances

RCOY is committed to fostering a climate of academic integrity. Faculty and students alike are expected to uphold these principles and exhibit tolerance and respect for others.

If a student has concerns about a particular classroom experience, a specific curricular matter, or a faculty member's actions in class, he should refer the complaint to the Principal. In simple matters the initial effort will be to resolve issues on an informal and collegial basis, making sure that those involved understand each other's point of view, before moving toward more formal procedures of complaint and redress. We aim to address issues in a timely manner, within thirty days of a complaint at the most immediate level available.

Concerns about grades or other academic assessments

The awarding of grades and all other academic evaluations rests entirely with the faculty. If a student has a concern relating to a particular grade or other assessment of his academic work, the student should speak first with the instructor of the class to understand how the grade or other evaluation was derived and to address the student's specific concern. If the student does not feel comfortable speaking with the class instructor about the matter, he can bring the issue to the attention of the Principal and seek advice on how best to address the issue.

If this process brings no acceptable resolution the student should bring the matter to the Principal who will work with the student and the faculty to determine whether there has been a procedural irregularity and, if so, take steps to remedy the matter, often through a grievance committee. If the committee decides that the grade or other academic evaluation was appropriate, given class assignments and circumstances, the student will be informed and the decision will be final. If the committee decides in favor of the student, they (in consultation with the Principal will also decide on the proper steps for remedying the irregularity.

Ethical or Moral Misconduct

Our faculty hold themselves to the highest professional standards, but if there should arise any cause for complaints about faculty conduct or infractions of ethical behavior these should be made directly and confidentially to the Principal. If alleged misconduct involves discrimination, harassment of any sort, or scholarly misconduct, and the student does not feel comfortable brining his complaint to the Principal, he can file a formal complaint with the Rosh Yeshiva, he can be reach at 718-633-4715.

The Rosh yeshiva will work with the student to review the claim, establish the substance of the complaint, and come to a decision about how best to address the concerns raised by the student. If appropriate the Rosh Yeshiva along with a committee he may appoint, will investigate the matter fully and attempt to resolve the matter. If the matter remains unresolved and further action is warranted, he may refer the matter to AARTS:

Association of Advanced Rabbinical and Talmudic Schools
2329 Nostrand Ave Suite M-200
Brooklyn, NY 11210
Phone: 212-363-1991 Fax: 212-533-5335
Email: OFFICE@AARTS.ORG

NY State Complaint Policy

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

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

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

- **The Office does not handle anonymous complaints.**

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

• **Complaints concerning programs in fields leading to professional licensure (e.g., nursing) should be directed to:**
Office of the Professions
Professional Education Program Review
Education Building, 2 West
Albany, NY 12234

• **A complaint against a college in the State University system should be sent to:**
State University of New York
Central Administration
State University Plaza
Albany, NY 12246

• **A complaint against a college in the City University system should be sent to:**
City University of New York
Office of the General Counsel
205 East 42nd Street, 11th Floor
New York, NY 10017

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

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

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

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

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

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

If your complaint does not fall into one of the exceptions noted above, Follow the Link:
https://view.officeapps.live.com/op/view.aspx?src=http%3A%2F%2Fwww.nysed.gov%2Fcommon%2Fnysed%2Ffiles%2Fprograms%2Fcollege-university-evaluation%2Fcomplaint-form.docx&wdOrigin=BROWSELINK for the Office of College and University Evaluation Complaint Form.

ADMISSION REQUIREMENTS

Undergraduate Program

Individuals who have demonstrated intellectual promise and high moral character are invited to apply to the Rabbinical College Ohr Yisroel to pursue its program of Talmudic study. Only applicants who are interested in pursuing full time degree-based study will be considered. Applicants should have completed a high school education or GED by the beginning of the school term for which they are applying. It should be understood that RCOY caters to an elite student body and that applications are judged competitively and that there is a limited number of slots for new applicants. Thus the number of applicants and their quality will affect each applicant's chances for acceptance. Age, race, physical handicap and national origin play no role in the evaluation of applicants.

The applicant should have completed a high school program of study or GED that includes a substantial Talmud component of approximately 400 folio pages of the *Nashim* and/or *Nazikin*, basic knowledge of the Mishna Berura, and the Orach Chaim Codes of Jewish law. Applicants must also demonstrate a satisfactory command of the following languages: Classical Hebrew, Aramaic and Yiddish.

It should be understood that in applying to an institution for higher Torah study, applicants will be held to the highest standards of personal behavior. Students are therefore expected to reflect sensitivity to the orthodox lifestyle and the requirements of authoritative halacha.

Students failing to meet the high school or GED requirements will not be admitted to RCOY, hence, they will not be awarded any federal or state grants.

REGISTRATION PROCESS

Students must complete an admission form and return it to the Admissions Office by the end of August or beginning of September. The student will then be scheduled for an interview with the Rosh Yeshiva or the Menahel, at which time he will be evaluated for admission. Within 7 — 10 days after this interview, the student will receive a letter of acceptance or rejection. Upon receiving a letter of acceptance, the student will be invited to come to the Admissions Office and complete his admissions process.

Application forms may be obtained by calling the Admissions Office, or by coming in person to:
Rabbinical College Ohr Yisroel,
8800 Seaview Ave,
Brooklyn, N.Y 11236.

Advanced Standing

Applicants who have completed a part of their higher education at another Talmud institution may apply for admission with advanced standing at RCOY. RCOY will evaluate the student's standing based on his previous studies and place him accordingly.

TUITION AND FEES

UNDERGRADUATE

TUITION	**$9,000.00 (annual)**
	$4,500.00 (per semester)

Please note that tuition and fees charges may change from year to year. Consult the Annual Supplement to this catalog for latest tuition information.

Cost of Attendance Illustrations:

TUITION (annual)	**$9,000.00**
ROOM AND BOARD (Optional)	**$4,000.00**
COST OF LIVING	**$2,500.00**
BOOKS	**$350.00**
TOTAL	**$15,850.00**

RCOY REFUND POLICY

When a student withdraws from classes prior to the end of the semester, the school would be responsible to determine the amount of money that is due back to the student, or the amount the

school owes to the student. The refund policy is determined based on the date of the student's withdrawal from the school. Overpayments & withdrawal calculations are prorated on a monthly scholastic calendar.

The following is a brief guideline to regulations guiding refund policy:

1. **Regarding a student who withdrawals before 75% of the total calendar months in the payment period, the school is responsible to issue a refund based on a formula which calculates the number of months the student attended school in relation to the amount of tuition that was paid.**
2. **Regarding a student who withdrawals at or after 75% of the semester, the school does not have to refund any money at all to the student.**

The following is a sample refund calculation of a student who paid his full tuition of $4,500.00 for a semester, The student withdrew from school after having completed 3 months out of the 4.5 calendar months in the payment period:

3 divided by 4.5 = 66.6%,

The amount of $2,997.00 retains the college, and the amount of $1,503.00 is the post withdrawal disbursement due to the student.

In the event where the student prepaid his entire tuition, should he withdraw at 75% or, later, he will not be entitled to any refund at all.

In the event that the student has an outstanding tuition balance, and withdrew on or after the 75% period, the student would be responsible to pay the entire tuition for the school year. If the student withdraws before the 75% period, the above formula would be applied to calculate the amount the student is obligated to pay.

SCHOLARSHIPS

The college has a scholarship fund to help students in need to assist them in meeting their yearly tuition obligation. The students are directed to apply to the scholarship committee for evaluation.

GRADUATION REQUIREMENTS

In order to graduate, the student is expected to complete 150 credits in the duration of 5 years, 15 credits per semester and 30 credits per year. In order to graduate, the student is expected to have at least accumulative GPA of 2.0.

A full time student at RCOY is a student that takes a minimum of 12 credits per semester. A ¾ time student is one that takes 9 credits. And a ½ time student is one that takes only 6 credits.

To complete degree requirements and qualify for the degree, students must successfully complete 150 credits of coursework in the assigned areas. All students are assigned a basic core curriculum consisting of courses drawn from five fields: Talmud Iyun, Talmud Bekius, Mussar, Bible, and Halacha. The courses are designed to carry the student along a phased process that blends the development of scholarship skills with content mastery and ethical training.

Each level of studies has an assigned curriculum. In general, students at a given level will all be registered for the same core curriculum composed of the following core curriculum:

a. Talmud Iyun. The analytic study of the Talmud through advanced Talmud analysis (Iyun) with an emphasis on developing modes of argumentation, fundamental analysis, and creative interpretation. Research in relevant commentaries, interpreters and Codifiers designed to train the student in nuanced textual analysis within the broader context of the Oral tradition of the Mesorah.

b. Talmud Bekius. Survey type study of the Mishna and Gemarra, Bekius. Designed to expose the student to a broad range of Talmud principles, legal concepts, case studies and Talmud theory to understand the basic principles discussed, and to acquire a broad content mastery of the vast Talmud literature.

c. Halacha. Talmudic jurisprudence based on the Orach Chaim Codes, comprising study of the statutes, tracing fundamental principles, mastering legal theory, analyzing representative cases, and studying related responsa.

d. Bible. Analytic study of the Pentateuch, with its cognate exegetical, homiletic and ethical literature.

e. Mussar. Ethical philosophy based on the classic works of the Chassidic and Mussarist schools of introspective philosophy and moral behavior.

Non-Credit Remedial Courses:

There are no non-credit remedial courses offered at RCOY.

RCOY SATISFACTORY ACADEMIC PROGRESS

In order to satisfy this requirement, the student is evaluated for quantitative and qualitative performance. . The "qualitative" standard includes grades, grade point average, completed work projects, etc. The "quantitative" standard refers to the time frame, measured in credit hours, and completed semesters. This evaluation is performed at the end of the payment period of the spring semester.

In evaluating the qualitative component, the student is expected to achieve a minimum of a 2.0 GPA. During the first semester the student is permitted to fall below 2.0 but cannot fall below 1.75. After the second semester the student is expected to maintain a minimum 2.0 GPA. In the event the student falls below the 2.0 level, he is given a warning for a semester. After the third semester, the student's progress is evaluated. If he achieves a 2.0 he is considered to be in satisfactory academic progress. If he falls below the 2.0 level, the student must appeal his eligibility to remain a student in school. At the appeal he must explain any mitigating circumstances that he feels caused him to fall below the 2.0 level and what his goals are to assure that he will progress and achieve the required 2.0 level. He is then put on probation, with the provision that he meet with a school counselor to guide him so that he can maintain the required satisfactory progress levels.

In evaluating the quantitative component, the student is expected to complete his 150 credits in 5 years, at a rate of 15 credits per semester, and 30 credits per year, However, if the student can demonstrate ability to complete his studies in 7.5 years (150% of the five year program), he is considered doing satisfactory progress, and satisfies the requirements.

FINANCIAL AID

Student Aid Program Summary

The following programs, Federal Pell, Federal SEOG, and Federal CWSP are programs that are administered by the United States Department of Education for needy students to enable them to continue their education.

Most federal student aid is need-based, taking into account an expected family contribution (EFC). Need-based financial aid comes in three basic types:

Grants and scholarships, which are considered gift aid and generally don't have to be paid back (sometimes a repayment is required if a student withdraws).

1. **Work study,** which is money that you earn by working part-time while in school, and
2. **Loans,** which are funds that you (or your parent) borrow and must be paid back, usually after you leave school.

The following chart details the main federal student aid programs administered by the U.S. Department of Education.

Program	Description	Application	Annual/Aggregate Amounts	Eligibility*	Repayment Required
Federal Pell Grant	Grant program (Portable)	FAFSA Required annually.	-Annual minimum and maximum vary. -$7,395 maximum for 2026-2027. -Receive a maximum of 12 semesters.	- Undergraduate students without first baccalaureate or professional degree. - Certain students enrolled in a post-baccalaureate teaching certification program. - Based on need.	No.
Federal Supplemental educational Opportunity Grant **(FSEOG)**	- Campus-based grant program. - Funds awarded by institution.	FAFSA Required annually.	-$100 annual minimum. -$4,000 annual maximum (students on approved study abroad programs may receive up to $4,400). -No aggregate limit.	-Undergraduate students without baccalaureate or professional degree. -First priority given to federal grant recipients with "exceptional financial need" (defined by law).	No.
Federal Work-Study (FWS)	- Campus-based employment program. - Funds Awarded by institution.	FAFSA Required annually.	-No minimum or maximum. -Award amount is dictated by school policy.	-Undergraduate and graduate students. -Based on need.	No.

*In addition to the General Student Eligibility Requirements.

VERIFICATION POLICIES & PROCEDURES

A student, who submitted an application for Federal Student Aid Programs, can be selected by the ED Central Processor or by the school for verification.

The purpose of verification is to make certain that the information listed on the ISIR is accurate. This is obtained by reviewing the students or his parent's tax transcript and other pertinent financial documentation and matching it to the information on the ISIR.

An asterisk printed after the EFC, denotes that the government requires verification. The criteria for determining which application is selected for verification are set by the Department of Education. The verification flag will have a value of "Y", and there will be an indication of V1 through V6 on the last page of the ISIR, to indicate what documentation is required.

