Eisek Hatorah
D'Rachmastrivka

Catalog
2026-2027

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TITLE IX

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

Title IX Coordinator:
Name: Rabbi Leibish Horowitz
Office Address: 42-60 Sunset Avenue Staten Island, NY 10314
Email Address: info@eisek.org
Phone Number: 718 438 5040 #310

INTRODUCTION/HISTORY

Eisek Hatorah D'Rachmastrivka has developed organically from the educational institutions that were established under the auspices of the Rachmastrivka Kehilla that is led by the esteemed Rachmastrivka Rebbe, shlita. The network of institutions began with a Cheder opened in 2003, followed by a Yeshiva K'tana in 2010 and the Yeshiva Gedola for advanced learning in 2015. Over the course of these years the schools have attracted a Chassidic clientele who seek a rigorous and challenging curriculum of Torah study that is grounded in the transmission of traditional midos and hashkofos.

The name of the institution offers a key to understanding its aims and larger purpose. It is to advance the deep and intense study of Torah. Our founders were and are strongly committed to the idea that this type of learning - a learning that rejects the superficial and insists on a thorough immersion in the amkus haTorah- is the path to true understanding and the fulfillment of one's tafkid as a Torah scholar.

"Understanding," however, is only a part of the larger focus. The pursuit of Torah in this manner shapes a person's outlook, influences his aspirations and profoundly molds his character. Thus the goals are not limited to training a mind; it aims to form a ben Torah in the full sense of the word; a ben Torah adept at his studies, but equally important one, who behaves in a manner that reflects his internalization of the midos and hashkofas haTorah; one of whom it can be said "Yisroel asher becha espoair."

The aim was to create an institution where the ruach, the spiritual culture, is to advance Torah, yiras shomayim and yashrus; to create a Yeshiva that produces students who learn diligently and apply to daily life the lessons they so intricately analyze. Whether the students go on to become scholars, rebbeyim and rabbonim or moved into the world of work, commerce and business, deep and sustained study Torah study and fidelity to its imperatives must be their animating drive. It must define the homes they build, the families they raise, and the life goals they set for themselves. This goal of transmitting an eisek, an ameilus, in Torah and passing on a robust living mesorah al pi mussar frames our mission.

BOARD OF TRUSTEES

Mr. Mendel Loevy
Mr. Yochanon Tenenhaus

BOARD OF DIRECTORS

Mr. Yoel Kaff, President
Rabbi Mordechai P. Twersky, Vice President
Mr. Mendel Loevy, Secretary
Mr. Yochanon Tenenhaus, Treasurer

ADMINISTRATION

Rabbi Mordechai Twersky, Rosh Yeshiva
Rabbi Yechiel Fink, CEO/CFO
Rabbi Dov Garfinkel, Administrator
Rabbi Leibish Horowitz, Menahel/Principal, Registrar
Rabbi Benjamin Kraus, Financial Aid Administrator
Rabbi Zuroch Weiss, Plant Manager
Mrs. C. Paskesz, Secretary/Bookkeeper-AP
Mrs. Lesser, Secretary/Bookkeeper-AR

FACULTY

Rabbi Leibish Horowitz, Maggid Shiur
Rabbi Nuchem Meir Klein, Maggid Shiur
Rabbi Yisroel Chaim Martin, Maggid Shiur
Rabbi Yehuda Tzvi Moskowitz, Maggid Shiur
Rabbi Refoel Piller, Maggid Shiur
Rabbi Nachman Reitzer, Maggid Shiur
Rabbi Avrohom Y. Sturm, Maggid Shiur
Rabbi Yosef Avrohom Weissmandel, Maggid Shiur
Rabbi Ahron Zoberman, Maggid Shiur

Rabbi Issac Beck, Meishiv
Rabbi Shaya Friedman, Meishiv
Rabbi Yisacher Mendel Halperin, Meishiv
Rabbi Yisroel Leib Twersky, Meishiv
Rabbi Binyomin Yosef (Benjamin) Kraus, Mashgiach
Rabbi Simcha B. Ehrlich, Mashgiach

NON-DISCRIMINATION POLICY

Qualified men of the Orthodox Jewish faith are eligible for admission to Eisek Hatorah D'Rachmistrivka. The institution does not discriminate on the basis of race, color, national origin (including shared ancestry or ethnic characteristics), disability, or age in its programs and activities.

Rabbi Dov Garfinkel, Administrator has been designated as the point of contact for all non-discrimination inquiries. He can be contacted at 42-60 Sunset Avenue Staten Island, NY 10314 or 917-676-3632.

The institution is also an equal opportunity employer and is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

Although Eisek Hatorah D'Rachmistrivka's campus is not fully accessible, the institution will make special arrangements, within reason, to accommodate qualified individuals with disabilities.

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

While the institution does not offer a specialized program for individuals with intellectual disabilities, the institution provides reasonable academic accommodations as appropriate.

MISSION STATEMENT

Our mission is to assure the continuity of vigorous Jewish learning and a complementary Torah-defined Chassidic lifestyle by producing bnai Torah who carry forward the enduring ethical traditions of the Jewish people. Underlying such a mission is the goal of engaging successive generations of students in the intellectual traditions of life-long Talmud and Halacha study.

Mission objectives include teaching and training students to:

- Read, translate, interpret and analyze classic Torah texts in their original languages;
- Analyze these authoritative sources in their true and proper context;
- Interrogate and master the learned Talmud commentary literature as a key to independent Talmud study;

- Develop a conceptual sophistication to work creatively with both abstract ideas and practical, Halachic applications;

- Master broad swaths of Talmud, Halacha and relevant commentaries;

- Develop an introspective dimension through the study of Mussar;

- Analyze and internalize the principles of Jewish ethical philosophy.

ACCREDITATION AND STATE AUTHORIZATION

New York State Disclaimer

Eisek Hatorah D'Rachmistrivka 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. Eisek Hatorah D'Rachmistrivka falls into this category.

Accreditation

Eisek Hatorah D'Rachmistrivka is accredited by the Association of Institutions of Jewish Studies (AIJS) and approved to offer an Intermediate Talmudic Degree as well as a First Talmudic Degree. Accreditation indicates that the institution has achieved recognition by AIJS, by demonstrating compliance with AIJS accreditation standards. AIJS is recognized by the United States Department of Education as an accrediting agency and is located at 500 W. Kennedy Boulevard, Lakewood, NJ 08701. Their telephone number is 732-363-7330.

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

AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED OR PROSPECTIVE STUDENTS

Eisek Hatorah D'Rachmistrivka has designated Rabbi Dov Garfinkel as the full time employee available to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics, and any other required disclosures or information, as required by Title 34 of the Code of Federal Regulations, sections 668.42, 668.43, 668.45 and 668.46. He is available in the administrative offices during regular business hours or by calling (718) 438-5040.

ACADEMIC CALENDAR

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

ADMISSIONS POLICIES AND PROCEDURES

Eisek Hatorah D'Rachmastrivka accepts applications from students of solid intellectual promise and high moral character who can benefit from the educational program offered at the Yeshiva. Students are selected on the basis of their potential growth, measured by past academic performance, scholastic ability, and such personal characteristics as ethical lifestyle, and respect for others. Age, race, color, physical handicap and national origin play no role in these considerations.

Applicants for admission to Eisek Hatorah D'Rachmastrivka must demonstrate a personal commitment to Halachic practice.

Generally, students applying to Eisek Hatorah D'Rachmastrivka must meet one of the following requirements:

1. Have graduated high school and provide evidence of high school graduation.
2. Have completed homeschooling in a secondary school education setting that either (1) meets the state's definition of secondary level homeschooling, or (2) qualifies the student for an exemption from compulsory attendance requirements in a state that does not issue or require a homeschool credential.
3. Meet one of the recognized equivalents. Recognized equivalents include:
    a. A GED certificate.
    b. A certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category).
    c. An associate's degree.
    d. The successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution.
    e. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

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

Eisek Hatorah D'Rachmastrivka does not utilize an Ability to Benefit test for admitting students.

