YESHIVA MEOR HATALMUD

Congregation YMH

Academic Catalog

2026–2027

Congregation YMH Locations:
2920 Healy Avenue, Far Rockaway, NY 11691 • 1368 39th Street, Brooklyn, NY 11218
Summer Campus: 196 Route 31 (Hearts Content Rd), Round Top, NY 12473

Congregation YMH reserves the right to change policy, tuition, and fees, including cancellation or deletion of any course described in this Catalog at the discretion of the institution. Any substantive changes will be incorporated as addenda to the Catalog.

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INTRODUCTION/HISTORY

Yeshiva Meor Hatalmud was founded to achieve the traditional goals set before every Yeshiva Gedolah: to implement a curriculum of Torah study, focused primarily on the Talmud, while at the same time building student personal qualities. As in so many things, the important distinctions lie in the details: in how we view the student; how we structure the rebbi-student relationship; in the "avira" the learning environment that we promote; in the emotional wholesomeness and chassidic warmth that we seek to plant in each of our students.

"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, was to advance Torah, Yiras shomayim and Yashrus; to make a Yeshiva that produced students who learned diligently and applied the lessons they so intricately analyzed to daily life. Whether the students went on to become scholars, rebbeyim and rabbonim or moved into the world of work, commerce and business, deep and sustained 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 DIRECTORS

- Mr. Joseph Lax
- Rabbi Shmelka Klein
- Mr. Samuel Goldberger

ADMINISTRATION

- Rabbi Moshe Weisz, Rosh Yeshiva
- Rabbi Moshe Fishman, Administrator
- Rabbi Chananya Lieberman, Menahel
- Rabbi Moshe Eichler, Menahel
- Mr. Zvi Zilberberg, Manager
- Mrs. M. Ornstein, Secretary – Financial Aid Administrator
- Rabbi Chananya Frisch, Registrar

FACULTY

- Rabbi Moshe Grozalsky, Magid Shiur
- Rabbi Jacob Katz, Magid Shiur
- Rabbi Jacob Freund, Magid Shiur
- Rabbi Aron Rubin, Magid Shiur
- Rabbi Yisroel Horowitz, Magid Shiur
- Rabbi Chananya Lieberman, Magid Shiur
- Rabbi Meir Weisz, Magid Shiur
- Rabbi Duvid Moshe Katz, Magid Shiur
- Rabbi Shloma Green, Magid Shiur
- Rabbi Hersh Leib Steinmetez, Mashgiach
- Rabbi Moshe Ostreicher, Mashgiach

STATEMENT OF NON-DISCRIMINATION

Qualified men of the Orthodox Jewish faith are admitted to Congregation YMH without regard to age, race, color, national origin or physical handicap. Congregation YMH is 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 1992.

Beyond equal access, opportunity and accommodation, Congregation YMH 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 present facilities are not fully accessible to the handicapped student, every effort will be made to accommodate any handicapped student who is admitted to the institution.

MISSION STATEMENT

Our mission is to transmit the timeless heritage of Jewish learning, practice and moral philosophy to a new generation of students. We aim to ensure the continuity of our venerable Mesorah by shaping outstanding bnai Torah devoted to perpetuating Chassidic traditions and serving their communities with passionate chesed. Our program is designed to train scholars in the grand intellectual traditions of Talmud and Halacha study and to prepare them for life long engagement with Torah learning while inculcating the enduring ethical traditions of the Jewish people.

ACCREDITATION AND STATE AUTHORIZATION

New York State Disclaimer

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

Accreditation

Congregation YMH is accredited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS) to offer a First Talmudic degree. Accreditation indicates that the institution has achieved recognition by AARTS, by demonstrating compliance with AARTS accreditation standards. AARTS is recognized by the United States Department of Education as an accrediting agency and is located at 2329 Nostrand Avenue, Suite M200, Brooklyn, NY 11210. Their telephone number is (212) 363-1991. Email is Office@aarts.org.