Rabbinical College Ohr Yisroel will request supporting documentation. All students will be notified on a timely basis if they have been selected for verification, and the supporting documentation required. RCOY will use as its reference the most recent Verification Guide supplied by the US Department of Education. The Department Of Education has categorized the verification process in six groups, V1 through V6. The following is a breakdown of the information required to be verified for each group.

Verification tracking groups

Students who are selected for verification will be placed in one of the following groups to determine which FAFSA information must be verified.

V1—Standard Verification Group. Students in this group must verify the following if they are ***tax filers***:

- Adjusted gross income
- U.S. income tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax-exempt interest income
- Education credits
- Household size
- Number in college

Students who are ***not tax filers*** must verify the following:

- Income earned from work
- Household size
- Number in college

V4—Custom Verification Group. Students must verify identity/statement of educational purpose (SEP).

V5—Aggregate Verification Group. Students must verify identity/SEP in addition to the items in the Standard Verification Group (V1).

Groups V2, V3, and V6 are reserved for future use by the Department.

For more information related to the removal of the high school completion status starting in 2022–2023, please see GEN-21-06.

Changing tracking groups

A student may move from Verification Tracking Group V1 or V4 to group V5 based on corrections made to his or her CPS record or on other information available to the Department. If verification was already completed for the previous group, the student is only required to verify the V5 information that was not already verified. If verification was not completed for the previous group, the student needs to verify all of the V5 information.

No disbursements of Title IV aid may be made until the V5 verification is satisfactorily completed. If the student doesn't complete verification, the school is not liable for any Title IV aid it disbursed prior to receiving the group V5 ISIR. The student is liable for the full amount because without verification there is no evidence he or she was eligible for that aid. See the October 31, 2016, announcement for more information about disbursements and potential return of funds when students are selected for verification.

Reporting results for groups V4 and V5

You must report the verification results of identity for any student for whom you (1) receive an ISIR with tracking flag V4 or V5—*as selected by the CPS, not your school*—and (2) request verification documentation. You report this information on the FAA Access to CPS Online website: select the Identity Verification Results option from the main menu, enter your school identifiers, the award year, and the student identifiers. For the 2022–2023 award year, you will then enter one of the following numeric codes that most applies:

- 1-Verification completed in person, no issues found
- 2-Verification completed remotely, no issues found
- 3-Verification attempted, issues found with identity. (You did not receive acceptable documentation for the SEP or identity.)
- 4-No longer valid – do not use for 2022–2023 and beyond. (Value used prior to 2022–2023 award year to identify when high school completion status issues existed but there were no issues with identity.)
- 5-No response from applicant or unable to locate
- 6-No longer valid – do not use for 2022–2023 and beyond. (Value used prior to 2022–2023 award year to identify when both high school completion status and identity issues existed.)

A student will be required to complete the verification worksheet in order to be eligible to receive funds. Supporting documentation has to be attached to the verification worksheet. A tax transcript from the Internal Revenue Service is needed to verify income.

The financial aid officer will compare the information submitted with the information reported on the FASFA. If the information differs, a correction may have to be made to your ISIR which might result in a change in the EFC.

The last date the student would be able to submit his completed verification, with all relevant documents is no later than 120 days after the last day of enrollment. After the passage of the aforementioned period, the student becomes ineligible to receive Financial Aid for that award year.

WITHDRAWAL POLICY

Withdrawing or dropping one or two courses from a student's course program does not constitute withdrawal. When a student chooses to withdraw from the College entirely, and does not attend any classes or participate in any official academic activities, such as taking tests, completing assignments, then he is considered to have withdrawn. When a student chooses to withdraw from school, it is mandatory that he notify the registrar in writing. Verbally notifying an instructor, or failing to attend classes, is not classified as a formal withdrawal from school. The official withdrawal date would be the date the student hands in notification in writing. When a student fails to comply with submitting a formal withdrawal in writing, and does not attend classes or participate in any academic activities after the midpoint of the semester, then the midpoint will be considered his official withdrawal date.

In determining a student's withdrawal date at our school, which is not required to take attendance, the following are applicable:

- ***For Title IV purposes, the withdrawal date is the date the student begins the school's withdrawal process.***
- ***The student must provide notification of withdrawal to the registrar of the office that is designated for that purpose.***
- ***If a student did not notify the school of his withdrawal due to illness, accident, or other circumstances beyond the student's control, the withdrawal date is the date the student ceased attendance due to the applicable event.***
- ***If a student does not notify the school of his withdrawal, meaning he drops out of school without any notification, the withdrawal date is the midpoint of the semester, or the last date of an academically related activity in which the student participated.***

- **If the school expels or suspends the student who has not notified the school of his intent to withdraw, the last possible date of withdrawal is the date the school terminates the student's enrollment.**

RCOY requires instructors to award the F grade only to students who completed the course, and the I-U grade to students who failed to complete the course. If a student received at least one grade of F, he would be considered to have completed the course and would not be treated as a withdrawal. A student, who did not officially withdraw and did not receive either a passing grade or an F in at least one course, must be considered to have unofficially withdrawn. Then the school may use either the student's last date of attendance at an academically related activity or the midpoint of the semester as the student's withdrawal date.

The following grading policy can be used to determine whether a student unofficially withdrew:

F (Failing) Awarded to students who complete the course but fail to achieve the course objectives.

I-U (Unauthorized Incomplete) Awarded to students who did not officially withdraw from the course but who failed to participate in course activities through the end of the period. It is used when either/or completed assignments and course activities were insufficient to make normal evaluation of academic performance possible.

This grading policy would require instructors to award the F only to students who completed the course, and the I-U grade to students who failed to complete the course. If a student received at least one grade of F, he would be considered to have completed the course and would not be treated as a withdrawal. A student who did not officially withdraw and did not receive either a passing grade or an F in at least one course, must be considered to have unofficially withdrawn. Then the school may use either the student's last date of attendance at an academically related activity or the midpoint of the semester as the student's withdrawal date.

A student may change his mind after having provided official notification to the school of his intent to withdraw. The student must provide a written statement stating his intent to remain in academic attendance through the end of the semester. If the student subsequently withdraws, the withdrawal date is the date the student first began the withdrawal process, unless the school chooses to document a last date of attendance at an academically related activity.

LEAVE OF ABSENCE

A leave of absence for return of Title IV funds purposes, is a temporary interruption in a student's program of study referring to the specific time period during a program when a student is not in attendance. A leave of absence must meet certain conditions to be considered a temporary interruption in a student's education instead of being counted as a withdrawal requiring a school to perform a return calculation.

The following qualify as an approved leave of absence:

- ***All requests for leaves of absence must be submitted in writing, signed and dated, and include the reason for the student's request. This request must be done at least 30 days in advance except for unforeseen circumstances and it is documented.***
- ***A student must apply in advance unless unforeseen circumstances prevent him from doing so, in which case the school must document the reason for its decision and collects the request from the student at a later date.***
- ***The student must follow the school's policy in requesting the leave of absence.***
- ***There must be a reasonable expectation that the student will return from the leave of absence.***
- ***The school must approve the student's request for a leave of absence.***
- ***The school may not assess the student any additional institutional charges, the student's need may not increase, and therefore, the student is not eligible for any additional federal student aid.***
- ***The leave of absence must not exceed a total of 180 days in any 12 month period.***
- ***Upon returning from a leave of absence, a student must resume training at the same point in the academic program that he began before the leave of absence. If the student fails to resume at the same point where he interrupted his studies at the beginning of his leave of absence, he will be treated as a withdrawal. In that case, the date of the student's withdrawal used in the return calculation is the date the student began the leave of absence.***
- ***If the student receives Title IV funds, prior to granting the leave of absence the school must explain to the student the effects that failing to return from the leave of absence may have on any Title IV funds he may have received.***
- ***The school may not asses any additional charges to a student returning from a leave of absence, and may not award any additional Title IV aid until the student has completed the coursework in which student was enrolled when the leave was granted.***

A student granted a leave of absence is not considered to have withdrawn. Upon the student's return from the leave within the

180 days, he continues to earn the federal student aid previously awarded for the period.

UNAPPROVED LEAVES OF ABSENCE UNOFFICIAL WITHDRAWAL

A school may grant a student a leave of absence that does not meet the conditions to be an approved leave of absence for Title IV purposes. However, a leave of absence that does not meet all of the conditions for an approved leave of absence is considered an official withdrawal for Title IV purposes. The withdrawal date is the date the student begins the unapproved leave of absence.

An unapproved leave of absence may not be treated as an unofficial withdrawal. An unofficial withdrawal is one where the school has not received notice from the student that he will cease attending school. If the student took an unapproved leave of absence, the school would know that the student ceased attendance for Title IV purposes and must use the specified withdrawal date in the return calculation.

ADMINISTRATIVE WITHDRAWAL/EXPULSION

A student, who violates the student's rights and responsibilities delineated in the catalog, can be officially expelled from the school. The date of withdrawal would be the date the administration notified him of his expulsion. The student has a right to appeal. If the student's chooses to appeal, the date of withdrawal would be the date of the determination of his appeal.

Withdrawal Dates for a School That is *Not Required to Take Attendance*

Withdrawal Type	Circumstance	Student's Withdrawal Date[1]	Date of the Institution's Determination That the Student Has Withdrawn
Official Notification	The student begins the school's withdrawal process, or The student otherwise provides official notification to the school of intent to withdraw	The date the student begins the school's withdrawal process, or The date that the student otherwise provides notification (If both circumstances occur, use the **earlier** withdrawal date)	The student's withdrawal date or the date of notification, whichever is **later**
Official Notification Not Provided	Official notification not provided by the student because of circumstances beyond the student's control, or All other instances where student withdraws without providing official notification	The date that the school determines is related to the circumstance beyond the student's control, or The midpoint of the payment period or period of enrollment, as applicable	The date that the school becomes aware that the student has ceased attendance[2]
Leave of Absence Related	The student does not return from an approved leave of absence, or The student takes an unapproved leave of absence	The date that the student began the leave of absence	The earlier of the dates of the end of the leave of absence or the date the student notifies the school he or she will not be returning to that school (In the case of an unapproved absence, the date that the student began the leave of absence)
Withdrawal After Rescission of Official Notification	The student withdraws after rescinding a previous official notification of withdrawal	The student's original withdrawal date from the previous official notification	The date the school becomes aware that the student did not, or will not, complete the payment period or period of enrollment

1. In place of the dates listed, a school may always use, as a student's withdrawal date, the student's last date of attendance at an academically related activity if the school documents that the activity is academically related and that the student attended the activity.

2. For a student who withdraws without providing notification to the school, the school must determine the withdrawal date no later than 30 days after

Federal Title IV Refund Policy - aka RT24

The Federal Student Aid Regulations stipulate the amount of Title IV to be returned by the school or by the student. The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq Afghanistan Service Grants, Academic Competitiveness Grants, National SMART Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Perkins Loans. Specific guidelines are prescribed by the United States Department of Education.

Since our school does not take attendance, it is of utmost importance that the student notifies a school official, for example the registrar, when he decides to withdraw from school. This information is used in the calculation to determine a refund. If the student does not notify the school, he is liable to incur monetary losses. With this in mind, we will try to explain how the refund policy is applied in different scenarios. The amount of assistance that a student earns is determined on a prorata basis.

When a student withdraws during a payment period (the school semester), the amount of the Title IV Program funds that were earned up to that point are determined by a particular formula. There may be instances in which the student received less than the amount earned, in which case the student may be entitled to receive a post withdrawal disbursement. If the student's post withdrawal disbursement includes loan funds, then the College must get the student's permission before it can disburse them. The student may choose to decline some or all of the loan funds so that he does not incur additional debt.

Any amount of unearned grant funds that the student must return is called an overpayment. The maximum amount of a grant overpayment that the student must repay is half of the grant funds he received or were scheduled to receive. The student does not have to repay a grant overpayment if the original amount of the overpayment is $50.00 or less. The student must make arrangements with the school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when a student withdraws are separate from College refund policies. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The College may also charge the student for any Title IV program funds that the school was required to return. The College's refund policy is detailed above and the student can discuss any question with the Financial Aid Office.

Information is available on Student Aid on the Web at www.studentaid.ed.gov

The department of Education has developed worksheets and software to assist in implementing the return regulations. You can find it at: www.ifap.ed.gov/ifap/wst.jsp

Students receiving Federal Title IV funds who, officially or unofficially, withdraw completely from the College, will have their Federal Title IV awards and loans refunded to the federal programs based upon the number of days in attendance. For any student who attends more than 60% of the semester, no Title IV funds will be refunded to the federal program. However we will still calculate if the student is eligible for a post – withdrawal disbursement (PWD).

Students will still be liable for the cost of their tuition and fees based on the College's refund schedule, regardless of the amount of Federal Title IV funds that have to be refunded to the federal programs.