Any student who wishes to be admitted to Eisek Hatorah D'Rachmastrivka must be on par with the level of studying in the institution, so that he can keep up with his peers.

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

60 Sunset Avenue
Staten Island, New York 10314
Phone: (718) 438-5040
Fax: (718) 438-5041

An applicant who wishes to be admitted should send a contact form to be reviewed by the Menahel. Students who are deemed competitive will be invited for an interview and oral exam on previously studied material. The Rosh Yeshiva and Menahel jointly make the final determination as to each applicant's acceptance status.

Upon acceptance, the applicant will receive a letter of acceptance by mail. Post acceptance, the applicant should make an appointment at the administrative offices to sign an admission form, as well as any necessary academic and financial applications.

TRANSFER CREDIT POLICY

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

- The credits transferred must be based on course work similar in content, style and academic rigor to the one offered at the Yeshiva.
- The student must have achieved a grade that would have enabled him to pass a similar course at the Yeshiva.
- All credits must be properly documented.
- The student must have achieved a minimum GPA of 2.0 at the institution from which credits are being transferred.

Transfer credits accepted are counted toward both the number of attempted credits and the number of credits earned by the student.

An evaluation may be performed that assesses the student's competency in reading and interpreting Talmud and measures analytical skills and critical thinking and reasoning abilities. The evaluation ascertains the level and type of study appropriate for the students in Eisek Hatorah D'Rachmistrivka. The student is then awarded credits by evaluation. The credits granted will be documented.

Eisek Hatorah D'Rachmistrivka will grant a maximum of 60 transfer credits towards Eisek Hatorah D'Rachmistrivka's undergraduate degree, for transfer coursework submitted.

To earn a First Talmudic degree at Eisek Hatorah D'Rachmistrivka, students must fulfill a minimum academic residency requirement of two academic years or 60 credits earned at Eisek Hatorah D'Rachmistrivka.

Eisek Hatorah D'Rachmistrivka does not have any articulation agreements with regard to whether the Yeshiva will accept credits from other institutions nor whether other institutions will accept the Yeshiva's credits. Before enrolling, students should be sure that their attendance will help them reach their educational goals.

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

CAMPUS

The campus of Eisek Hatorah D'Rachmistrivka is located at 42-60 Sunset Avenue in Staten Island, NY. The campus occupies 2.2 acres of property, set off from the rest of the neighborhood by generous lawns and trees. The property offers a quiet retreat, isolated from the noise, bustling crowds and distractions of the city streets. For our students, it provides an environment that is cloistered, serene and conducive to a peaceful, undisturbed learning atmosphere.

The academic center is a stately low slung building that was entirely renovated prior to our moving in.

The basement level of the building features an ultra-modern mikvah. There are thirteen showers and state-of-the-art appliances. There is also a shiur room, administrative office, snack bar, and storage space. Two warm up kitchens are also located on this level. Meals are brought in daily and served in our 1500 sq. ft. dining room.

The first floor is dominated by a large Beis Medrash of 2,800 sq. feet. It is comfortable, well lit - with bright LED lighting, a climate controlled HVAC system and large windows looking out onto the lawn. Beautifully finished bookcases hold the reference library of approximately 6,000 volumes. The rest of this floor has a large shiur room, three offices, for the Rosh Yeshiva, Menahel and Mashgiach, a faculty room, coat room, and a coffee center.

The second floor is devoted to student residences. Each room contains beds, individual closet space and night tables. The rooms have split units for climate control, and some of the rooms have connected outdoor porches. A phone bank for student use is located on this floor as well.

There are two staircases and a total of five exits. The two principal entrances have keypad locks. The others have panic bars for use in an emergency. The fire alarm system is upgraded and there

are numerous CCTV cameras throughout the interior of the building that feed images to the administrative office.

There are laundry machines located in the basement and parking outside.

The main administrative office is located at 5309 New Utrecht Avenue, Brooklyn, NY.

ACADEMIC PROGRAM

Eisek Hatorah D'Rachmistrivka offers a 144 credit undergraduate program of study leading to a First Talmudic Degree. Those students who have earned 60 credits are awarded an Intermediate Talmudic Degree. The curriculum is divided into two Talmud departments: Talmud Intensive and Talmud Research; and a Codes (Halacha) department. In order to graduate, students must achieve a minimum cumulative GPA of 2.0.

Credit Hours and Course Structure

Credits are assigned in accordance with the federal definition of a credit hour, which is defined as an amount of student work that reasonably approximates not less than one hour of classroom or direct faculty instruction and a minimum of two hours of out-of-class student work each week for approximately fifteen weeks for one semester or at least an equivalent amount of work for other academic activities including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours; and takes into account a variety of delivery methods, measurements of student work, academic calendars, disciplines, and degree levels.

Due to the Eisek Hatorah D'Rachmistrivka's extended daily schedule, actual hours of study significantly exceed this requirement. An academic calendar can be found in the supplement to the catalog.

Frequency of Course Offerings

Students enrolled at Eisek Hatorah D'Rachmistrivka generally take the maximum number of courses offered each term at their grade level and progress toward their degrees in the time frame outlined in the sample curriculum. Course offerings for each semester take into account the needs of each student, and all courses that are needed by students are offered, enabling students to graduate within the normal time frames.

Textbooks and Required Materials

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

Explanation of the Numbering System

Courses are given letter and number designations using the following system:
The first letter refers to the department, e.g. Talmud (T); Codes (C).

The first digit refers to the year of study (1-4).

In the Talmud courses the second digit indicates the intensity of the course Intensive (1) or Research (2); the third and fourth digits refer to the Tractate being studied (1-39).

The Codes courses' second and third digits are always 01.

The letters following the numbers indicate the semester or term, FA – Fall Semester, SP - Spring Semester and SU - Summer Term.

Department of Talmud

The core of the academic program consists of the study of Talmud, comprising the bulk of the student's day. The study of Talmud is divided between Talmud Intensive, known as Eyun, and Talmud Survey. Talmud Intensive is an in-depth analysis of each portion of the text with the commentaries of Rashi (Rabbi Shlomo Yitzchaki, preeminent Talmudic commentary) and Tosafos (medieval commentaries on the Talmud) as well as other scholarly commentary. Talmud Survey is a more broad-ranging study designed to familiarize the student with large areas of Talmud, which he may return to at some time in the future for more detailed study.

Generally, a Tractate is studied for either a half or a whole year depending on the length and how complex the particular Tractate is. As there are a total of 63 Tractates, completion of the entire body of Talmudic text during the period of undergraduate study is obviously impossible. Indeed, the study of the entire Talmud at a fairly superficial level of one folio page per day would demand more than seven years. The goal of the undergraduate program is therefore to give students the skills and the tools they will need for a lifetime of independent higher-level study of any Tractate of the Talmud.

In order to facilitate greater interaction and the sharing of learning skills among the students, the entire student body studies the same Talmudic Tractate. Each year, classes on all four levels revolve around one of the volumes selected for study at our Yeshiva. Each year the courses proceed at a depth appropriate to their level and the student develops the skills to progress to the next level. The course of study is cyclical; so, students entering the Yeshiva at different years will study different tractates over the course of their four-year program. Despite the differences in material covered, the skills presented and acquired are essentially similar, and graduating students are expected to demonstrate a specified level of achievement in the Tractate.