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

AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED AND PROSPECTIVE STUDENTS

Congregation YMH has designated Rabbi Moshe Fishman, Administrator, 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 668.42, 668.43, 668.45 and 668.46. He is available in the administrative offices during regular business hours or by calling (718) 972-3772.

ACADEMIC CALENDAR

For the 2026–2027 academic calendar, please refer to the yearly supplement of the catalog.

ADMISSIONS REQUIREMENTS

Congregation YMH 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 Congregation YMH are applying to study at an institution that has rigorous codes for behavior, dress and lifestyle. They must demonstrate a personal commitment to Halachic practice.

Students applying to Congregation YMH must meet one of the following requirements:

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

Any student who wishes to be admitted to Congregation YMH must be on par with the level of studying in the institution, so that he can keep up with his peers.

PROCEDURES

The process for application to the institution is as follows:

An applicant who wishes to be admitted should send a contact form to be reviewed by the Rosh Yeshiva. Once the form is reviewed by the Rosh Yeshiva, it is sent to the Menahel. If both the Rosh Yeshiva and the Menahel agree to proceed, the applicant is given an oral exam on previously studied material.

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 complete and sign the contact 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.
- Transfer credits accepted are counted toward both the number of attempted credits and the number of credits earned by the student.
- At least a 2.0 GPA.

Credit by examination may be granted to a student, who previously attended unaccredited institutions and has not brought documentation, based on the examination that the Rosh Yeshiva administers to each incoming student. The student will be placed at the appropriate academic level and granted the credits by examination that will place him on par with the class.

Congregation YMH will grant a maximum of 60 transfer credits towards Congregation YMH's undergraduate degree, for transfer coursework submitted.

To earn a First Talmudic degree at Congregation YMH, students must fulfill a minimum academic residency requirement of two academic years or 60 credits earned at Congregation YMH.

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

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

Please be advised that the transferability of credits and acceptance of the degrees earned at Congregation YMH 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 Congregation YMH is located at 2920 Healy Avenue in Queens, NY. One enters the welcoming hallway and through there goes to the splendid 50x50 sq ft Bais Medrosh with its 13 foot ceiling and wide view windows. There is a modern kitchen separated for milchig and fleishig with state of the art ovens, walk in freezer and refrigerator and all the required safety features. It has been inspected and approved by the Health Department. The 50x50 lunchroom comfortably holds our students and is well maintained.

The top floor of the academic center serves as a dorm residence for the present. There are nine rooms ranging in size from 10x15 sq ft. to 10x20 sq ft.

The administrative offices are located at 1368 39th Street, Brooklyn, NY. It is dominated by a large Bais Medrosh (40'x65') with tall windows, a large Aron Kodesh and banks of tables and chairs. The first floor also holds two administrative offices with the computer system, record files and office equipment. There is a separate office for the Rosh Hayeshiva. The second story

features a shiur room (10x20) that comfortably holds the U1 class for their shiurim. It also houses the generous sized kitchen and dining room.

For the duration of the summer semester, spanning July and August, our educational program relocates to the upstate campus located at 196 Route 31, Round Top, NY, 12473. Attendance at this campus is mandatory for all students. This beautiful location provides a welcome respite from the urban environment, offering a tranquil, wooded setting that minimizes distractions. The change of scenery is intentionally designed to foster a refreshed sense of diligence (hasmadah), allowing our students to immerse themselves fully in their Torah studies with enhanced concentration.

The Round Top campus is fully equipped to facilitate this immersive summer program. Facilities include a Bais Medrash with a comprehensive library of sefarim and an Aron Kodesh. Students are housed in eight bunkhouses, with separate on-site housing provided for faculty and their families. A large dining hall and commercial kitchen support all meal services. For designated free time, the campus offers excellent recreational facilities, including a swimming pool, a gymnasium, a baseball field, and basketball courts.