Refund Distribution (prescribed by Federal Law and Regulations)

There is a specifically mandated order in which Title IV refunds must be distributed back to the federal programs. The following list outlines the order in which federal programs are refunded:

1. **Federal Direct Unsubsidized Loan**
2. **Federal Direct Subsidized Loan**
3. **Federal Perkins Loan**
4. **Federal Direct Graduate PLUS Loan**
5. **Federal Direct PLUS Loan**
6. **Federal Pell Grant**
7. **Federal SEOG Grant**
8. **Federal TEACH Grant**
9. **Iraq and Afghanistan Service Grant for which a return is required.**

The following is an example of a scenario where a student would be entitled to receive a post withdrawal disbursement:

Scenario #1:

Semester	**16 weeks**
	110 calendar days
Semester Begins:	**August 23**
Institutional Breaks	**None**
Required to Take Attendance	**No**
Tuition	**$1,000.00**
Books & Fees	**$600.00**
Health Insurance	**$400.00**
John Smith's financial aid package for the semester:	
Pell	**$2750.00**

On the first day of the semester, John Smith received $1,000 Pell grant award. He withdrew from college and officially notified the registrar in writing that he would be withdrawing as of October 13. The number of days John Smith completed is 52. The calculation is figured as follows:

Step 1:

Title IV Grants Disbursed	**$1,000.00**
+	
Title IV Grants that could have been disbursed	**$1,750.00**

Step 2:

Percentage of Title IV Grants Earned:

52 days completed divided by(total calendar days) 110 = 47.3%

(For a school that is not required to take attendance, if the student did not notify the school of his/her withdrawal, this number is 50%.) Should this percent be greater than 60%, the percentage would be 100%.

Step 3:

Amount of Title IV Aid Earned by the student:

47.3% times $2,750.00 = $1,300.75

Step 4:

$1,300.75 is the amount earned by the student. However, the student only received $1,000.00. The student is entitled to a post withdrawal disbursement in the amount of $300.75.

The above scenario depicts a return of Title IV funds based on the amount of funds which the student earned.

Scenario #2:

The following is a scenario where both the student and the school must return Title IV funds:

Calendar Days in Semester	**110 days**
Weeks in Semester	**16 weeks**
Semester Begins:	**January 8**
Semester End:	**May 4**
Semester Break:	**7 days**
Student Withdrew:	**January 18**
Student Completed:	**11 days**

Step 1:

Title IV Grants Disbursed	**$2,600.00**
+	
Title IV Grants that could have been disbursed	**-0-**

Step 2:

Percentage of Title IV Grants Earned:

11 days completed divided by (total calendar days) 110 = 10%

(For a school that is not required to take attendance, if the student did not notify the school of his/her withdrawal, this number is 50%.) Should this percent be greater than 60%, the percentage would be 100%.

Step 3:

Amount of Title IV Aid Earned by the student:

10% times $2,600.00 = $260.00

Step 4:

Pell Funds Received:	**$2,600.00**
minus	
Student Earned:	**$ 260.00**
Title IV Funds to be Returned:	**$2,340.00**

Step 5:

Institutional Charges:	**$1,000.00**
	X 90%
Unearned Funds:	**$900.00**

The school must return $900.00 to the Title IV Pell Grant Fund.

Step 6:

Title IV Funds to be Returned:	**$2,340.00**
Minus	
Unearned Funds which school is returning	**$900.00**
Initial Amount of Title IV Funds for Student to return:	**$1,440.00**

Step 7:

Grant Protection:

50% of Pell Disbursed or could have been disbursed.

$2,600.00 x 50% = $1300.00

Initial Amount for student to return: $1440.00
Minus
Grant Protection $1,300.00
Amount Student Has to Return: $140.00

In summary, in the above scenario, the school returns $900.00 to the Title IV Pell Program and the student returns $140.00, and the pell grant protection amount is $1,300.00, totaling $2,340.00. The student's earned amount was $260.00, making that a total of $2,600 which was disbursed by the Pell program.

Scenario #3:

Semester	**90 calendar days**
Student Withdraws	**35 days**
Tuition Charges	**$4,480.00**
Pell Award	**$2,000.00**
SEOG Award	**$500.00**
Student paid tuition	**$1,980.00**

Step 1:

Title IV Grants Distributed: $2,500.00
Title IV Grants that could have been distributed $ 0

Step 2: Percentage of Title IV Grants Student Earned:

35 days divided by 90 days = 38.89%

Step 3: Amount of Title IV Aid Earned by the Student:

38.89% times $2,500.00 = $972.25

Step 4: Amount of Title IV Funds to be returned by the School:

$2,500.00 minus $972.25 = $1,527.75
The amount of Title IV Funds must be returned in the following order:

Pell Grant: 61.11% x $2,000.00 = $1,222.20
SEOG Grant: 61.11% x $500.00 = $305.55

A total of $777.79 from the Pell award and $194.45 of SEOG can be retained on the student's account, totaling $972.24.

Step 5: Student Refund Calculation:

35 days were spread over six weeks.

The student is entitled to a 60% "refund"(per the school refund policy).
$4,480 Tuition x 60% = $2,688.00
The student liability to the school is $4,480 - $2,688 = 1,792.00
The student paid $1,980 and retained $972.24 of his Title IV aid.
The student account holds $2,952.24. ($1,980 Student Funds + 972.24 Title IV)
$2,952.24 minus $1,792.00 = $1,160.24 (To be refunded to the student)

Any student interested in reading material on the refund calculations can go to the Handbook Volume 5 — Withdrawals and the Return of Title IV Funds, 2026-2027. The financial office can do an RT24 calculation with software provided by the Department of Education.

SATISFACTORY ACADEMIC PROGRESS STANDARDS FOR FSA GRANTS & LOANS

The United States Department of Education regulations require that every school monitor their student's progress until completion of the program towards earning a degree. The student must maintain satisfactory academic progress in order to remain qualified to receive Federal Title IV student financial assistance for the following programs:

Federal Work Study Program
Federal Perkins Loan Program
Federal Supplemental Educational Opportunity Grant (SEOG)
Federal Pell Grant
Federal Stafford Loan
Federal Parent PLUS Loan
Federal Graduate PLUS Loan

Satisfactory progress is measured by both a "qualitative" and a "quantitative" standard. The "qualitative" standard includes grades, grade point average, completed work projects, etc. The "quantitative" standard refers to the time frame, measured in credit hours, and completed semesters. A student's failure to meet either one of the Satisfactory Academic Progress standards for all semesters enrolled (not just those semesters that he received financial aid), may result in loss of financial aid.

Grade Point Average (GPA) - Qualitative Component

Good academic standing is necessary in order to qualify to receive federal financial aid. To receive credit for a course, a student must demonstrate a satisfactory level of achievement determined through periodic examinations, class work, and assignments. RCOY allows for a student to achieve a GPA of a minimum of 1.75 for the first semester only. RCOY understands that the first semester in school could be challenging and the student would need time to adjust to the rigid course schedule. However, after the first semester, the student is expected to attain a GPA of 2.00 or higher in order to be considered as doing satisfactory academic progress. RCOY requires their students to attain a GPA of at least 2.0 in order to graduate.

To see how the GPA is calculated, please refer to the "Grading System" section in the catalog. This will be monitored annually at the end of a payment period.

Completion Rate of Credit Hours – Quantitative Component

MAXIMUM TIMEFRAME

Each student in the undergraduate program at RCOY is assigned a standard course of study to be completed at an average rate of 15 credits per semester. At this rate, the student will accumulate 30 credits per year and can be expected to complete 150 credits in 5 years at which time he will graduate with a First Talmudic Degree. However, it is acceptable for a student to request the minimum amount of 12 credits per semester and still be considered a full time student. The minimum acceptable pace of credit accumulation per year is twenty credits, or 67% of the minimally required credits to be considered as performing satisfactory progress. The student would then complete his studies within 150% of the allotted time, translating into 7.5 years. A student who fails to satisfactorily complete the minimum number of required credits in one semester has until the end of the next semester to make up the necessary credits.

The student must attempt not more than 150% of the credits normally required for the degree (that is, attempt no more than 224 credits to earn 150 credits).

Attempted credits include:

a. Credits for courses in which a student is formally enrolled as of the first day of class;
b. Credits that a student drops or adds at any point in the semester;

c. Credits for courses in which the student enrolled, but subsequently withdrew or failed;
d. Transfer credits from another school that are accepted by RCOY.

The student must accumulate credits towards the degree. The cumulative record of credits earned must be equal to or greater than two thirds of the credits attempted.

Earned credits include all credits completed with grades of "D" or better, as well as Satisfactory and Pass grades and transfer credits from another school that are accepted by RCOY.

Example #1:

A student signs up for courses equaling 15 credits.

Several weeks into the semester the student drops out of one of the courses. He is now earning only 12 credits for the semester, which equals 80% of the total credit hours which the student enrolled for. If he continues at this pace, he will have completed before the seven and a half year time frame. The student is still eligible for financial aid.

Example #2:

A student signs up for courses equaling 15 credits;

several weeks into the semester the students fails one of the courses and drops out of another course. He is now earning only 9 credits out of the 15, which equals to only 60% of the total credit hours which the student enrolled for. The student is now below the 67%. At this pace he would not complete his courses within the time frame. He is not meeting the quantitative requirement for satisfactory academic progress. Hence, he is not eligible for financial aid.

A student is ineligible for financial aid when it becomes mathematically impossible for him to complete his program within 150% of the length of the program. He is also ineligible for financial aid warning or financial aid probation. He may appeal the maximum time frame, and if approved, he may be placed on an academic plan.

In the event that the student opts out of any of the courses before the drop out date (refer to the calendar in the catalog), that course would not be counted as one of his attempted courses, and as such would not have any adverse effect on his satisfactory academic progress.

RCOY strongly advises each student to carefully consider the course options and their capability to satisfactorily complete the courses during the semester, so that they do not fall below the minimum 67% requirement.

Generally, all periods of the student's enrollment count when assessing satisfactory academic progress, including periods in which the student did not receive FSA funds. The student's complete academic record will be reviewed annually, at the end of the payment period, to see if he is meeting each of the above standards of progress. All courses that appear on the permanent academic record and all courses accepted for transfer, count towards progress, even if the student did not receive any financial aid for those courses.

TRANSFER CREDITS

Transfer credits accepted toward a student's educational program must count as both attempted credits and completed credits when calculating pace for satisfactory academic progress.

FINANCIAL AID WARNING

RCOY reviews satisfactory academic progress at the end of each semester. A student, who has completed his first semester and falls below the required GPA of 1.75, is placed on financial aid warning. This warning status lasts for one semester only, during which the student may continue to receive FSA funds. After the second semester, the student is expected to achieve a GPA of 2.00. If the student falls below the required GPA he may lose his financial aid eligibility unless he successfully appeals and is placed on probation.

It is possible for a student to receive more than one financial aid warning. If a student was given financial aid warning after one semester, then made satisfactory progress during the next semester, and then failed to make satisfactory progress in the semester following. The student could then be placed on financial aid warning again. The student cannot have successive periods in financial aid warning.

APPEALS AND PROBATION

When a student fails to make satisfactory progress, and is liable to lose his FSA eligibility, RCOY permits the student to appeal. In his appeal, the student must explain why he failed to achieve satisfactory progress and what has changed in his circumstances that will allow him to make satisfactory progress at the next evaluation. RCOY reserves the right to request documentation to verify the mitigating circumstances described in the appeal. The burden of proof is upon the student to substantiate claims for not meeting the satisfactory progress standards.

The following are some examples of extenuating circumstances that would cause a student to fail to meet satisfactory progress:

_ Family difficulties, such as divorce or illness;

_ Interpersonal problems with friends, roommates, or others;

_ Difficulty balancing work, family responsibilities, and school;

_ Financial difficulties

Based on the appeal, if it is determined that the student should be able to meet the satisfactory progress standards by the end of the next semester, the student will be placed on probation without an academic plan. At the end of that semester, the student's progress will be reviewed, as probation status is valid for only one semester. If, based on the appeal, it is determined that the student will require more than one semester to meet satisfactory progress standards, then the student will be placed on probation and RCOY counselors will help him to develop an academic plan. At the end of the semester, the student's progress will be reviewed to determine if he is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, he will remain eligible to receive Title IV aid as long as he continues to meet those requirements and is reviewed according to the requirements specified in the plan. A student may appeal if he is not meeting either the qualitative or the quantitative standards. If, mathematically, it is impossible for a student to complete his program within 150% of the length of the program, he may appeal. If an appeal is approved and an academic plan is required, the following may be included in the plan:

1. Expected GPA to accomplish by the end of the probationary period.

2. Expected number of credit hours to complete by the end of the probationary period.

3. The maximum number of additional credit hours allowed.

4. Extend the 150% time allowed to graduate.

An academic plan will be tailored to the individual needs of the student, based on the circumstances the student described in his appeal. The student will be expected to meet with a variety of campus offices, including the Registrar, Student Counselor, Academic Department, etc. The objective of the academic plan is to assist the student in

producing academic success at each of the stipulated checkpoints of the academic plan. The long- term goal of the academic plan is to restore the student to proper satisfactory progress standards at a specified point in time. RCOY and the student will develop a plan that ensures that the student is able to meet satisfactory academic progress by a specific time. However, an academic plan could take the student to completion, rather than meeting satisfactory academic progress at a certain point in time. A student that is meeting the conditions of an academic plan can work with RCOY counselors to change the terms of the plan without having to submit an appeal. RCOY can decide to void an academic plan. Some of the possible reasons for doing so include:

_ If a student violates the academic plan as defined and agreed upon for any reason.

_ If a student does not enroll for the semester that the academic plan was designed to be applicable.

If the appeal is not approved, the student's eligibility for financial aid would remain suspended. The student could regain eligibility for financial aid by completing courses and bringing his academic record into good standing according to the standards outlined.