Throughout the millennia, the Talmud has been traditionally studied utilizing the Chavrusa (study partner) system. Under the Chavrusa system, students are able to match wits and hone each other's intellectual capabilities as they delve into the core of the Tractate. In this way, one student's strengths complement the other, and the learning of both is enhanced by this methodology. Each semester, the faculty pairs students with appropriate Chavrusas, bearing in mind each student's academic level and abilities.

Talmud Text Listings

A brief summary of the subject matter of the Talmud Tractates is provided for the convenience of the reader unfamiliar with Talmudic study. However, it should be understood these short descriptions do not reflect the depth, detail, and complexity of the study involved. The Tractates are listed in their Talmudic sequence and not necessarily in the order of study.

(01) Berachos - Laws of Prayer, "Krias Shema", Grace after Meals and blessings pertaining to foods, events, etc.
(02) Shabbos - The Sabbath; related restrictions and their source, in depth study of all regulations regarding the Sabbath, including problems that emanate from changes in society and technological advances.
(03) Eruvin - Domains. Transfer of individual or object from one place to another; use of devices to expend bounds of domains.
(04) Pesachim - Laws of Passover; leaven, the Seder, and Passover offering, concepts of ownership and relinquishment of rights, responsibilities for removal of leaven as related to status; tenant, landlord, head of household and watchman.
(05) Shekalim – Use of specified coins to purchase Temple supplies and Korbonos, structure of accounting system used to allocate incoming funds to various expense categories in the Temple
(06) Rosh Hashanah - Laws of the New Year, the Shofar. Sanctification of new months.
(07) Yuma - The Day of Atonement and related laws. Korbonos, services in the Temple, repentance, the five Abstentions.
(08) Succah - Laws of the Festival of Booths, construction of Booths and their requirements. The four symbolic species (Lulov, Esrog, Hadassim, Arovos).
(09) Beitza - Laws of prohibited activities on Holidays, differing from the Sabbath. Objects not to be moved.
(10) Taanis - Laws of Fast days.
(11) Megillah - Laws of Purim, the Reading of the Book of Esther and other obligations of the Holiday, charitable donations and sending of gifts of edible foods.
(12) Moed Koton – Laws of Intermediate Festival days, mourning practices.
(13) Chagigah – Practices associated with visits to the Temple.
(14) Yevamos - Study of Levirate marriage and Chalitza, consanguinity. General anthropological structure of Jewish society, permitted marriage partners etc. Privileges and obligations of Kohanim. Legal procedures involved in determining the death of an individual; the Agunah.
(15) Kesubos - The marriage contract; obligations and commitments incurred therein, specifically in relation to financial considerations and obligations made prior to marriage. Family structure; the status, role and rights of women in society.
(16) Nedarim - Laws of object-related vows and resultant obligations, annulment of vows, involvement of parent and spouse in the making vow.
(17) Nazir – The Nazarite vow, restrictions, practices associated.
(18) Sotah – Suspected adultery and its ramifications on a marriage; conditions for lodging a charge, religious practices associated with this situation. Philosophical and moral implications.
(19) Gittin - Traditional divorce with emphasis on Get (divorce document); technical aspects regulating its legality. Review of legal documents and methods of establishing authenticity of signatures; related regulations.

(20) Kiddushin – Process of marriage and related regulations and obligations. Comparative study of modes of legal status employed elsewhere. Marriage by proxy and conditional marriage.
(21) Baba Kama - Talmudic Civil Law, Part I. Compensation for injury or loss, rectification and liability through injury or misuse, damages by the defendant, personally or by any agencies. Misappropriation is also reviewed in its broad sense, whether through violence or theft.
(22) Baba Metzia - Talmudic Civil Law, Part II. Dealing primarily with claims related to joint transactions, from finding lost articles to wage agreements. Considerations relating to trade and industry, usury, labor conditions and responsibilities, deposits and tenancy, and interest.
(23) Baba Basra - Talmudic Civil Law, Part III. Claims of right of way, claims and rights of partners, neighbors, purchasers, vendors and heirs, legal forms of acquisition of partners; seller's liability for value of his wares and deeds in terms of consumer protection. Deeds and legal documents relating to business are also treated.
(24) Sanhedrin - Judicial processes, examination of witnesses, the Judicial Assembly, and trial conduct in civil, criminal and capital cases. Types of remedies and sentences, mild to severe, for various transgressions.
(25) Makkos – Severe judicial punishments and transgressions resulting therein. False and contradictory testimony and the treatment of affected witnesses in such proceedings. Incarceration in Arei Miklat for involuntary manslaughter.
(26) Shevuos - Laws of personal vows, oaths before the court, the status of single witness, partial admittance of responsibility. Guarding, borrowing and another's property. Temple ritual laws and remedies for those who violate them.
(27) Avodah Zorah – Definitions of idolatry; and its consequences on the individual and community.
(28) Eduyos – A compilation of discussion on many topics that were debated by Talmudic sages, transcripts of testimony of students on the positions of their teachers.
(29) Horayos – Analysis of dealings with mistaken judgments by Bais Din or Kohen Gadol; methods of restitution.
(30) Zevachim – Discussions of various types of Korbonos offerings, conditions under which a particular offering may be invalidated.
(31) Menachos – Various types of prescribed meal offerings associated with specific categories of Korbonos.
(32) Chullin – A detailed analysis of the dietary laws; injuries and diseases of an animal or bird which render it non-kosher; study of kosher animals' anatomy as well as correct methods of slaughtering.
(33) Bechoros – Discussions of practices associated with the special status of a first-born; redemption of first-born animals, blemishes which render animals unfit for Korbon offerings. Particular status of certain first-born livestock.
(34) Eruchin – Evaluations associated with individuals who pledge to their own worth to Temple charity.
(35) Temurah – Exchanges of sanctified status from one animal to another; status of offspring of consecrated animals.
(36) Krisus – Categories of transgressions defined by law as most serious with severe associated consequences and Korbonos that may be brought for atonement.

(37) Meilah – Discussion of problems associated with attempts to remove sanctified status from objects or animals.
(38) Nidah – Ritual impurity associated with reproductive cycle, childbirth and related topics.
(39) Mikvaos – Detailed discussions of architectural requirements for ritual baths, dimensions and other specifications.

Talmud Intensive

The Talmud Intensive courses are characterized as "intensive," since the focus is on intense analysis and in-depth understanding of the text of the Talmud. The first focus is on the principal Talmudic commentaries, published on each page of the Talmud, by the medieval scholars Rashi and the authors of Tosefos. This is supplemented by other scholarly commentary, referred to as Rishonim (lit. the "early" commentaries) and Achronim (lit. the "later" commentaries).

The student prepares with his Chavrusa (study partner) all assigned texts prior to the lecture. Thus, by the time the instructor delineates the method of properly understanding the assigned Sugya (topic), the student is able to compare and contrast the instructor's presentation with his own understanding of the source materials. Following this independent study session the daily lecture clarifies and confirms the basic meaning of the identified texts; the primary purpose of the lecture is to provide the students with the methods of Talmudic study. The varying approaches of the commentators are compared, contrasted, investigated, and explored from every angle. Students and instructors alike exult in the pursuit of absolute truth, bolstered by airtight logic as evinced by the text. By modeling the thought processes inherent in Talmudic reasoning, the instructors provide students with the stepping-stones necessary for reaching the goal of ultimate truth on their own.

During the course, the students expend considerable effort in plumbing the depths of Talmudic analysis and reasoning. The students are taught the basics of Talmudic reasoning, constantly reflecting, comparing, and evaluating. They are further taught to focus on nuances in phraseology, propose hypotheses, and subject those hypotheses to intense scrutiny. Each word, phrase, and passage is analyzed both individually and in consonance with other Talmudic passages, in this Tractate and elsewhere.