ACADEMIC PROGRAM

As a classical school of higher Jewish learning, Yeshiva Meor Hatalmud follows the long established methods employed in the study of the Talmud and its unique pattern of scholarship and life training. This format has been formed, tested and enriched over the centuries. Most recently in the period before World War II, many outstanding Talmud schools graced the vibrant Jewish communities of Eastern Europe. After the holocaust, few of these institutions survived. The surviving remnant found refuge in the United States and devoted their energies to rebuilding the lost world of Torah study and moral training represented by the Old World Talmud academies. They succeeded in establishing a reconstructed tradition of vigorous Jewish scholarship in the nourishing soil of American freedom.

Meor Hatalmud serves as a vital link in the chain of Jewish scholarship, dedicated to passing on the rich heritage of Torah study, Talmudic analysis, and Chassidic traditions. The four-year, 144-credit undergraduate program leads to a First Talmudic Degree, providing the philosophical and ethical context necessary for undertaking advanced Talmud study.

This is a phased process and students must show successful course work and satisfactory progress to be promoted from one level to the next. Each level of study has an assigned curriculum. In general, students in a given level will all be registered for the same core courses in Talmud and Halacha. The curriculum objective is to forge a sophisticated approach to study, ethical thought, and critical scholarship in the traditional sources of Jewish study while exposing the student to Judaism's richly diverse heritage and history.

Students with a strong background in Talmud studies are offered a challenging course of study built around a classical curriculum in the Jewish intellectual tradition. Texts are studied in their original languages, often Aramaic or Hebrew.

COURSE MAP

Year & Semester	Course Code	Course Title	Credits
Year 1 — First Semester	TLI-101**	Introductory Talmud Analysis I	6 credits
Year 1 — First Semester	TEK-301**	Introductory Talmud Iyun-Kal I	3 credits
Year 1 — First Semester	GM-501**	Introductory Gemorah Bkius Survey I	3 credits
Total First Semester Credits			**12**
Year 1 — Second Semester	TLI-102**	Introductory Talmud Analysis II	6 credits
Year 1 — Second Semester	TEK-302**	Introductory Talmud Iyun-Kal II	3 credits
Year 1 — Second Semester	GM-502**	Introductory Gemorah Bkius Survey II	3 credits
Total Second Semester Credits			**12**
Year 1 — Third Semester	TLI-103**	Introductory Talmud Analysis III	6 credits
Year 1 — Third Semester	TEK-303**	Introductory Talmud Iyun-Kal III	3 credits
Year 1 — Third Semester	GM-503**	Introductory Gemorah Bkius Survey III	3 credits
Total Year 1 Accumulated Credits			**36**
Year 2 — First Semester	TLI-104**	Talmud Research/Analysis Iyun I	6 credits
Year 2 — First Semester	TEK-304**	Iyun-Kal I	3 credits
Year 2 — First Semester	GM-504**	Bkius Survey I	3 credits
Total First Semester Credits			**12**
Year 2 — Second Semester	TLI-105**	Talmud Research/Analysis Iyun II	6 credits

Year & Semester	Course Code	Course Title	Credits
Year 2 — Second Semester	TEK-305**	Iyun-Kal II	3 credits
Year 2 — Second Semester	GM-505**	Bkius Survey II	3 credits
Total Second Semester Credits			**12**
Year 2 — Third Semester	TLI-106**	Talmud Research/Analysis Iyun III	6 credits
Year 2 — Third Semester	TEK-306**	Iyun-Kal III	3 credits
Year 2 — Third Semester	GM-506**	Bkius Survey III	3 credits
Total Year 2 Accumulated Credits			**72**
Year 3 — First Semester	TLI-107**	Intermediate Talmud Research/Analysis Iyun I	6 credits
Year 3 — First Semester	TEK-307**	Intermediate Iyun-Kal I	3 credits
Year 3 — First Semester	GM-507**	Intermediate Bkius Survey I	3 credits
Total First Semester Credits			**12**
Year 3 — Second Semester	TLI-108**	Intermediate Talmud Research/Analysis Iyun II	6 credits
Year 3 — Second Semester	TEK-308**	Intermediate Iyun-Kal II	3 credits
Year 3 — Second Semester	GM-508**	Intermediate Bkius Survey II	3 credits
Total Second Semester Credits			**12**
Year 3 — Third Semester	TLI-109**	Intermediate Talmud Research/Analysis Iyun III	6 credits
Year 3 — Third Semester	TEK-309**	Intermediate Iyun-Kal III	3 credits
Year 3 — Third Semester	GM-509**	Intermediate Bkius Survey III	3 credits