REGAINING FINANCIAL AID ELIGIBILITY

Students who have lost eligibility for financial aid due to insufficient GPA or lack of yearly progress, can be reinstated by successfully completing sufficient units or bringing their GPA up to meet the accepted standards. The student must notify the Financial Aid Office once the requirements have been met. However, neither paying for one's classes without financial aid, nor sitting out for a term, will restore a student's satisfactory academic progress standing, so neither is sufficient to reestablish aid eligibility.

RETAKING COURSEWORK

The regulatory definition for full time enrollment status for undergraduates has been revised to allow a student to retake (one time only per previously passed course) any previously passed course. For this purpose, passed means any grade higher than a "F", regardless of any school or program policy requiring a higher qualitative grade or measure to have been considered to have passed the course. This retaken class may be counted towards a student's enrollment status, and the student may be Awarded Title IV aid for the enrollment status based on inclusion of the class. A student may be repeatedly paid for repeatedly failing the same course (normal SAP policy still applies to such cases), and if a student withdraws before completing the course that he or she is being paid Title IV funds for retaking, then that is not counted as his or her one allowed

retake for that course. However, if a student passed a class once, then is repaid for retaking it and fails the second time, that failure counts as their paid retake, and the student may not be paid for retaking the class a third time. If a student who received an incomplete in a course in the prior term is completing the coursework in the subsequent term in order to erase the incomplete in the prior term, that student is not considered to be enrolled in the course for the subsequent term. Therefore, the credits in the course do not count toward the student's enrollment status for the subsequent term, and the student may not receive TITLE IV funds for retaking the course. However, if a student who received an incomplete in a course in the prior term is retaking the entire course for credit in the subsequent term, the credits in the course count toward the student's enrollment status, and the student may receive TITLE IV funds for retaking the course. A student would not be entitled to TITLE IV funds for retaking previously passed courses if the student is required to retake those courses because they failed a different course. If a student enrolls in four classes in the fall semester, and passes three of them while failing one, RCOY requires the student to retake the three classes because they failed the one class. The student must retake all four classes in the spring semester. The failed class would be counted towards the student's enrollment status and can have TITLE IV funds awarded. However, the three classes previously passed in the fall would not be counted towards the student's enrollment status and would not be eligible for aid. A student can repeat the entire first year of his program and receive Title IV funds, as long as the student had not previously passed and repeated each of the courses in question.

It is important to remember that retaken courses may count against satisfactory academic progress, and the student's eligibility is still constrained by all the requirements of satisfactory academic progress.

STATE AID: NEW YORK STATE TUITION ASSISTANCE PROGRAM

New York's Tuition Assistance Program (TAP) helps eligible New York residents attending in-state postsecondary institutions pay for tuition. TAP grants are based on the applicant's and his family's New York State taxable income.

To apply for a TAP grant, a student must fill out a FAFSA, generally followed by an additional TAP application (ETA) by June 30, 2027.

General Student Eligibility Criteria:

- **Be a citizen of the United States**
- **Be a legal resident of New York State**
- **Study at an approved postsecondary institution in New York State**
- **Have graduated from high school in the United States, earned a GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department**
- **Be enrolled as a full-time student taking 12 or more credits per semester**
- **Be matriculated in an approved program of study and be in good academic standing**
- **Have at least a cumulative "C" average after receipt of two annual payments**
- **Be charged at least $200 tuition per year**
- **Meet income eligibility limitations**
- **Not be in default on any federal or State student loans, or fail to comply with any service condition imposed by a State award program, or fail to make a required refund of any award.**

New York State Residency Requirements:

Student must be a legal resident of New York State for at least 12 months before the term for which assistance is sought. If a student was a legal resident for at least 12 months during the last two semesters of high school, then he can qualify for TAP assistance in undergraduate school, even if he spent some intervening time outside New York State, as long as he is currently a legal resident. However, a student that begins his full-time study in New York State during their first year of residing in New York State will generally not be eligible for TAP.

Programs of Study:

In order to be eligible for a TAP award, the student must be enrolled in an approved program of study, which is one registered by HESC as of the start of the term for which assistance is sought.

Full-Time Status:

Student must be enrolled for at least 12 semester credits.

Repeated Courses:

Repeated courses may be counted toward full-time study requirements if a student repeats a failed course. Students who receive a letter grade, even if it is a failing grade, must count this grade toward their GPA when evaluating academic progress. The grades for failed courses will be retained on the student's transcript.

High School Diploma:

In order for a student to be eligible for TAP awards, he must have a certificate or diploma of graduation from a school providing secondary within the United States satisfactory to the HESC president, or have received a passing score on a federally approved ability-to-benefit test. The diploma must be from a school satisfactory to HESC's president.

Application:

Student must submit a FAFSA and a TAP application before June 30, 2027 for the 2026-2027 academic term.

Good Academic Standing:

To receive TAP awards, the student must be in good academic standing, which consists of two components.

- **Pursuit of Program**

A requirement that a student receive a passing or failing grade (A-F letter grade) in a certain percentage of courses each term, depending on the number of TAP payments the student has received. Grades of Incomplete are acceptable only if institution policy specifies that the Incomplete must be resolved (result in a standard passing or failing grade) before the completion of the next term of study (or earlier). Grades of W do not constitute grades that indicate the student passed, failed or completed all work in a course and cannot be counted toward meeting the program pursuit requirement. The percentage is determined according to the following schedule:

Number of Payment

Must receive a grade for Semester	
1	50% of minimum full-time requirement (six credit hours on a semester calendar)
2,3,4	75% (nine credit hours)
5 or more	100% (12 credit hours)

Satisfactory Academic Progress

DISCLAIMER: ***The following section pertaining to satisfactory academic progress is based on the New York State TAP regulations. However, Rabbinical College Ohr Yisroel has a higher standard and requires the student to achieve a 2.0 cumulative grade by the end of the second semester of the first year.***

Standard of Satisfactory Academic Progress for Eligibility for State Student Aid:

Program: Baccalaureate Program										
Calendar: Semester 2010-11 and thereafter (non-remedial students)										
Before Being Certified for This Payment	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
A Student Must Have Accrued at Least This Many Credits	0	6	15	27	39	51	66	81	96	111
With At Least This Grade Point Average	0	1.75	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

C/Average Requirement:

In evaluating the qualitative component, the student is expected to achieve a minimum of a 2.0 GPA. During the first semester the student is permitted to fall below 2.0 but cannot fall below 1.75. After the second semester the student is expected to maintain a minimum 2.0 GPA. In the event the student falls below the 2.0 level, he is given a warning for a semester. After the third semester, the student's progress is evaluated. If he achieves a 2.0 he is considered to be in satisfactory academic progress. If he falls below the 2.0 level, the student must appeal his eligibility to remain a student in school. At the appeal he must explain any mitigating circumstances that he feels caused him to fall below the 2.0 level and what his goals are to assure that he will progress and achieve the required 2.0 level. He is then put on probation, with the provision that he meet with a school counselor to guide him so that he can maintain the required satisfactory progress levels.

Loss of Good Academic Standing:

Students who lose good academic standing in a term when they received a TAP award are not eligible for an award for the next term.

One-Time Waiver:

Student may receive a one-time waiver of the good academic standing requirement, if it is determined that there are extenuating circumstances. The waiver is done in accordance with the school's policies. The school must maintain documentation that such waiver is in the best interest of the student. The student may approach the designated waiver office that is responsible for reviewing waiver applications and making waiver decisions.

Waiver of the C-Average Requirement:

The C average requirement may be waived for undue hardship based on:

- **Death of a student's relative;**
- **Student's personal illness or injury;**
- **Other extenuating circumstances.**

A waiver must be documented and must relate to circumstances that have affected the student's ability to achieve a cumulative C average as of the end of a particular semester. The C average waiver is separate from the one-time good academic standing waiver and may be granted more than once if warranted.

Reinstatement of Good Academic Standing:

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

- **Completing one or more terms of study without receiving a TAP award;**
- **Be readmitted to school after an absence of at least one calendar year;**
- **Transfer to another eligible institution, or**
- **Be granted a waiver.**

Regaining Eligibility:

Students who are denied an award for failing to achieve a cumulative GPA of C can regain award eligibility by completing appropriate coursework, without state support, to achieve a cumulative GPA of C. Students cannot regain eligibility by remaining out of school for a period of time.

Disbursement:

New York State Higher Education Services Corporation (HESC) forwards all approved TAP awards to the college for release into the student's account, However, prior to and after the release of these funds, the registrar must certify the student's full-time enrollment status. TAP awards are credited to the student's account within 7 days of the student incurring full tuition liability.

Readmitted Students:

Students who received two or more years of TAP awards, and who are readmitted to a school they previously attended, must have a cumulative GPA of C or better to receive further TAP payments. If students return without any transfer credits from another school, the cumulative GPA would be based on prior grades earned at the school. If the student returns with transfer credits, then prior grades earned at the school may be combined with a presumed grade of C for transfer credits to determine the students' cumulative GPA.

Transfer Students:

Students who have previously received TAP awards at one school and are transferring to another school may be presumed to have a grade of C for all transfer credits.

Income Eligibility:

Student Type	NYS Taxable Income Limit
Dependent undergraduate students or Independent students who are married and have tax dependents, or Independent students who are unmarried and have tax dependents, or beginning with the 2026-27 academic year, students who qualify as an orphan, foster child or ward of the court	$125,000
Independent undergraduate students who are married and have no other tax dependents	$60,000
Single independent undergraduate students with no tax dependents	$30,000

TAP Award Amounts:

TAP awards range from $500 to $5,665 per year. The award amount is determined by:

- Academic year in which first payment of TAP is received
- Type of postsecondary institution and the tuition charge
- Combined family NYS taxable income, Federal, State or local pension income and private pension and annuity income, if applicable
- Financial status (dependent or independent)
- Other family members enrolled in college.

Students can go to the following site to get an estimate of the amount a student may receive from the TAP Program: http://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/grants/estimate-your-tap-award/tap-award-estimator-for-financially-dependent-students.html

ACADEMIC REGULATIONS

CLASS ATTENDANCE

Students are required to attend their classes regularly and punctually, unless prevented from doing so because of illness or for other compelling reasons. The classroom experience is considered a vital part of the educational experience at Rabbinical College. To maintain satisfactory grades, regular attendance in classes is obligatory. Student attendance may be taken into consideration by faculty when assigning final grades. Excessive absences may result in poor or failing grades.

Absence from class never excuses a student from required assignments and course examinations. Students who are absent must make up the missed work. Students with situations that prevent them from attending class must inform their instructors and the academic advisor at their campus center.

LATENESS

Classes begin promptly at the time indicated in the schedule. Arriving to class late is disrespectful and disturbs the rest of the class. Latecomers may, at the discretion of the instructor, be denied admission to the class and/or incur an absence.

GRADING SYSTEM

GRADING POLICIES

In addition to test scores, the Maggid Shiur may assign grades that represent their evaluation of the work performed and the level of scholarship and competence of the student, based on a composite of the elements that went into the course.

The following trade values are assigned for each course:

Excellent	**A = 4.0**
Good	**B = 3.0**
Poor but passing	**C = 2.0**
Failing	**D = 1.0**
Withdraw	**W =**

W grades do not count in a student's GPA

GRADE POINT AVERAGE (GPA)

The GPA, also called the Index, is obtained by dividing the total number of grade points earned at Rabbinical College Ohr Yisroel by the total number of course credits completed.

The following is an example of how to calculate the GPA:

6 credits	**A**	**4.0**	**24.0**
4 credits	**B**	**3.0**	**12.0**
4 credits	**C**	**2.0**	**8.0**
3 credits	**A**	**4.0**	**12.0**
3 credits	**B**	**3.0**	**9.0**
20 credits			
			65.0

65.0/20 credits = 3.25 **The student's GPA is 3.25.**

TUTORING

Every Rebbe attempts to provide extra tutoring to those students who require additional help. Students who are not progressing at appropriate rates are also assigned private tutors. There is no additional charge for this assistance. The Rosh Hayeshiva supervises the entire tutorial system very carefully.

COUNSELING

RCOY offers expert counseling by the Mashgichim in various fields to meet student needs in such areas as: academic probation; financial aid; dormitory living; course scheduling; career planning; social behavior; and academic achievement. The entire counseling program is supervised by the Menahel in consultation with the Rosh Hayeshiva.

TRANSFER CREDIT POLICY

Students are eligible to receive up to 120 transfer credits of the 150 total credits required for graduation. Applicants who seek transfer credit must first be accepted for admission and should then submit their request along with supporting documentation to the registrar. This will then be reviewed by the Menahel for a decision on how many credits will be accepted for transfer. In compliance with the policies of our AARTS accrediting agency, transfer students, whether from an accredited or non-accredited institution, will be placed at a level

consistent with their level of accomplishment based on the generally accepted standards at AARTS institutions.