In most instances, the student will accept the reasoning advanced by the instructor in his interpretation of the Talmud text and commentaries. However, he is always welcomed and encouraged to challenge the instructor's line of reasoning based on his own understanding of the texts studied. This method of give-and-take is a time-honored technique of Talmudic study and generally results in a much clearer and deeper understanding of the assigned readings.

Talmud Intensive Course Descriptions

Introductory Talmud Intensive Parts I/II/III

T11##FA 6 Credits T11##SP 6 Credits T11## SU 6 Credits

During the introductory year the student learns the process and methodology necessary to properly understand the Talmudic texts. A strong emphasis is placed upon proper understanding

of the language of the two major commentaries, written by Rashi and the Tosefos (medieval commentaries on the Talmud). The student begins to build an intellectual structure consisting of concepts and principles found in the Gemara, Rashi and Tosefos and to master the basic tools for textual analysis.

Beginning Talmud Intensive Parts I/II/III
T21## FA 6 Credits T21## SP 6 Credits T21## SU 6 Credits
On the second level the students' study at a greater depth, using additional commentaries. The students should be capable of preparing the basic Talmud text along with the commentaries of Rashi and Tosafos on their own. During the lecture, the instructors compare and contrast the various approaches of the commentators, following the thread of logic that runs through each one. The students are taught to achieve greater clarity within their own thought processes. This leads the student to have a better understanding of the commentaries and how it can be applied and integrated within the text.

Intermediate Talmud Intensive Parts I/II/III
T31## FA 6 Credits T31## SP 6 Credits T31## SU 6 Credits
On the third level the students continue to develop and solidify their knowledge base of Talmudic discourse and case law. The students begin to expand their capacity toward independence and development to understanding the Talmud on a deeper level. The daily lecture teaches the students to analyze the commentaries and begin to reconstruct the hypotheses of why some commentaries reject the hypotheses of other commentaries. This helps the students gain increased confidence in their understanding of the Talmudic text.

Senior Talmud Intensive Parts I/II/III
T41## FA 6 Credits T41## SP 6 Credits T41## SU 6 Credits
On this level familiarity with the major Achronim (later commentators; circa 1500 to the present) is further developed. The students are exposed to the works of the Maharsha, Maharam, Rabbi Akiva Eiger, the Ketzos Hachoshen and the P'nei Yehoshua among others. In the process, the students learn to differentiate between reasonable and unreasonable proofs and to slowly begin to offer their own hypotheses and proofs as well. The senior year also focuses on preparing the students for the transition to higher-level academic programs.

Talmud Research
The Talmud Research course focuses more on faculty-guided student study. The student's study in the study hall using the traditional Chavrusa method. The collective experience of hundreds of years of Talmudic institutions has shown that this system is successful in enabling students to fine-tune their study skills and to incorporate new ideas expressed by others. The Talmud Research course is more rapid and less nuanced than the Talmud Intensive course. The focus is mainly on the text of the Talmud with the commentary of Rashi.

Rather than focusing on every nuance of a given passage, the Talmud Research course teaches students to gain a clear understanding of the questions, answers, and basic premises without becoming bogged down by intellectual challenges. Students identify paradoxes within the text;

yet do not necessarily follow each one to its final conclusion. This skill is particularly important for the serious student of Talmud, who must at times acknowledge that a particular question may best be shelved until later on in his career, in order to allow for proper breadth of study.

Should the student need assistance there is always an instructor available who may help the students with any questions. Generally, the faculty member will direct the student to one or more commentaries that discuss the question or difficulty posed by the student. In this way, the student not only obtains an answer to his query, but equally important, he becomes exposed to the vast bibliography of Talmudic commentary and literature, while learning how to access knowledge and information from the Talmud and its commentaries.

Introductory Talmud Research Parts I/II/III
T12## FA 4 Credits T12## SP 4 Credits T12## SU 4 Credits
In the introductory course, the students are guided in making the transition from their high school training to the post-secondary Beth Medrash. The Talmud Research courses focus on a different chapter in the Tractate then is studied during the morning session (Talmud Intensive). The course is at a quicker pace and focuses on skill building and familiarity with the structure of the Talmud. The objective is to convey a sense of the subject matter and conceptual framework of the text and takes place in a self-study format closely guided by the faculty.

Beginning Talmud Research Parts I/II/III
T22## FA 4 Credits T22## SP 4 Credits T22## SU 4 Credits
On this level the students begin to increase their breadth of Talmud knowledge. They continue to study the Talmud with the basic commentaries of Rashi. The students review the chapter being studied thus enriching their Talmudic vocabulary and knowledge. This further improves the students' familiarity of the Talmud's logical give-and-take.

Intermediate Talmud Research Parts I/II/III
T32## FA 4 Credits T32## SP 4 Credits T32## SU 4 Credits
The student expands his knowledge of Talmudic discourse and case law, while learning to focus on a clear understanding of the texts. The student learns to avoid superficiality during the intellectual give-and-take of Chavrusa (study partner) study. This course further builds the students' knowledge of a variety of sugyas (topics).

Senior Talmud Research Parts I/II/III
T42## FA 4 Credits T42## SP 4 Credits T42## SU 4 Credits
On this level the students are expected to have developed a broad knowledge base of Talmudic case law and the skills needed to independently learn Talmudic texts. Consequently, on this level the students' study at a faster pace and learn more folios of the chapter being studied. The senior year also focuses on preparing the students for the transition to higher-level academic programs.

Department of Codes

The department of Codes focuses on the Choshen Mishpat section of the Shulchan Aruch (book of Jewish Legal Codes) which deals with the rules of Bais Din or religious courts, witnesses, loan instruments, litigation, property law, commercial law, etc.

The curriculum begins with the study of the source of the law in the Talmud followed by the study of the Tur. The Tur is a wide-ranging work divided into four main sections covering all laws applicable in today's times. Rav Yosef Caro, a fifteenth century scholar, wrote a comprehensive commentary on the Tur called Bais Yosef. He subsequently went on to write the authoritative Shulchan Aruch. The Shulchan Aruch constitutes the final culmination of the Talmudic debate epitomized in legal decisions, and is based on the Tur. The Shulchan Aruch includes both the authoritative judgments of Rabbi Yosef Caro, and the Psak (final law) of Rabbi Moshe Isserliss as well as glosses of later commentators and interpreters.

The students study the Tur with the commentary of the Bais Yosef and some of the other leading commentaries. They then study the Shulchan Aruch with the commentaries of the Shach, Meiras Einayim, Pischai Teshuva, Ketzoas Hachoshan, Nesivas Hamishpat, Reb Akiva Eiger etc. These great sages' comment upon and provide deep analysis of the Shulchan Aruch. The instructor's lectures organize all the material and present it in a clear concise way. On the introductory and beginning levels the lectures are more frequent; as the students' progress, the study is more independent with faculty guidance.

Codes Text Listings

A brief summary of the subject matter in the Codes courses is provided for the convenience of the reader unfamiliar with Halacha study. It should be understood; however, these short descriptions do not reflect the depth, detail, and complexity of the study involved. The actual subject matter will vary from year to year and is not necessarily studied in this sequence.

(1) Selected Topics in Commerce / Enterprise - The system of commercial law as practiced in Jewish communities. A comprehensive treatment of issues of fair trade laws. The differences between property and portable assets. The right to dispute a sale, or to persuasively prove its validity. Conditions under which a sale is ruled fraudulent or nullified.

(2) Laws of Lost and Found - Extensive legal definitions of different domains which affect the status of found items. Types of evidence required to back claims to found items. The obligations of the finder of livestock. How much must be spent on a found item that involves ongoing expenses.

(3) Topics in Shomrim and Damages - The Shomer has a legally recognized status with responsibility for property he is protecting or guarding. This ranges from a banker to a friend who voluntarily agrees to protect the home for someone who is away. This also includes storage companies, delivery trucks, cargo transit, and items left with a merchant for repair.