In general, RCOY grants transfer credits for a course that satisfies the following criteria:

- ***It was taken at a post-secondary Talmud seminary, college or university, preferably accredited by AARTS or a U.S. Department of education approved regional accrediting agency.***
- ***The course is consistent with the RCOY curriculum and is substantially similar in content and coverage to a course offered at RCOY.***
- ***It carries a grade of "C" or higher on the official transcript.****
  A total of twelve credits taken on a pass/fail basis may be accredited at the discretion of the college.
- ***The course was completed before admission to RCOY, unless the student receives permission to register for courses at another institution concurrently with his attendance at RCOY***
- ***Courses meeting these criteria will receive the lower credit value of either (a) the credit value granted by the issuing institution (b) the credit value offered for the course at RCOY.***
- ***The Rosh Yeshiva will provide an oral or written exam to the student, and based upon the outcomes of the exam the Rosh Yeshiva will determine a decision.***

Note: RCOY does not have any articulation agreements with regard to whether we will accept credits from other institutions nor with regard to whether other institutions accept our credits. Before enrolling in our institution, please be sure that your attendance at our institution will help you reach your educational goals.

Please be advised that the transferability of credits and acceptance of the degree earned at RCOY are at the complete discretion of an institution to which a student may seek to transfer. If the credits or the degree earned at this institution are not accepted at the institution to which a student seeks to transfer, he may be required to repeat some or all of the coursework at that institution.

Grades for transferred courses

In awarding transfer credit, grades received at another institution are not recorded on the RCOY transcript and are not included in calculating the grade point average for satisfactory progress purposes. Transferred courses for which the student earned a C or above (plus a maximum of twelve credits graded "Pass") will be granted as blanket credit.

Appeal on Transfers

If students wish to appeal any of the decisions regarding transfer policy, he may apply to the Menahal for a review of his case and a review will be carried out within 30 days of the submitted appeal. All appeals must be made in writing to the office of the Menahal and detail the basis for the appeal.

REGISTRAR'S OFFICE

The office of the Registrar maintains student's academic records.

The functions of this office include:

1. Preparing semester student grade reports;

2. Preparing official transcripts;

3. Processing Change of Address, verifying student's attendance, and other forms;

4. Verifying whether students meet graduation requirements;

5. Processing certificates of full-time status for insurance,

6. Verifying whether students are performing satisfactory progress;

7. Processing tuition enrollment agreements.

STUDENT RESPONSIBILITIES

Behavior

Each student in the RCOY community is expected to conform according to the rules of Halacha. All the investment in the intellect of our student, shouldn't compromise and it must be tied to an encompassing objective of ethical behavior and high moral character.

RCOY is an academic community based on respect for each other and for Jewish, tradition. It cannot tolerate inconsiderate or anti-social behavior. It makes little difference whether such violations occur on or off campus. Infractions will result in disciplinary hearings, and will result in sanctions appropriate to the infraction.

Sanctions Defined:

A. *Admonition. An oral statement to the student that he has violated RCOY rules.*

B. *Warning. Notice to the offender, orally or in writing, that continuation of the wrongful conduct, within a period of time stated in the warning, may be cause for more severe disciplinary action.*

C. *Censure. Written reprimand for violation of specified regulation, including the possibility of more disciplinary sanction in the event of conviction for the violation of any RCOY regulation within a period stated in the letter of reprimand.*

D. *Disciplinary Probation; exclusion from participation in privileges or extracurricular RCOY activities as set forth in the notice of disciplinary probation for a specified period of time.*

E. *Restitution; reimbursement for damage to or misappropriation of property. Reimbursement may take the form of appropriate service to repair or otherwise compensate for damages.*

F. *Suspension; exclusion from classes and other privileges or activities as set forth in the notice of suspension for a definite period of time.*

G. *Expulsion; termination of student status for an indefinite period. The conditions of readmission, if any are permitted, shall be stated in the order of expulsion.*

H. *Complaint to Civil Authorities.*

I. *Ejection.*

As already noted, Rabbinical College Ohr Yisroel has a stringent policy regarding the use of prohibited drugs, and no smoking is tolerated. Students found guilty of such are immediately barred from classes. Students will be considered for reinstatement only upon proving the successful completion of a recognized drug education program.

A counseling program for drug prevention and rehabilitation is available through the Gateway Rehabilitation Center, a recognized institution in the field of counseling and rehabilitation.

HEALTH SERVICES

In the event of a minor health situation, students can avail themselves of the first-aid kit in the office. For true medical emergencies, the yeshiva calls upon the services of Hatzolah EMS, 6363 Ave. U, Brooklyn NY 11234, by telephoning their hotline at 718.230-1000

THE DAILY SCHEDULE

Students at RCOY follow a rigorous schedule of study. It is important for those considering application to the college to be acquainted with the demands that are made upon the time and commitment of its students.

RCOY UNDERGRADUATE PROGRAM



As a classical school of higher Jewish learning, RCOY follows the long established methods employed in the study of the Talmud and its unique pattern of scholarship and teacher training. This format has been formed, tested and enriched over the centuries. Most recently in the period before World War II, many outstanding Talmud schools graced the vibrant Jewish communities of Eastern Europe. After the holocaust, few of these institutions remained in existence. It was for the surviving generation that found refuge in the United States to rebuild the Talmud academies with their tradition of vigorous Jewish scholarship in the nourishing soil of American freedom.

RCOY is a link in this chain of Jewish scholarship, seeking to pass on the rich heritage of Bible study, Talmud learning and Jewish thought. RCOY's five-year undergraduate program in Jewish studies leads to a First Talmudic Degree. Students with a strong background in Talmud studies are offered a challenging course of study built around a classical curriculum of Bible, Talmud and Mussar Philosophy. Texts are studied in their original languages, often Aramaic or Hebrew. The language of instruction is Yiddish.

The process of education at RCOY is based on the traditional arrangement of European and Middle Eastern Talmud academies. Students working with original texts are taught to simultaneously translate, analyze, and interpret passages in the sacred and traditional texts. Over the course of the five years of the program, they develop linguistic, analytic, and interpretive skills while building a strong content base of Talmudic and Biblical knowledge. This development is a phased process and students must show successful course work and satisfactory progress to be promoted from one level to the next.

Each level of studies has an assigned curriculum. In general, students in a given level will all be registered for the same courses. The core curriculum assigned to all undergraduates is designed to offer a broad background in Talmud and Bible Studies while developing analytic skills. This required core curriculum consists of:

1. Five years of Talmud study, with two distinct courses in Talmud each year: survey (Bkius) and in-depth analysis (Iyun).

2. Five years of the study of the Pentateuch.

3. Five years of Mussar covering such themes as Chassidus and Ethical Philosophy.

The College Curriculum aims to develop a sophisticated approach to study, thought, and critical scholarship in the traditional sources of Jewish study. It also aims to expose the student to Judaism's richly diverse heritage and history. Below are outlined all required courses for the five- year program for the First Talmudic Degree.

EDUCATIONAL SUMMER PROGRAM

In the summer of 2016 Yeshiva Ohr Yisroel instituted an ambitious extra-curricular program for highly motivated students who commit themselves to using the summer months to make a comprehensive review of their studies from the previous year. For these students, the Yeshiva offers a full summer at no cost in the dedicated Catskill Mountain summer study retreat. Here they can enjoy a calm, healthful atmosphere away from the bustling city. They are free to think, review and carry on Torah discussions in a secure, serene Torah atmosphere.

This summer program helps students prepare for their comprehensive exams but more significantly it helps them complete a systematic review to achieve a strong kinyon of the entire Masechta that was studied. Participation is entirely voluntary and the program is not a requirement for the degree and no credits are earned through participation. A summer faculty is on hand to offer assistance and guidance.

The word "review" does not really capture the fuller meaning of the concept of chazarah. The study of Talmud is based on applying high level analytic skills to be sure, but it is also based on acquiring a large working mastery of specialized concepts and principles and substantial content material. This involves committing to memory large swaths of Talmud text as well as the associated interpretations of the authoritative commentaries. This is not accomplished through simple review. Chazarah involves making a searching and repetitive review of the primary text with secondary commentary literature from many angles and by the light of varied theories. By this method of chazarah the tractate is cemented into functional memory.

The importance of chazarah for nourishing critical thinking as well as subject mastery is well established in the educational literature regarding Talmud study. All too often students complete a full tractate but fail to fix it in memory and a few years later they have lost much of the content. This program was designed for the dedicated Talmud student who seeks not only to learn Talmud but to master it, so that in the future when the student learns another Masechta, he can call up relevant information from his past studies and apply it.

COURSE DESCRIPTIONS AND LISTINGS

A note on course coding

The following course coding system applies to all RCOY course offerings:

1 – Talmud (Iyun – Bkius)
3 - Bible
5 - Mussar (Philosophy, Ethics, Chassidus)

The first digit in the course code identifies the primary field of the course, as identified above. For Talmud courses the second digit, either a "1" for Iyun, or a "2" for Bkius, will indicate the scope and approach to the subject The third and fourth digits indicate the level and semester respectively. The last two digits refer to the specific course content being studied under each subject. (See course descriptions below.)

The following is an example of how the course coding system works:

Course 121206
1 - Talmud
2 - Bekius
1 - Level
2 - semester
01 – Tractate Bava Kamma

Curriculum Requirements for First Talmudic Degree/Course Map

			RCOY SAMPLE ACADEMIC PROGRAM	
Grade	Semester	Course Code	Course Name	Credits
U1	Fall	111102	Intro Analytic Talmud I Bava Basra	6
U1	Fall	121102	Survey of Mishna & Talmud I Bava Basra	4
U1	Fall	501113	Chovos Hatalmidim	3
U1	Fall	301101	Pentateuch with Onkelos & Rashi	2
				Cumulative Total: 15 credits
U1	Spring	111202	Intro Analytic Talmud II Bava Basra	6
U1	Spring	121202	Survey of Mishnah & Talmud II Bava Basra	4
U1	Spring	501213	Chovos Hatalmidim	3
U1	Spring	301201	Pentateuch with Onkelos & Rashi	2
				Cumulative Total: 30 credits
U2	Fall	112102	Analytic Talmud I Bava Basra	6
U2	Fall	122102	Intermediate Survey of Mishna & Talmud I Bava Basra	4
U2	Fall	502110	Mesilas Yeshorim	3
U2	Fall	302103	Pentateuch with Kli Yakar	2
				Cumulative Total: 45 credits
U2	Spring	112202	Analytic Talmud II Bava Basra	6
U2	Spring	122202	Intermediate Survey of Mishna & Talmud II Bava Basra	4
U2	Spring	502210	Mesilas Yeshorim	3
U2	Spring	302203	Pentateuch with Kli Yakar	2
				Cumulative Total: 60 credits
U3	Fall	113102	Intermediate Analytic Talmud I Bava Basra	6
U3	Fall	123102	Advancd Survey of Mishna & Talmud I Bava Basra	4
U3	Fall	503126	Sfas Emes	3
U3	Fall	303105	Pentateuch with Or Hachayim	2
				Cumulative Total: 75 credits
U3	Spring	113202	Intermediate Analytic Talmud II Bava Basra	6
U3	Spring	123202	Advanced Survey of Mishna & Talmud II Bava Basra	4
U3	Spring	503226	Sfas Emes	3
U3	Spring	303205	Pentateuch with Or Hachayim	2
				Cumulative Total: 90 credits
U4	Fall	114102	Advanced Analytic Talmud I Bava Basra	6
U4	Fall	124102	Research in Mishna & Talmud I Bava Basra	4
U4	Fall	504136	Michtav M'Eliyahu	3
U4	Fall	304107	Pentateuch with Ramban & Ibn Ezra	2
				Cumulative Total: 105 credits
U4	Spring	114202	Advanced Analytic Talmud II Bava Basra	6
U4	Spring	124202	Research in Mishna & Talmud II Bava Basra	4
U4	Spring	504236	Michtav M'Eliyahu	3
U4	Spring	304207	Pentateuch with Ramban & Ibn Ezra	2
				Cumulative Total: 120 credits
U5	Fall	115102	Advanced Talmud Methodology I Bava Basra	6
U5	Fall	125102	Chiddush in Mishna & Talmud I Bava Basra	4
U5	Fall	505101	Chovos Halevovos	3
U5	Fall	305109	Pentateuch with Midrash	2
				Cumulative Total: 135 credits
U5	Spring	115202	Advanced Talmud Methodology II	6
U5	Spring	125202	Chiddush in Mishna & Talmud II Bava Basra	4
U5	Spring	505201	Chovos Halevovos	3
U5	Spring	305209	Pentateuch with Midrash	2
				Cumulative Total: 150 credits

Grand Total of credits required to qualify for the First Talmudic Degree: 150

TALMUD

The dictionary definition of "Talmud" is the book that is the main collection of the Jewish Oral Law.

This huge work (more than five thousand pages, in the classical editions) is, in fact, the central pillar of Orthodox Judaism. Jewish law, as well as the Jewish world-view, the ways of life and the forms of thinking in every aspect of Judaism, cannot be understood without it.

The indirect influence of the Talmud on the world, through many religious and secular channels in every area, is great. But its direct influence on the Jewish people goes far from law or religion. This difficult book is both a textbook which children began to learn at school age, and a book which the greatest scholars continued to study and develop throughout their lives. This collective work reflects about a thousand years of creativity (from approx. 500 BCE until 500 CE). It is, on the one hand, the reflection of the Jewish spirit, and on the other it is, perhaps, the most decisive formative force in Jewish culture and of the Jewish people, forming life-style and character traits.

Formally speaking, the Talmud is, first and foremost, a series of discussions about the Oral Law. These discussions which took place in the course of hundreds of years, were frozen, so to speak, in the midst of their flow, like a marble status of a flowing stream. On the one hand, it is an unorganized book, written like a modern stream-of-consciousness novel, with close and distant associations; on the other, it is a meticulously edited text, in which the order of sentences, the words within each sentence, and the use of synonyms, have very precise meaning. Although the book deals with the clarification of the innumerable aspects of Jewish law, it does not, in essence, try to reach binding legal conclusions, but rather seeks to find through insatiable intellectual curiosity answers to the questions of how, why, and what for, in each and every issue.

The Talmudic Sages were very well anchored in the reality of their times, and reacted immediately to temporal issues and to individual problems; but at the same time they gave equal attention to major issues as well as to hypothetical questions detached from reality. In the same spirit in which they discuss basic issues of morals and theology, they also conduct lengthy discussions of tiny details. The same people who engage in minute discussions on monetary issues are also mystics speculating on the Divine Chariot.

In fact, the very essence of this book is a paradox. There is no more intellectual a book than the Talmud, in which all questions are permitted and even desirable, a book which contains dozens of different terms for various kinds of questions. Any proof given must be almost

mathematical, and the slightest flaw may lead to the rejection of a beautifully reasonable chain of thought. On the other hand, it is not just a sacred book in itself, but also this everlasting, rigorous mental work is considered a holy occupation, the very study of which is a form of worship. One definition of it is, Sacred Intellectualism, communion by reason.

The Talmudic dialogue, which constitutes the major part of the book, is, in its essence, stenographic and fragmented. Complex and complicated ideas are expressed in few words, and whatever is said, is but the visible tip of the iceberg, whereas the major part of every idea has to be understood from the content, from the general framework of Talmudic thinking and on the basis of a tremendous amount of prior knowledge which is taken for granted, knowledge that was transmitted orally from generation to generation in frontal teaching.

The Talmud has a way of thinking of its own. It cannot be compared either with the legal way of thinking, even though the Talmud deals extensively with legal issues, or with the mathematical way of thinking, although it has precise axiomatic foundations and a logical system with set rules. This book, which is totally based on abstract thinking, contains almost no abstract concepts. Its way of thinking is built upon real models and highly complex operations with these models.

The Talmud, our Sages say, has never been sealed; it continues to be written in every generation by every single person who learns it. To enter into it is to participate in a spiritual adventure in which the Jew travels through the collective soul of his people, and in which he discovers some of the inner plans of reality.

At RCOY, students at all levels study assigned tractates at both Iyun and Bkius levels each term. A primary tractate is studied intensively, B'iyun, while the latter part tractate is studied extensively, Bekius.

TALMUD TRACTATES ASSIGNED

01. Tractate Bava Kamma

The Tractate: Bava Kamma [literally: the first gate] is the first part of a threefold subgroup of tractates also known as Nezikin [not to be confused with the order itself], which comprises the three tractates known to us as Bava Kamma, Bava Metzia and Bava Basra [the first gate, the middle gate and the last gate (of the subgroup Nezikin. Bava Kamma deals primarily with damages and one's liabilities for causing them.

Liability for Damages: The Torah holds a person liable for damage he does personally as well as for damage done by his

property to others or their property. The main categories of "damagers" for which a person is liable are: himself, his animal, his pit and his fire. Each of these damagers — and its level of liability — will be described briefly below.

Any "damager" mentioned specifically in Scripture is called an Av, Av [literally: father], i.e. primary category of damager. Any damage that shares the same essential characteristics as the Av but is not mentioned in Scripture is called a Toldah [literally: "descendant" or "offspring"], i.e. a subcategory of the primary damager.

I: The person himself

One is liable for the damage he does personally to another person's body or property. When one does damage to a person (i.e. personal injury), he must pay his victim for five distinct things (if applicable):

(a) Permanent bodily damage [reckoned as the difference between the victim's theoretical value on the market before the injury and afterwards].

(b) Pain — the physical pain suffered by the damaged party.

(c) Healing — the medical costs of the victim's convalescence.
(d) Loss of employment - compensation for the work that the victim could have performed while convalescing.

(e) Humiliation — the humiliation caused to the victim by the injurious act itself (e.g. being struck in public). The amounts that the damager must pay for each of these liabilities vary from case to case.

II: One's animal:

One is liable for the damage done by his animal. This type of "damager" can in turn be subdivided into three distinct categories:

a) Shein [literally: tooth]

This refers to what an animal damages through a normal act of eating. The essential characteristics of eating are that the behavior is normal for the animal and it engages in the behavior for self-gratification.

b) Regel [literally: foot]

This refers to what an animal damages with its foot in the course of its normal walking. The essential characteristics of walking are that the behavior is commonplace for the animal and it does not intend to inflict damage with that act.

Liability for regel is the same as liability for shein: One pays full damages for damage done on the premises of the damaged party, but nothing for damage done in the public domain.

c) Keren [literally: horn]

This refers to what the animal damages intentionally with its horn — i.e. by goring. The essential characteristics of goring are that it is abnormal for most animals of that species and that the animal's intent is to do damage.

Unlike liability for shein and regel, liability for Keren applies both on the damaged party's premises and in the public domain.

III: One's pit:

One is also obligated to refrain from making a public hazard, and if he does make such a hazard and it causes injury to a person or animal, he is liable to pay for the damage. The Torah's prototype for this hazard is a pit that one digs and fails to cover properly, exposing the public to injury. The essential characteristics of "pit" are that it constitutes an immediate danger and that it is stationary (so that the injured party is the one who travels to it).

If one fails to guard his pit and an animal falls in and is killed or injured, the one who made the pit must pay full damages for the animal, but he is not liable for any utensils that were damaged or destroyed (e.g. if the animal was carrying a load of utensils). He must also pay if a person falls in and is injured, but he is not liable for damages if the person is killed.

IV: One's fire:

One is liable for the damage done by the fire he sets or owns (e.g. a glowing coal) and fails to guard from spreading. The essential characteristic of "fire" is that it tends to travel to what it destroys through the agency of other natural forces (viz, normal winds and breezes). Among the toldos, therefore, is a stone that one left at the edge of a roof and which was toppled by a normal wind onto persons or things below, inflicting injury or damage.

02. Tractate Bava Basra

Tractate Bava Basra, literally, the last gate, is the third tractate in the fourth order of the Mishnah, the order known as Nezikin, literally, torts or damages. It is also the third and final part of a sub-group of tractates within this order, comprised of Bava Kamma, Bava Metzia and

Bava Basra. These three tractates are not separate tractates but merely three subdivisions, each consisting of ten chapters, of a larger tractate known as Nezikin. Together, these tractates define the bulk of the Torah's civil law - damages, litigations, personal liabilities and responsibilities, and property rights and transactions. Bava Basra deals primarily with the last of these categories — property rights and transactions.

Muchzak:

One of the most basic principles of civil litigation is the concept of muchzak, possession. The general rule is that in cases of doubt, the burden of proof is upon the one who seeks to exact property from another. That is, if one person is in possession of property and another claims it as his own, the court will not act to remove it from the person who is in possession of it unless the claimant can prove that it does not belong to the current holder. This principle does not, however, establish a presumption of ownership on the part of the person in possession of the object; it merely predicates that whenever the evidence is insufficient to establish the facts, the object is granted to the person who is in prior possession of it.

Three-year Chazakah:

Physical possession — holding the object in question on one's person or in one's property — establishes a position of muchzak only in the case of movable property The law concerning real property is different. Doubts regarding ownership are, in the absence of evidence, resolved in favor of the last person known to have owned the property, and it is up to the person trying to establish his claim to the property to prove that it no longer belongs to the original owner. For someone to supersede the last-known owner and achieve the presumptive right to the property [thereby removing the necessity for him to prove that the land is his], he must occupy the property for three consecutive years without any protest from the original owner.

Kinyan:

Another basic principle of civil law is that the transfer of ownership must be accomplished through a formal act of acquisition (save in the case of inheritance). A kinyan is a legally defined act whose performance accomplishes the change of ownership, thereby finalizing the transaction. Once the kinyan has been performed, the transfer is complete and neither side may retract. The method of kinyan necessary to accomplish the transfer varies according to the article being transferred and the domain in which the transfer takes place. In the absence of an act of kinyan, property does not change hands, an agreement does not become binding, and either party can retract. This applies whether the transfer is a sale or a gift. Similarly, property and monetary agreements of

any kind (e.g. easements, waivers) are finalized with an appropriate kinyan. The kinyan is performed either by the two principals together (e.g. one giving and the other receiving money or a document of transfer), or by the person acquiring the property alone at the behest of the one giving it up (e.g. lifting the object being acquired).

03. Tractate Gittin

Tractate Gittin deals with the laws of divorce, the term get refers not to the divorce itself but to the document, that effects the divorce by being giving from the husband to the wife. Actually, the term get can refer to any type of legal document, but it is most commonly used to refer to a divorce document.

Unlike marriage, which can be accomplished thru a variety of devices, (money, document or cohabitation) divorce can be affected only thru a divorce document given to the wife.

The Document:

A get is divided into two sections — the Toref, and the Tofes. The first section, the Toref (which means the "revealing" part of the get), includes the date, the names of the husband and wife and their places of residence and the place where the get was drawn up, in addition to the essential declaration of divorce. [The place of residence is no longer included in a get.] The second section of the get is the Tofes (the "form" of the get), which contains the text that is standard in all gittin. This standard text elaborates on the nature and ramifications of divorce.

Intent:

An essential feature of get is the requirement that the get be written "for her," that is, for the sake of the woman to be divorced with it. This is in indicated in the Torah's statement that he writes for her" a document of severance. Thus, the husband must write the get specifically for the divorce of the wife that he wishes to divorce.

The Delivery:

The divorce actually takes place when the husband gives the get to his wife for the sake of divorce. The husband does not, however, have to place the get directly in his wife's hand. He can place it even in her domain, such as in her house or courtyard. Moreover, there is a general principle that a person's agent can act on his or her behalf. This rule of agency applies to the laws of divorce as well. Similarly, the wife may appoint an agent to receive the get on her behalf, and the divorce takes effect when her agent receives the get from the husband. Or, both

husband and wife can designate agents to act for them, and the divorce takes place when the husband's agent gives the get to the wife's agent.

The Witnesses:

The divorce document itself, like; any document of transaction, requires witnesses to give it legal substance. The divorce requires the presence; of at least two witnesses. In contrast to monetary cases, where two witnesses are necessary only for purposes of evidence, witness's forgittin are a prerequisite to the validity of the process itself

04. Kedushin

The process of betrothal and related regulations and obligations. Comparative study of modes of acquisition employed elsewhere. Marriage by proxy and conditional betrothal. This tractate is considered with the creation of a valid binding "quinyon". What a quinyon is and how it is established is itself the issue. quinyon is a legagly binding status that is in engendered through a specific Talmudically sanctioned process. For a woman to be betrothed that need to be a quinyon. Absent that, there is no bond, no set of consequent obligations. How a betrothal quinyon is accomplished, by whom, and under what conditions, is the opening question. Other forms of quinyon, the biblical basis for quinyonim, are also discussed. How quinyon can be affected by proxies; conditional quinyonin, etc. A latter set of text analyzes the obligations of parent to child and child to parent. This tractate also contains source texts on the practice of bris millah, pidyon haban, and chiniuch habonim.

05. Tractate Pesachim

Tractate Pesachim follows a basically chronological order, beginning with the requirement to search for chametz (leavened grain products, such as bread) on the night before the festival of Pesach (Passover); the obligation to dispose of all chametz before noon of Erev Pesach; the prohibition to eat or benefit from chametz, which goes into effect at noon. The rules of what constitutes ownership of chametz; what may be used to fulfill the mitzvah of matzah on the first night of Pesach and how it is prepared, and in connection with this, what may be used for maror; the rules for mixtures containing chametz, and chametz that is not fit for consumption; the prohibition against working during the afternoon of Erev Pesach; the obligation to offer the pesach sacrifice on Erev Pesach and the special laws related to this offering and the procedure for the seder on the first night of Pesach.

The Prohibitions of Chametz

Chametz is any product made of wheat, barley, spelt, rye, or oats, that has been allowed to become leavened is prohibited for

consumption on Pesach, and also prohibited to derive any benefit from the above list.

Possession of chametz

There is also a prohibition to have chametz in one's possession on Pesach. One does not violate these prohibitions unless the chametz is actually his. Full ownership, however, is not required. Various forms of legal liability for someone else's chametz also make one subject to these prohibitions.

The Mitzvah of Matzah

On the first night of Pesach, there is a Biblical requirement to eat matzah. Matzah is dough that has not leavened (fermented, or begun to rise by definition, therefore, it must be made of one of the five species of grain that could become chametz [wheat, barley, spelt, rye or oats.] The matzah must be prepared specially, by being guarded against leavening for this purpose.

The Pesach Offering

The second half of this tractate deals primarily with the laws of the pesach offering. Many of the laws discussed apply to all sacrificial offerings, though their application to this offering may have some novel details. The Pesach Offering is eaten by all Jews who are tahor, male and female, at the seder. To be eligible to eat, however, one must register in advance of the offering's slaughter to be one of those who will eat from that offering. One who is not registered on an offering may not eat from it. Those who have registered for it must eat it together in a single group and cannot take their portion elsewhere to eat.