(4) Renters, Share Owners, Workers - An extensive discussion of the laws of renters and their responsibilities and rights. Responsibilities of the owner and the renter in a standard arrangement. Limitations on rentiers, e.g., on planting crops that exhaust the field and related issues of limitations. Labor law: and generally accepted conditions of work agreements even if unarticulated. Restrictions on the rights of either party to terminate agreements.

Codes Course Descriptions

Introductory Codes Parts I/II/III

C101FA 2 Credits C101SP 2 Credits C101SU 2 Credits

On the introductory level the students are guided to begin learning in depth Halacha. Most of their prior learning of Halacha was in the Orach Chaim section of Shulchan Aruch and they need to acclimate to Choshan Mishpat. On this level there are frequent shiurim (lectures) on the subject matter. Following the lecture the student learns with his chavrusa (study partner) to review the material.

Beginning Legal Codes Parts I/II/III

C201FA 2 Credits C201SP 2 Credits C201SU 2 Credits

On the beginning level the students are more familiar with the style of writing and in depth method of the study of Choshan Mishpat. These courses focus on further developing their skills and aid them to understand the underlying principles of the dialectics of the Tur and Shulchan Aruch. There is also a focus on training the students to recognize the subtle differences between the theoretical underpinnings and practical application.

Intermediate Legal Codes Parts I/II/III

C301FA 2 Credits C301SP 2 Credits C301SU 2 Credits

On the intermediate level the students continue the study of Halacha on a deeper level. These courses focus on teaching the students to perceive the often subtle differences in the opinions and approaches of the various commentaries. In addition, unlike the study of Talmud they must come to a conclusive conclusion of each Rishons' opinion. The students begin to finely hone their abilities to reconcile these differences and arrive at conclusions of their own.

Senior Legal Codes Parts I/II/III

C401FA 2 Credits C401SP 2 Credits C401SU 2 Credits

On the senior level the study of Halacha takes on a greater intensity. In these courses the focus is on the skills of how to make accurate comparisons of one set of circumstances to another. In addition, they learn to draw together the various themes found in the commentaries and to create a cohesive approach to the topic being studied. This inherent knowledge will be the foundation for those students who continue to a Halacha graduate program.

Sample Curriculum

Year 1

Fall Semester

T11##FA Introductory Talmud Intensive I	6 credits
T12##FA Introductory Talmud Research I	4 credits
C101FA Introductory Codes I	2 credits
	12 Credits

Spring Semester

T11##SP Introductory Talmud Intensive II	6 credits
T12##SP Introductory Talmud Research II	4 credits
C101SP Introductory Codes II	2 credits
	12 Credits

Summer Term

T11##SU Introductory Talmud Intensive III	6 credits
T12##SU Introductory Talmud Research III	4 credits
C101SU Introductory Codes III	2 credits
	12 Credits

Cumulative Total: 36 Credits

Year 2

Fall Semester

T21##FA Beginning Talmud Intensive I	6 credits
T22##FA Beginning Talmud Research I	4 credits
C201FA Beginning Codes I	2 credits
	12 Credits

Spring Semester

T21##SP Beginning Talmud Intensive II	6 credits
T22##SP Beginning Talmud Research II	4 credits
C201SP Beginning Codes II	2 credits
	12 Credits

Cumulative Total: 60 Credits

Upon the completion of 60 credits, students will receive an Intermediate Talmudic Studies Degree.

Summer Term

T21##SU Beginning Talmud Intensive III	6 credits
T22##SU Beginning Talmud Research III	4 credits
C201SU Beginning Codes III	2 credits
	12 Credits

Cumulative Total: 72 Credits

Year 3

Fall Semester

T31##FA Intermediate Talmud Intensive I	6 credits
T32##FA Intermediate Talmud Research I	4 credits
C301FA Intermediate Codes I	2 credits

	12 Credits
Spring Semester	
T31##SP Intermediate Talmud Intensive II	6 credits
T32##SP Intermediate Talmud Research II	4 credits
C301SP Intermediate Codes II	2 credits
	12 Credits
Summer Term	
T31##SU Intermediate Talmud Intensive III	6 credits
T32##SU Intermediate Talmud Research III	4 credits
C301SU Intermediate Codes III	2 credits
	12 Credits

Cumulative Total: 108 Credits

Year 4	
Fall Semester	
T41##FA Senior Talmud Intensive I	6 credits
T42##FA Senior Talmud Research I	4 credits
C401FA Senior Codes I	2 credits
	12 Credits
Spring Semester	
T41##SP Senior Talmud Intensive II	6 credits
T42##P Senior Talmud Research II	4 credits
C401SP Senior Codes II	2 credits
	12 Credits
Summer Term	
T41##SU Senior Talmud Intensive III	6 credits
T42##SU Senior Talmud Research III	4 credits
C401SU Senior Codes III	2 credits
	12 Credits

Cumulative Total: 144 Credits

Upon the completion of 144 credits, students will receive a First Talmudic Degree.

GRADE POINT SYSTEM

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

Rather than deriving grades from a precise numerical average, the institution utilizes a grading system commonly used in higher education. Essentially, this system provides for the following course grades:

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

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

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

Sample GPA Calculation:

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

Divided by 12 Credits for the Semester = 3.45 GPA

ACADEMIC REGULATIONS

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

All matriculated students pursuing an approved program at Eisek Hatorah D'Rachmistrivka are required to maintain satisfactory academic progress, which is defined below by the institution.

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

Below is a comprehensive explanation of the qualitative and quantitative standards at Eisek Hatorah D'Rachmistrivka:

- Qualitative Standard

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

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

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

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

- Quantitative Standard
    - Maximum Timeframe - measured in credit hours

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

- Pace of Completion

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

WHEN SAP IS NOT MET

WARNING

If a student fails to meet the SAP standards, they will be notified by email or mail and granted a one-semester warning period. They will also be notified that they may appeal the lack of satisfactory academic progress at any point in the process. During this warning period, a designated faculty member may counsel the student and assist them in improving their academic performance. Additionally, the student may receive various student services including tutoring, scheduling accommodation, or other academic assistance. If SAP standards are still not met after this warning period, the student will be subject to academic discipline which may include suspension, or expulsion from the institution.

Federal Financial Aid Warning

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

APPEALS PROCESS

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

If the appeal is accepted, the senior faculty member will determine whether the student can meet the standard SAP requirements of the institution by the end of a one-semester probationary period. If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, they will be placed on academic probation as outlined below. However, if it is determined that the student will not be able to meet the standard SAP requirements by the end of the probationary period, they will be placed on academic probation

with a customized study plan, as described below. A student on academic probation, with or without a study plan, will continue to be eligible for federal financial aid.

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

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

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

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

REEVALUATION AFTER A PROBATIONARY PERIOD

At the end of the one-semester probationary period, the institution will reevaluate the student's satisfactory academic progress. If the student meets either the institution's standard SAP requirements or the satisfactory academic progress standards outlined in their study plan, they will be considered to be meeting SAP.

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

REESTABLISHING AID ELIGIBILITY

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

INCOMPLETES

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

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

WITHDRAWALS

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

TRANSFER CREDITS

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

REPETITIONS

All repeated courses are counted in the number of the student's attempted credits, and are included in the student's GPA, including failing grades. For SAP pace calculations, only one passing attempt of a repeated course may be counted as credits completed, even if the student passes the course more than once. A student repeating a course must remain within the time frame required for SAP standards.

For Title IV awarding purposes, a repeated course in which the student has already received a passing grade is counted towards their enrollment status only the first time the course is retaken. However, a repeated course in which the student received a failing grade is always counted towards their enrollment, regardless of how many times they repeats that course in an attempt to pass.