Recounting the Story of the Exodus from Egypt

The story of our exodus from Egypt and of the wonders performed by God at that time, on the first night of Pesach has to be told annually by the Seder table. The obligation extends to everyone, whether he has children or not.

06. Tractate Succah

This Tractate Succah deals with the mitzvah's unique to the festival of Succos: dwelling in a succah, taking the four species, the water libation and aravah rituals in the Temple.

The obligation of dwelling in a succah (huts) is based on a the bible verse. You shall dwell for a seven-day period; every citizen of Israel shall dwell in succahs, so that your generations will know that I caused the Children

of Israel to dwell in succahs when I took them out of the land of Egypt; I am Hashem, your God. This means that for the seven days of Succos one is obligated to treat a succah as his home. Any activity normally performed in one's house, such as eating and sleeping, must be done instead in a succah.

The Roof of a Succah (S'chach)
Definition

The primary feature of a succah is its roof, or s'chach, which gives the succah its name S'chach is defined as a roof that provides shade. This definition is crucial, because a roof built for any other purpose is not valid for a succah. S'chach is invalid if the sunlight it allows through exceeds the shade that it provides. In practice, this means that the solid parts of the s'chach must have a greater total area than the gaps.

Composition and dimensions

S'chach must consist of material that grew from the ground and is not susceptible to ritual impurity e.g. straw, branches. The material must be severed from the ground. The area of the s'chach must be at least seven by seven tefachim.

Dofen Akumah (bent wall)

The s'chach of a succah must abut its walls. If the s'chach is separated from any wall (e.g. by invalid material), the succah is rendered unfit — unless it has a sufficient number of other walls. The halachah, however, provides the following leniency: Should the separation be narrower than four amos, it can be regarded as part of the wall. The wall thus "bends" inwards as far as the valid s'chach, effectively eliminating the separation. This leniency applies only where the separation consists of solid (invalid) materials, and not empty space.

07. Tractate Shabbos

Tractate Shabbos, Thirty nine categories of prohibited labor
The forbidden labor of shabbos is all circulating, on those work that were necessary for the construction of the Mishkan and the preparation of its components (These are not necessarily identical with what we would commonly refer to as "work."
Also, activities similar to these thirty-nine are also prohibited as melachos.
Avos (primary labors) and Tolados (derivative labors)
The thirty-nine melachos (labors) listed by the Mishnah are actually thirty-nine categories of labor. Any activity similar either in method or function to one of those thirty-nine is likewise prohibited. Since the thirty-nine listed in the Mishnah are the source for all the forbidden labors, they are

known as [avos melachos],(primary labors, or simply avos [singular: av]. Activities whose prohibition is derived from one of these thirty-nine are known as [tolados], derivative labors [singular: toladah]. The term melachah itself applies to any prohibited labor be it an av or a toladah.

There is no difference in the stringency of the prohibition between an av and a toladah. Both are equally prohibited and both bear the same penalties, stoning, and niz, kares. The division of the melachos into avos and tolados is for purposes of grouping all the forbidden activities into thirty-nine categories.

The significant activities that actually took place in the construction of the Mishkan were accorded the status of avos. Other activities, however, may also be considered avos if they are so similar in nature to the Mishkan activity as to be nearly identical [sowing grain and the like], and planting trees;

If they are somewhat less similar, they are considered tolados.
The delineation of the thirty-nine categories of melachah and all their details occupies the major part of this tractate.

08. Tractate Bava Metzia

Second tractate on Talmudic Civil Law dealing with property claims and the disposition of disputed articles of property, wage rights and obligations, the prohibition on interest and usury. Assorted case studies of fair trade, limits on profits, assumptions that govern exchange and purchase, consumer rights, sumptuary powers of local courts. In disputes over property, the guiding principle of Chazoka and HaMoitzie Harayah, the inapplicability of Rov. The powers of the court to divest the individual of his property rights and under what conditions this power is to be used. Assorted categories of Shomrim, safe keepers and caretakers, whose responsibility varies with the conditions and titles of their stewardship.

09. Tractate Yevamos

Jewish marriage constitutes a set of relationships that ramify beyond the two individuals who marry. It is embedded in consanguine relations. Thus if a woman weds a man, he becomes "osur" to a number of her principle relatives. Similarly even upon his death she may not marry a number of her husband's relatives, for example his son or brother. The practice of levirate marriage (which forms a singular exception to some of these restrictions) is designed to perpetuate family identity. It forms a striking example of the kindship obligations built into

Jewish marriage. The tractate delineates circles of consanguinity derived from biblical law and explores the concept of "zokuk l'yabom", a bond that dictates but does not itself lead to the bond of levirate marriage. Also discussed are the sanctioned option of Chalitzah; the laws of priestly marriage; the legal options of the agunah; lines of descent and genealogy during the diaspora.

10. Tractate Avodah Zara

This tractate is concerned with the communal life of the Jews and their interaction with the community of idol worshippers among whom they lived. The tractate analyzes some of the forbidden practices and elaborates on various gezeiros, Rabbinic laws that are designed to safeguard Jewish traditions and beliefs and to uphold their transmission.

11. Tractate Kesubos

Tractate Kesubos deals with the varied aspects of the relationship between a man and his wife and their mutual obligations to each other — whether; at the inception of the marriage, during the marriage, or after it is terminated by divorce or the death of one of them. This tractate takes its name from the kesubah, the marriage contract that details the various marital and financial obligations and commitments undertaken by the two parties.

The Kesubah

The Definition: The term kesubah literally means a document, but refers primarily not so much to the document itself but rather to the obligations of the marriage agreement.
While this marriage agreement briefly describes the husband's obligations to his wife, its foremost feature is the dower awarded the wife in the event of their divorce or the husband's death.

The Amount of the Kesubah:

Not all women receive the same amount for their settlement. A woman who marries as a virgin is entitled to two hundred zuz. The kesubah of a widow or divorcee, however, is only one hundred zuz.

Modifying the Standard Kesubah:

If the husband wishes, he may add to the kesubah as large a supplementary amount as he desires, and we do not say that he may not do so lest he embarrass those who cannot afford to do the same. The groom has no right, however, to decrease the statutory amount of the kesubah, even with the consent of his bride.

Other Items in the Kesubah:

Besides the statutory amount of the kesubah and any additional amount pledged voluntarily by the groom, the bride's dowry may also be included in the husband's responsibilities under the kesubah. If it is, those possessions becomes known as fixed-value (literally: iron sheep) property. The husband assumes the responsibility of remunerating the full value of these properties — as assessed at the time the kesubah was written — in the event of his death or their divorce. He profits from any increase in the value of these possessions, but is also liable for their damage, depreciation or loss. They are compared to iron because of their enduring iron like value, which the wife is assured of retaining. (Since it was customary for shepherds to accept sheep in this manner — to appraise the flock and assume responsibility for it — those properties were given the appellative iron sheep.)

If the woman brings at the time of marriage properties that she chooses not to enter into her kesubah, or she inherits or gains possession of any other belongings during the marriage, they are known as usufructuary (literally: plucking) property. They are so designated because the husband enjoys their dividends but has no rights to the properties themselves, analogous to plucking the feathers of fowl or the hair of goats, which leaves the animal itself intact. He neither profits from an increase in their value, nor is he liable for any damage, depreciation or loss. The property reverts to her — in whatever condition it may be — upon their divorce or his death.

LIST OF COURSES - TALMUD

Talmud Iyun:

1111 6 credits**
(The last 2 digits are determined by the specific Talmud tractate assigned for study).

Talmud Iyun: Introduction to Analytic Talmud I

The focus of this course is on developing student skills in approaching a Talmild text. These skills include translation of Aramaic and Hebrew text material; mastering the basic text; placing the new material in the broader context of other relevant Talmudic passages. Major emphasis is placed upon using the classical commentaries of Rashi and Tosfos to explain the analytical framework of the Talmud and to interpret the legal intent of the Talmudic text.
Offered in fall term.
No Prerequisite

1112 6 credits**
Talmud Iyun: Introduction to Analytic Talmud II

This course continues to strengthen student skills in Talmud study. Students are expected to emerge from this course with the ability to use basic Talmud study skills, to prepare an elementary text by translating it and understanding the principles being discussed and debated, and to explicate the interpretive stances of Rashi and Tosfos on the Talmud material that has been learned. In particular, students will be expected to understand the distinctive approaches of the two major commentaries that are studied in the first year Talmud core.
Offered in spring term.
Prerequisite: Level One Talmud Analysis 1111**

1121 6 credits**
Talmud Iyun: Analytic Talmud I

In this course the introductory analytical skills that were developed in the first year Talmud course are extended. Students will translate and analyze intermediate level texts as part of their preparatory research before they come to the lecture. The lecture will go beyond a repetition of the basic textual material to focus on interpreting the commentary literature. In discussing Rashi and Tosfos, the works of the Maharsha and Maharn are cited extensively. The lecture probes the implicit and explicit reasoning upon which the assigned Talmudic segment is based.
Offered in fall term.
Prerequisite: Level One Talmud Analysis* 1112*

1122 6 credits**
Talmud Iyun: Analytic Talmud II
This course is a continuation of Talmud T12. Students work on developing their Talmud reasoning and analytical skills. Lectures include material culled from the literature of such Rishonim commentaries as Ran, Ritva, Rashi, and Shita Mekubetzes.
Offered in spring term.
Prerequisite: Level Two Talmud Analysis* 1121*

1131 6 credits**
Talmud Iyun: Intermediate Analytic Talmud I

In this course students pursue independent research in the assigned tractate. The, student will prepare the text, study the commentaries, analyze the various approaches taken by the Rishonim in explicating the text, and present the results of this study before the class. Lectures are devoted to surveying the Rishonim and presenting a coherent overview of the major conceptual models.
Offered in fall term.
Prerequisite: Level Two Talmud Analysis* 1122*

1132** **6 credits**

Talmud Iyun: Intermediate Analytic Talmud II

This course continues the emphasis on developing an independent Talmud scholar. Students are required to study the Rishonim literature in depth and to probe the internal logic of the commentaries, tracing the theoretical principles of a given position through several different Talmudic passages in various tractates and comparing the analysis of similar legal opinions in perhaps only slightly different cases.

Offered in spring term.

Prerequisite: Level Three Talmud Analysis* 1131*

1141** **6 credits**

Talmud Iyun: Advanced Analytic Talmud I

At this level of study, the student expands the range of his independent research to the great codifiers of the Talmud. The student studies the underlying systems employed by the Rif, Rambam, Rosh, and other codifiers in reducing the extensive Talmud literature to its halachic elements. The student is expected to understand the basis for the various stands taken by these codifiers and to develop analytical principles for distinguishing their positions. The lecture is based on presenting models of such scholarship.

Offered in fall term.

Prerequisite: Level Three Talmud Analysis* 1132*

1142** **6 credits**

Talmud Iyun: Advanced Analytic Talmud II

Students hone the broad range of skills that they have mastered and the emphasis is on developing the ability to integrate these separate categories of reasoning and research to study the work of the later commentators, the Acharonim.

Offered in spring term.

Prerequisite: Level Four Talmud Analysis* 1141*

1151** **6 credits**

Talmud Iyun: Advanced Talmud Methodology I

This is the first half of a fall year course on advanced Talmud study. Students will make extensive use of their skills to study the assigned tractate at an advanced level. Lectures present sophisticated examples of creative scholarship.

Offered in fall term.

Prerequisite: Level Four Talmud Analysis* 1142*

1152** **6 credits**

Talmud Iyun: Advanced Talmud Methodology II

This course is the second half of Talmud T15. Together these courses are designed to have the student study the Talmud at an advanced level and to become conversant with the current scholarship of Talmud study.
Offered in spring term.
Prerequisite: Level Five Talmud Analysis* 1151*

Talmud Bekius:

1211** **4 credits**

Gemarah Bkius: Survey of Mishnah and Talmud I

As a first Bekiyus course, this program assists students in approaching the Mesechta with an eye toward developing their breadth of scope. The course generally covers other Perakim in the Mesechta that are not covered in the Iyun course.
No Prerequisite Offered in Fall term.

1212** **4 credits**

Gemarah Bkius: Survey of Mishnah and Talmud II

Students work through a sequence of Talmud topics in the assigned tractate. Some texts are discursive, some are analytic and others offer metaphoric parables. The Talmud has no disciplinary borders; a sugya may look for a principle in medical ethics and another in the rights of defendants to illuminate a tort case. The more one absorbs its style and its
reasoning the more practiced he becomes in a methodology that is inflected with the history, customs and practical wisdom. Confronting a discourse, thickly woven with legal, ethical, philosophical and economic strands, the student works to uncover a usable past rich with relevant lessons for the present.
Prerequisite 1211. Offered in Spring term.**

1221** **4 credits**

Gemarah Bkius: Intermediate Survey of Mishnah and Talmud I

This course directs students in a structured pace of study and analysis designed to have them complete a substantial portion of the entire tractate over the course of the year. Students master an extensive working Talmud vocabulary and develop a facility for translation and for working with the Talmud's interrogative techniques.

Intensive review periods are designed to fix the debates and discussions presented in the source text into long term memory.
Prerequisite 1212**. Offered in Summer Term.