For TAP grant awarding purposes, a repeated course in which the student has already received a passing grade cannot be counted towards the student's enrollment status. However, a repeated

course may be counted towards the student's enrollment status if a student is repeating a failed course, repeating a course for additional credit, or is repeating a course after receiving a grade that is passing at the institution but is unacceptable in a particular curriculum.

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

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

GOOD ACADEMIC STANDING FOR THE NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)

To maintain eligibility for TAP a student must be in good academic standing, which includes two elements: pursuit of program and satisfactory academic progress.

Pursuit of program is the 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 awards they have received. The percentage is determined according to the following schedule:

Number of Payment	Must Receive a Grade for
Semester	
1, 2	50% of minimum full-time requirement
3, 4	75% of minimum full-time requirement
5 or more	100% of minimum full-time requirement

Satisfactory academic progress is the requirement that a student accumulates a specified number of credits and achieves a specified cumulative grade point average each term, depending on the number of state award payments they have received.

First Talmudic Degree Program

Semester										
Before being certified for this payment	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th

Student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With at least this GPA	0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

Good academic standing is assessed each term. Students must meet both Pursuit of Program and Satisfactory Academic Progress requirements for that term to be considered in good academic standing. Students who lose good academic standing in a term when they received a TAP grant are not eligible for an award for the next term.

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

- make up past academic deficiencies by completing one or more terms of study without receiving a TAP grant;
- be readmitted to school after an absence of at least one calendar year;
- transfer to another TAP eligible institution; or
- be granted a waiver.

<u>Waivers</u>

There are two types of waivers for students who do not meet Good Academic Standards.

One-time Waiver – this one-time waiver may be issued if an institution determines that there are extenuating circumstances which would justify the waiver. Situations that justify a waiver are those beyond the student's control, rather than chronic circumstances that cannot be remedied.

This provision applies to students who failed to make satisfactory academic progress, pursuit of program, or both. With the additional term that results from approval of the waiver, the student should be able to regain good standing.

When a student submits a request for a one-time waiver, the institution will review the documentation and discuss with the student whether the approval of a one-time waiver is in their best interests. If the waiver is granted, the school will enter a "W" in the waiver column on the payment roster.

C-Average Waiver - the C-average requirement may be waived for undue hardship based on the death of a student's relative, the student's personal illness or injury, or other extenuating circumstances.

The C-Average waiver will be documented and will relate to circumstances that have affected the student's ability to achieve a cumulative C-average as of the end of a particular semester or term. If warranted, a C-average waiver may be granted more than once. C-average waivers are not reported in the certification process.

The institution will maintain a clear, accurate, and complete record of documentation for any waiver granted. Waivers are not granted automatically and are intended only to accommodate extraordinary or unusual cases.

GROUNDS FOR DISMISSAL

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

Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, the Rosh Yeshiva, Rabbi Twersky will notify the student that he may be dismissed from the school.

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

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

ATTENDANCE

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

LEAVE OF ABSENCE

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

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

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

A student will only be granted a leave of absence if it can be reasonably expected that they will return from the leave of absence on time. The leave of absence, together with any additional leaves of absence, must not exceed a total of 180 days in a 12 month period. Eisek Hatorah D'Rachmistrivka will not assess the student any additional institutional charges or award the student any additional Title IV aid during this time period. Upon the student's return from the leave of absence, the student must resume their coursework at the same point in the academic program that he began prior to the leave of absence. A student returning from an LOA must complete the term to be eligible to receive a second or subsequent disbursement.

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

COMPLAINT POLICIES

Internal Complaint Policy

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

AIJS Complaint Policy

Complaints can be filed with the office of the AIJS using the contact information below.

Association of Institutions of Jewish Studies
500 West Kennedy Boulevard
Lakewood, NJ 08701-2620
732.363.7330

Email: cstern@theaijs.com

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

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

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

If a written complaint is filed against AIJS directly, the complaint is recorded and acknowledged. Within 10 days of the receipt of the complaint, a member of the AIJS administrative staff will review the complaint and submit both the complaint and the review of the complaint to the Chair of the EAC to evaluate the validity of the complaint.
If the complaint is deemed justified, the EAC will instruct AIJS staff of the appropriate means to resolve the matter and will notify the complainant within 10 days of the review of the complaint. If the complainant is anonymous, no notification is necessary.

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

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

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

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

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

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

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

  Office of the Professions
  Professional Education Program Review
  Education Building, 2 West
  Albany, NY 12234
- A complaint against a college in the State University system should be sent to:

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

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

  City University of New York
  Office of the General Counsel
  205 East 42nd Street, 11th Floor
  New York, NY 10017

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

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

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

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

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

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

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

COUNSELING

Counseling services are an important component of the student services offered at the Yeshiva. The Rosh Yeshiva is actively engaged and very experienced, and serves as a mentor and advisor, guiding students through every stage of their personal development.

Although the Yeshiva does not employ a formal counselor or mental health professional, they will provide referrals to competent mental health professionals should the need arise.

ACADEMIC ADVISING

Academic development is also a priority in Eisek Hatorah D'Rachmistrivka. Should a student feel they need assistance in any academic area, they should approach the Menahel, Rabbi Horowitz for assistance. Rabbi Horowitz will assign him an appropriate tutor, as needed.

There is also careful monitoring of all students and their academic needs to ensure that no one falls behind.

In addition, there are Shoel U'Meishivs on staff to answer any questions or concerns that might arise in the midst of learning.

HEALTH SERVICES

Eisek Hatorah D'Rachmistrivka does not have the facilities to deal with medical issues beyond the standard first-aid services. Therefore, in the event of a sudden severe illness or accident, the staff will turn to the active Hatzalah program of volunteer EMT services, which responds to any medical emergency within minutes. If necessary, Hatzalah will transport the patient to one of the nearby hospitals.

In case of an emergency, the Menahel will assume responsibility for the student's care.

LIBRARY

The library at Eisek Hatorah D'Rachmistrivka is located in the Bais Midrash, and contains approximately 6000 volumes with texts such as Talmud, Halacha, Ethics, and Bible. The volumes are rotated in accordance with the schedule of learning.

One of the students is tasked with the maintenance of the texts, as well as the purchasing of new ones.

TEXTBOOK INFORMATION

Eisek Hatorah D'Rachmistrivka offers a highly specialized program of study in Talmud and related subjects. All textbooks are readily available for use on open stacks in the study hall and school library. Students who wish to purchase their own copies of the texts studied may purchase them from a Judaica store that ships.

Many students prefer to have their own Gemara, Kovetz Miforshim and Shulchan Aruch. The cost for each is between $35 and $55, depending on the publisher and edition. Most texts used in the program are reprints of the Talmud and other classical texts that do not have ISBN numbers.

Below is the contact information of three Judaica stores that ship:

Eichlers - 1401 Coney Island Ave., Brooklyn, NY 11230 (888) 342-4537
Tuvia's Seforim - 304 Route 59 Airmont, New York 10901 (845) 426-0824
Z Berman Hebrew Books - 4602 17th Ave, Brooklyn, NY 11204 (718) 871-5316

FINANCIAL AID

Eisek Hatorah D'Rachmistrivka utilizes the services of Higher Education Solutions, a financial aid consulting firm with many years of experience in the field. The institution offers federal and state financial aid programs to its students. and Higher Education Solutions (HES) assists with their administration.

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

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

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

TITLE IV FEDERAL FINANCIAL AID

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

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

APPLYING FOR TITLE IV AID

To apply for Title IV aid, students should complete the FAFSA online at https://studentaid.gov/h/apply-for-aid/fafsa. Alternatively, a paper FAFSA may be obtained online from https://studentaid.gov/sites/default/files/2026-27-fafsa-form.pdf or the financial aid office, completed, and then submitted by mail to the designated address.

In addition to completing the FAFSA form and providing consent for the IRS to share federal tax information with the U.S. Department of Education, students may be required to submit additional documentation, such as a Verification Worksheet, W2 forms, and/or Tax Returns/IRS Tax Transcripts, to verify the information reported on the FAFSA.

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

TITLE IV AID NEED

Eligibility for Title IV programs is determined through a process called need analysis, which assesses how much financial assistance a student is eligible to receive based on the resources expected to be available from the student and, if applicable, their parents.

A student's financial need is calculated based on the formulas developed by the Department of Education. It is determined by subtracting the contributions expected from the student and, if applicable, their parents, from the student's Cost of Attendance (COA). The student's COA includes tuition, fees, books, transportation, personal expenses, and a standard allowance for living expenses. The living expense allowance varies depending on whether the student lives on campus, off-campus or with their parents. The total financial aid awarded to a student cannot exceed their financial need.

A student's dependency status- whether they are considered dependent or independent of their parents-is determined by their responses to specific questions and other information provided on the FAFSA. This status is used in calculating financial need. Students are encouraged to review the FAFSA instructions thoroughly and consult financial aid staff for guidance as needed.

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

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

The student's contribution is combined with the parental contribution, when applicable, to calculate the Student Aid Index (SAI). The SAI is subtracted from the student's COA with the remaining amount known as the student's financial need.

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

A student with an SAI equal to or greater than twice the maximum Pell Grant award amount for the award year is ineligible for a Pell Grant. This limit does not apply to students who qualify for a Pell Grant under the Special Rule (dependents of certain deceased servicemembers and Public Safety Officers).

Updated FAFSA Information

Students may update, or be required to update, certain information on their FAFSA application, such as dependency status or household size, only under specific circumstances. Students who have a change in circumstances that affects any of these areas should contact the financial aid office.

Professional Judgment

In addition to the process used to calculate financial aid need, there are unique situations where the financial aid administrator may use professional judgment (PJ) on a case-by-case basis to adjust the components of a student's COA, or the data used to determine their Pell Grant eligibility or calculate their SAI, and/or perform dependency overrides. Students may pursue a PJ adjustment based on the categories of special circumstances and unusual circumstances, as described below.

Professional Judgment for Special Circumstances

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

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

Professional Judgment During a Disaster, Emergency, or Economic Downturn

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

Professional Judgment for Unusual Circumstances

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

When a student indicates on their FAFSA form that they have an unusual circumstance, the FAFSA Processing System (FPS) processes their application as provisionally independent,

allowing them to complete the application without parental information. The student must then submit supporting documentation of the unusual circumstances to the institution.

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

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

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

Unaccompanied Homeless Youth

For the 2026-2027 award year, a student is independent if, at any time on or after July 1, 2025, the student was determined to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. A student may self-report their independence due to homelessness by indicating on the FAFSA form that they have a determination from one of the following entities:

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

If a student indicates on their FAFSA form that they are unaccompanied and homeless, or at risk of being homeless without a designation from a specified entity, the FPS allows them to submit the application without parental information. The institution's FAA will review the student's circumstances and make a case-by-case determination of homeless youth status based upon a written statement from, or a documented interview with, the student.

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

TITLE IV APPLICATION DEADLINE

While FAFSA applications may be submitted until June 30, 2027, students should be aware that an earlier submission may be required as the application must be processed, and a valid SAI received, while the student is still enrolled. Students are urged to submit their applications as early as possible to avoid processing delays. More importantly, some programs have limited funding, and priority consideration is given to students who submit their applications earlier in the cycle.

TITLE IV AID PROGRAMS

Federal Pell Grant Program

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

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

Under federal law, the total amount of Federal Pell Grant funds a student may receive over their lifetime is capped at 600%. Once a student's Lifetime Eligibility Used (LEU) reaches this limit, they are no longer eligible to receive additional Pell Grant funding.

Federal Pell Grant payments are made either by applying a credit to the student's tuition account or by direct disbursement to the student. If the student provides a voluntary written authorization, the school will hold the excess funds on account. Students will be informed in writing of the expected amount of these payments. Tuition records may be reviewed by the student during regular business hours at the business office.

The Campus-Based Programs

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

- FSEOG - Federal Supplemental Educational Opportunity Grants

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

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

FSEOG disbursements are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives one half of their scheduled award during the first semester and the other half during the second semester. Students who complete their paperwork during the second semester may be eligible for retroactive payment for the first semester. However, they should be aware of the strong likelihood that FSEOG funds for these semesters may be limited or no longer available at that time. FSEOG must be packaged and disbursed while the student is enrolled. Payments are applied as a credit to the student's tuition account. The institution reserves funds for students who are admitted for the summer term and awards FSEOG to these students, if they apply on time and demonstrate need, as applicable.

Students will be notified in writing of the expected amounts of these payments, and may review their tuition records during regular hours at the business office.

Generally, FSEOG funds are awarded on a 75% federal to 25% non-federal matching basis. However, if the institution receives a waiver of the non-federal share requirement for a given academic year, it may opt not to provide the non-federal match.

NY STATE TUITION ASSISTANCE PROGRAM (TAP) GRANTS

TAP grants are available to assist eligible New York residents attending in-state postsecondary institutions with tuition costs. Eligibility is based on the applicant’s New York State (NYS) net taxable income, and for dependent students, the income of their family as well.

To apply for a TAP Grant, the student must fill out a FAFSA, generally followed by a separate TAP application (ETA). Both applications must be submitted by June 30, 2027.

To be eligible for an award the student must:

- be a United States citizen or eligible noncitizen;
- be a legal resident of New York State and have resided in New York State for 12 continuous months prior to enrolling for the semester or meet eligibility requirements of the NYS DREAM Act;
- have graduated from high school in the United States satisfactory to the president, earned a high school equivalency diploma as recognized by the U.S. Secretary of Education, or passed a federally approved "Ability to Benefit" test identified by the NYS Board of Regents;
- study full-time as an undergraduate (at least 12 credits per semester) at an approved postsecondary institution in New York;
- be matriculated in an approved program of study;
- be in good academic standing with at least a cumulative "C" average;
- be charged at least $200 tuition per year;

- not be in default on any state or federal student loans and not be in default on any repayment of State awards; and
- meet income requirements as per regulations.

New York State DREAM Act

The New York State DREAM Act allows some students who do not meet residency requirements to qualify for TAP Awards. If the student fits one of the descriptions below, they may be eligible for a TAP award.

1. Their permanent home is in NYS, and they are or have one of the following:
    a. U-Visa
    b. T-Visa
    c. Temporary protected status, pursuant to the Federal Immigration Act of 1990
    d. Without lawful immigration status (including those with DACA status)

    AND they meet one of the following criteria:
        a. Attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within five years of receiving their NYS high school diploma OR
        b. Received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within five years of receiving their NYS high school equivalency diploma

2. Their permanent home is outside of NYS, and they are or have one of the following:
    A. U.S. citizen
    B. Permanent lawful resident
    C. Of a class of refugees paroled by the attorney general under his or her parole authority pertaining to the admission of aliens to the U.S.
    D. U-Visa
    E. T-Visa
    F. Temporary protected status, pursuant to the Federal Immigration Act of 1990
    G. Without lawful immigration status (including those with DACA status)

    AND they meet one of the following criteria:
        a. Attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within five years of receiving their NYS high school diploma OR
        b. Received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within five years of receiving their NYS high school equivalency diploma

Students who meet the eligibility requirements for the NYS DREAM Act may apply for TAP by accessing the online application through the DREAM Act portal.

The application is simple and straightforward, and all information provided will be used solely to determine eligibility and administer awards. Applicants without lawful immigration status will not be asked to provide a home address or upload financial records.