1222** **4 credits**

Gemarah Bkius: Intermediate Survey of Mishnah and Talmud II

Students use the more extensive and discursive Gemorah texts to trace and master the logic and meaning of the Mishna. They study and analyze the emendations and explanations offered by the Tannaim and Amoraim on the assigned tractate chapters and develop greater fluency in working with the Hebrew-Aramaic texts. The objective is to become more familiar with an extensive selection of legal principles, analytic techniques and case dispositions through wide-ranging content immersion. The texts are studied in conjunction with the major local commentaries.
Prerequisite 1221**. Offered in Fall term.

1231** **4 credits**

Gemarah Bkius: Advanced Survey of Mishnah and Talmud I

The Mishnaic text is coded with antiquated terminology and obscure syntax. It is therefore open to varied interpretive readings. The great guide to these texts is the medieval French scholar, Rabbi Shlomo Yitzchaki, known by the acronym Rashi. Rashi was the compiler of the kuntreisim, handwritten copybooks that provided translations, explanations for opaque phrases and most importantly the authoritative interpretation of the text. Rashi's venerable commentary guides the developing Talmudist through the thicketed realms of Gemorah discourse. In all assigned tractates, except for Bava Basra and parts of Pesachim, the student will analyze the Mishna and Gemorah by the light of Rashi's commentary. In the aforementioned tractates the Rashbam commentary authored by Rashi's grandson is used.
Prerequisite 1222**. Offered in Spring term.

1232** **4 credits**

Gemarah Bkius: Advanced Survey of Mishnah and Talmud II

Directed study of Gemorah with instructional guidance and supervision. Students translate and discuss the Gemorah's painstaking analysis of the Mishnaic teachings. They utilize the basic blatt commentaries to deconstruct the case narratives. Periodic shiurim focus on particularly complicated sugyos from the assigned tractate.
Prerequisite: 1231**. Offered in Summer Term.

1241** **4 credits**

Gemarah Bkius: Research in Mishnah and Talmud I

In this course study partners analyze the Talmud text as the Gemorah posits an explanation for a Mishnaic dictum and then riddles this initial interpretation with questions and challenges based on logic, precedent, or other conflicting texts. Student chavruses pursue the extensive study of the assigned Mishna and Gemorah according to a weekly schedule of research and assignments.
Prerequisite 1232. Offered in Fall term.**

1242** **4 credits**

Gemarah Bkius: Research in Mishnah and Talmud II

Relying upon Rashi's interpretation for guidance and consulting selected Tosefos that address pshat, chavruseh pairs focus primarily on understanding the Shakla Vetaria – the thrust and parry- of the various Tannaim and Amoraim. Students are required to master the maskonos, the final conclusions of the various cases that are studied.
Prerequisite 1241. Offered in Spring term.**

1251** **4 credits**

Gemarah Bkius: Chiddush in Mishnah and Talmud I

This course promotes mastery of the styles of Talmud discourse and colloquy in texts drawn from the Orders of Nashim and Nezikin. Students prepare the Talmud text and immerse themselves in its legal narrative. While the rapid pace of study precludes comprehensive analysis of the Rishonim literature, this course provides the student with broad exposure to the legal categories and concepts analyzed in the assigned tractate.
Prerequisite: 1242. Offered in Summer term.**

1252** **4 credits**

Gemarah Bkius: Chiddush in Mishnah and Talmud II

Talmud text is a landscape of many possibilities. Talmud passages can be excavated for their underlying principles and modes of analysis, but their surfaces also shimmer with important lessons. This course is devoted to developing a sense of the forest without getting lost among the trees and their dense undergrowth. Students are assigned a broad selection of Talmud topics. These topics range from aggadah texts and ethical parables to analyses of theory to slices of life and thought drawn from ancient society. In each instance the student is to develop a flowing translation of the text, present a rational statement of its apparent meaning and summarize the main points that are raised in the sugya (Talmud passage).
Prerequisite 1251. Offered in Fall term.**

BIBLE

The Sinaitic law was revealed to Moses thousands of years ago. Its continued study links the generations in unbroken bond to that original revelation. It is no sir document. It shimmers with levels of meaning, facets of interpretation, and Divine truth.

There is no end to its study, for each new reading reveals yet newer knowledge, yet deeper insight. Students coming to RCOY are expected to know the Pentateuch well, but they continue to study it by way of the exegetical, and commentary literature. Courses in Bible extend over an entire year and are offered as two parts of a full year course. Over the period of the year the entire Five Books are completed with a specific set of commentaries.

The two middle digits ate determined by the specific year and semester of study:

301101 Bible: Pentateuch with Onkelos and Rashi I, 2 credits

Students study the blend of intuitive, direct and logical explanations of the words and meanings of the word and verse of the Pentateuch. Students analyze and discuss the biblical text through Rashi's unique filter of allegory, metaphor, aggadaic interpretation and halachic principle. In the Fall term students will focus on the books of Bereishis and Shmos.

No Prerequisite Offered in Fall term.

301202 Bible: Pentateuch with Onkelos and Rashi II, 2 credits

Students study the blend of intuitive, direct and logical explanations of the words and meanings of the word and verse of the Pentateuch. Students analyze and discuss the biblical text through Rashi's unique filter of allegory, metaphor, aggadaic interpretation and halachic principle. In the Fall term students will focus on the books of Vayikra and Bamidbar.

Prerequisite 301101. Offered in Spring term.

302103 Bible: Pentateuch with Kli Yakar I, 2 credits

Published in the early 1600s, the Kli Yakar serves as a unique guide to "pardes," the multifaceted content of the biblical text. His commentary weaves an intricate tapestry of pshat - simple meaning; remez - symbolic connotation; drush - homiletic spirit; and sod - esoteric implication. During the Fall students study the Bereishis and Shmos books of the Pentateuch with the Kli Yakar.

Prerequisite 301202. Offered in Fall term.

302204 Bible: Pentateuch with Kli Yakar II, 2 credits

In the Spring term students study the books of Vayikra and Bamidbar with the commentary of the Kli Yakar.

Prerequisite **302103**. Offered in Spring term.

303105 Bible: Pentateuch with Ohr Hachaim I, 2 credits

Written by one of most respected and renowned Kabbalist scholars of the early eighteenth century, the Kli Yakar represents the distillation of Rabbi Chaim Ibn Atar's grand scheme for biblical explication. This work continues to this day to stand as one of the most outstanding and oft consulted products of the Jewish esoteric tradition. Fall term Ohr Hachaim on Bereishis and Shmos.

Prerequisite **302204**. Offered in Fall term.

303206 Bible: Pentateuch with Ohr Hachaim II, 2 credits

Spring term: The study of the masterful Ohr Hachaim text on Vayikra and Bamidbar.

Prerequisite **303105**. Offered in Spring term

304107 Bible: Pentateuch with Ramban and Ibn Ezra I, 2 credits

The Ibn Ezra was among the early commentators on the Chumash. In the style of the Rishonim, his concise commentary asks logical questions of the text, looking closely at the meaning of words, their syntax and grammar to arrive at a determinedly coherent and reasoned approach to the biblical verse. The Ramban, often using the words of the Rashi, Ibn Ezra and Rambam as points of departure, composed a classic exegesis laced with broad philosophical, moral and kabbalistic interpretations. His commentary often offers several levels of meaning to the Pentateuch text. Fall: Bereishis and Shmos.

Prerequisite **303206**. Offered in Fall term.

304208 Bible: Pentateuch with Ramban and Ibn Ezra II, 2 credits

A continuation of the study of the two authoritative interpretations of the Pentateuch- Ramban and Ibn Ezra- for the Spring semester on the books of Vayikra and Bamidbar.

Prerequisite **304107**. Offered in Spring term

305109 Bible: Pentateuch with Midrash I, 2 credits

Written and compiled by various tannaim and amoraim, the Midrash weaves a rich cloth of allegory, didactic and historic narrative, Halacha and ethical instruction from the biblical tradition. Selections on Bereishis and Shmos in the Fall.

Prerequisite **304208**. Offered in Fall term.

305210 Bible: Pentateuch with Midrash II, 2 credits

The study of midrashic selections from Vayikra and Bamidbar in the Spring term.

Prerequisite 305109. Offered in Spring term

MUSSAR

Philosophy, the use of logical systems of thought to seek ultimate truth and reality, is an important part of Jewish thought. It requires a rigorous application of rational concepts to axioms of faith, and represents an effort to bridge the world of man with the spiritual world of pure knowledge. There is a long tradition of philosophical works that seek to develop and uncover the foundation principles of Jewish belief. Broadly conceived as Mussar, this field considers such issues as: the theology of Judaism; man's purpose and obligations; prophecy; the credo of Judaism, the role of faith and positive commandments; free will and heavenly determinism; the soul, Creation, the nature of Divinity; eschatology.

A special branch of Jewish philosophy focuses on ethics concentrating on the intellectual bases of ethical behavior and systems.

In addition to these types of works another branch of these offerings deals with the development of Chassidism from the eighteenth century movement founded by Rabbi Yisroel Baal Shem Tov. The movement had many roots but its outward manifestation was an orientation to piety and joy. Chassidic leaders, students and disciples of the Baal Shem created the philosophic underpinnings of the movement by creating a Chassidic literature that discussed the aims of the movement and traced its roots back to ancient times. This literature is richly veined with metaphysical references and Kabalistic influences.

The two middle digits ate determined by the specific year and semester of study:

501113

Mussar: Chovos Hatalmidim, 3 credits

On the introductory level the students begin their formal exposure to the study of Ethics/Mussar. The students are introduced to the language and general subject matter of the texts and are expected to study the text to gain a general comprehension of the material.

No Prerequisites. Offered in Fall Semester

501213

Mussar: Chovos Hatalmidim, 3 credits

In this course the students continue to study the language and general subject matter of the texts. This assists the student to gain a general comprehension of the material. This is the foundation for the understanding of the philosophical topics discussed on the higher levels.
Prerequisites 501113. Offered in Spring Semester

502110 Mussar: Mesilas Yeshorim, 3 credits

This course emphasizes the study of Mussar in the traditional style, developing an introspective dimension, and understanding the roots of Jewish ethical behavior. The text is the classic study by Rabbi Moshe Chaim Luzzatto.
Prerequisites 501213. Offered in Fall Semester

502210 Mussar: Mesilas Yeshorim, 3 credits

In this course the students are expected to continue studying the texts with an eye towards beginning to incorporate the ideas into his personal level of conduct. As the text by Rabbi Moshe Chaim Luzzatto.
Prerequisites 502110. Offered in Spring Semester

503126 Mussar: Sfas Emes, 3 credits

Reb Arye Lieb of Ger, profound weekly discourses epitomize the unadulterated conceptions of Kotzk of keen truth seeking, with the more pragmatic views of his grandfather the Chidushie Harim, that formed the pillars of the uniqueness of polish Jewry.
Prerequisites 502210. Offered in Fall Semester

503226 Mussar: Sfas Emes, 3 credits

In this course the students continue to study the texts in greater depth. The discussions of the ideas with peers and teachers of the concepts are now on a deeper level of understanding and the focus is to further develop his character and understanding of Jewish philosophy.
Prerequisites 503126. Offered in Spring Semester

504136 Mussar: Michtav Meliyahu 3 credits

Michtav Meliyahu – the words of the late thinker and philosopher Rabbi Eliyohu Eliezer Dessler, the writings of Rav Dessler are a blend of two great movements of the 18th Century, the mussar and Chassidic Movements his most famous writings are on predestination and free will and his brilliant breakthrough on the dispute over the restriction of Hasham's Light in creation, by the great sages Rabbi Eliyahu of Vilna and

Rabbi Shneur Zalmen Of Liadi, He is also based on other Chassidic Scholars as Rebbi Tzudok of Lublin, and Rabbi Nachmen of Breslev as well as the great mussar scalars The Alter of Kelem and his Rebbi Reb Yisroel Salanter.

Prerequisites 503226. Offered in Fall Semester

504236 Mussar: Michtav Meliyahu 3 credits

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

Prerequisites 504136. Offered in Spring Semester

505101 Mussar: Chovos Halevovos, 3 credits

The study of a systematic Jewish philosophy based on the text of the medieval thinker Bahya Ibn Pacqua. This course focuses on an introduction to the, general approach of the author and of his philosophic analysis in Shaar HaYichud and Shaar HaBechina.

Prerequisites 504236, Offered in Fall Semester

505201 Mussar: Chovos Halevovos, 3 credits

As the students prepare to complete their undergraduate studies, they sharpen their skills of studying Mussar and develop a commitment to the life long process of character development and ethical conduct.

Prerequisites 505101. Offered in Spring Semester

Glossary

Definition of Award Year:
The award year begins on July 1 of one year and ends on June 30 of the following year.

Definition of an Academic Year:
For a credit- hour program, must contain a minimum of 24 semester credit-hours and 30 weeks of instructional time.

Pell Crossover Payment Periods:
Payment period that includes both June 30 and July 1 overlapping two award years.
Must consider the crossover payment period to occur entirely within one award year.
Must have a valid SAR/ISIR for the selected award year.

Payment Period:
For term-based programs, payment period is the term.

Award Amount:
Award is calculated by payment period based on a student's Scheduled Award.

Definition of a Scheduled Award:
Amount that a full-time student would receive for a full academic year based on the student's EFC and COA.

NOTES