The Alternate Eligibility Pathway

The Alternate Eligibility Pathway is designed for students who are U.S. citizens or eligible non-citizens but choose not to file a FAFSA—often due to privacy concerns related to a parent's or spouse's immigration status. Through this pathway, eligible students can apply for TAP, although this option disqualifies them from receiving Title IV aid.

Students who meet the eligibility requirements for the Alternate Eligibility Pathway and choose to use this option may apply for TAP by accessing the online application through the Alternate Eligibility Pathway portal.

Once the student has submitted an application - either by completing the FAFSA and ETA, or through the NYS DREAM Act or Alternate Eligibility Path portal - it is their responsibility to monitor the status of the application and ensure it is complete. The student may track the status of their application submitted online after the application has been submitted and all required documentation has been uploaded. NYS DREAM Act applicants will be notified by email once a determination has been made regarding their eligibility, at which point they will accept the award.

TAP Award Amounts and Disbursements

Yearly TAP awards range from $1000 - $5665. Award amounts are determined by:

- combined income, including family earned income and pensions;
- number of family members enrolled in college;
- financial status (dependent or independent);
- cost of tuition; and
- when the student started receiving TAP or other NYS awards.

The institution will credit the TAP award to the student's tuition account within 7 days of when the school receives such payment, and will refund any funds due to the student as soon as possible, but not more than 45 days after the institution has credited the award to the student's account.

The institution defers term tuition charges in an amount equal to the award for all students who present valid award notification for a TAP award for that term or who appear on the payment roster and are expected to receive an award. The institution may credit TAP payments toward charges the student has incurred for a future term provided that the term is already underway when the school receives the payment, and the balance for that term exceeds the amount deferred for that term based on the anticipated receipt of a TAP award. The institution may credit funds toward a future term if the student authorizes the credit in writing. The authorization will remain in effect for the duration of the student's study unless revoked by the student. An authorization form will be made available to students at the time of admission.

TUITION WAIVERS

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

There is an application for tuition waivers which must be completed and submitted for consideration of tuition waivers.

COST OF ATTENDANCE

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

WITHDRAWAL, INSTITUTIONAL REFUND AND RETURN TO TITLE IV POLICIES

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

PLACEMENT DISCLAIMER

Eisek Hatorah D'Rachmistrivka is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

NOTIFICATION OF RIGHTS UNDER FERPA

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

1. The right to inspect and review the student's education records within 45 days after the day Eisek Hatorah D'Rachmistrivka receives a request for access.

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

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

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

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

After the hearing, if the decision is upheld not to amend the record, the student has a right to insert a statement into the record.

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

   A student must provide a signed and dated written consent. The consent must specify the records that may be disclosed, state the purpose of the disclosure, and identify the party or class of parties to whom the disclosure may be made.

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

   Upon request or when initiated by the student, Eisek Hatorah D'Rachmistrivka discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Eisek Hatorah D'Rachmistrivka to comply with the requirements of FERPA.

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

U.S. Department of Education
Student Privacy Policy Office
400 Maryland Ave, SW
Washington, DC 20202-8520

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

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

- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To either parent of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- To a caseworker or representative of a State or local child welfare agency or tribal organization legally responsible for the care and protection of a student placed in foster care, pursuant to the Uninterrupted Scholars Act (20 U.S.C. § 1232g(b)(1)(L)).
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, enrollment status, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, photos, videos, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

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

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

COPYRIGHT INFRINGEMENT POLICY

As per 34 CFR 668.43(a)(10), students of Eisek Hatorah D'Rachmistrivka are hereby informed that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the student to civil and criminal liabilities.

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

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

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

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

Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials

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

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

Unauthorized Peer-to-Peer Sharing

Unauthorized peer-to-peer sharing is a copyright violation, and is prohibited by law, as well as by Eisek Hatorah D'Rachmistrivka. The school does not have an institutional information technology system for student use.

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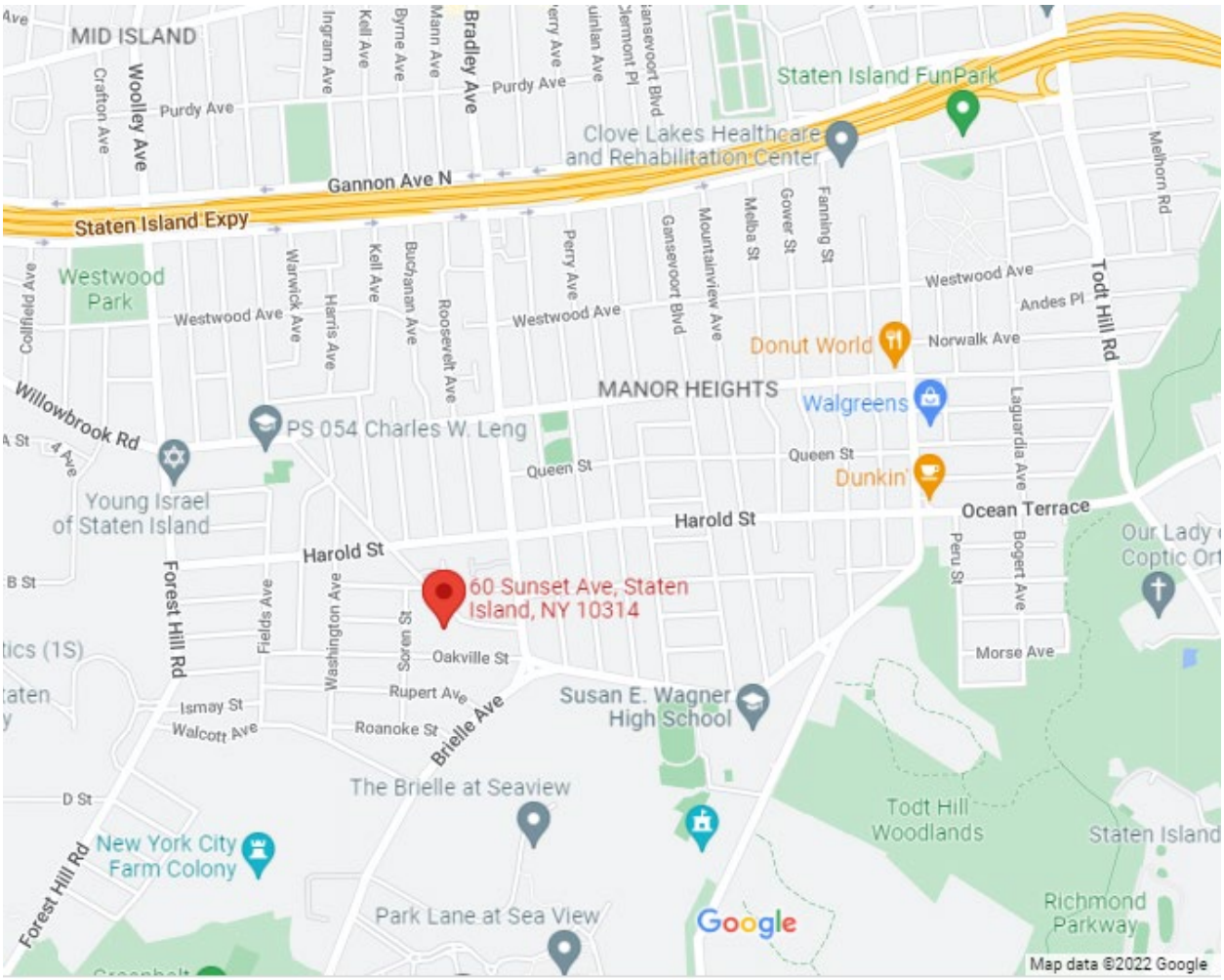
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