Year & Semester	Course Code	Course Title	Credits
Total Year 3 Accumulated Credits			**108**
Year 4 — First Semester	TLI-110**	Advanced Talmud Research/Analysis Iyun I	6 credits
Year 4 — First Semester	TEK-310**	Advanced Iyun-Kal I	3 credits
Year 4 — First Semester	GM-510**	Advanced Bkius Survey I	3 credits
Total First Semester Credits			**12**
Year 4 — Second Semester	TLI-111**	Advanced Talmud Research/Analysis Iyun II	6 credits
Year 4 — Second Semester	TEK-311**	Advanced Iyun-Kal II	3 credits
Year 4 — Second Semester	GM-511**	Advanced Bkius Survey II	3 credits
Total Second Semester Credits			**12**
Year 4 — Third Semester	TLI-112**	Advanced Talmud Research/Analysis Iyun III	6 credits
Year 4 — Third Semester	TEK-312**	Advanced Iyun-Kal III	3 credits
Year 4 — Third Semester	GM-512**	Advanced Bkius Survey III	3 credits
Total Year 4 Accumulated Credits			**144**

Frequency of Course Offerings

Students enrolled at Congregation YMH 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 frame.

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

Key to interpreting the course codes — Example: `TLI-101** Introductory Talmud Analysis I (6 credits)`

1. Alphabet letters and first digits identify the course: e.g., TLI-1 = Talmud Iyun. Courses beginning with 1 are Talmud Iyun.
2. Courses beginning with 3 are Talmud Iyun-Kal.
3. Courses beginning with 5 are Bkius.
4. Second two digits identify course level: e.g., 01 = first course in sequence that is added each semester according to what is assigned.
5. ** The two stars ** is a placeholder to be filled in with the number identifying the masechta being studied for the given semester. Specific numbers are in the list of masechtos.

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 the depth appropriate to its 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.

1. **01. Berachos** - The initial tractate of the Talmud introducing Mishnaic dicta redacted by the Tannaim. It features Talmudic debates of the Tannaim and Amoraim in many case studies. Included are discussions of the prayer service and the appropriate zmanim for tfilah. The tractate deals principally with the rules for blessings, the proper structure for the amidah prayer, the prohibitions on hefsik in the middle of the Shma prayer, variations in styles of prayer, distinctions between prayers that are rooted in the scripture and those crafted by the chachmei hadoros. In addition to the many halachic passages, this tractate includes challenging stretches of Aggadah and ethical discourse.
2. **02. Shabbos** - The comprehensive study of the Talmudic laws of the Sabbath and their derivation from the Sinaitic tradition. The tractate pays particular attention to the establishment of categories of domains and the various biblical and rabbinic laws promulgated with regard to transporting between these legally constituted domains. The principal focus of the tractate is on discussing Sabbath related commandments and especially to derive, discuss and delimit the principal categories of creative labor that are prohibited. The system of Avos and Toledos linking principal categories of prohibited labor to legally similar melachos is adumbrated. In addition to the many different forms of the various melachos and complex case studies the course of study also focuses on such concepts as melacha sheaino tzricha legufah, meleches machsheves, psik reisha and misaseik.
3. **03. Eruvin** - The rabbinic powers of Takanah permit various theoretical and practical modifications of Torah defined domains. This tractate is concerned with such constructs as the Eruvei Chatzeiros and the Eruvei Techumin, Shtiufei Muvo'os. Inter alia it discusses the complex and ramifying laws regarding domain and what constitutes public, private and universal domains. The tractate offers a detailed insight into the various strategies for redefining domains through the use of the Eruv process in both rural and urban settings.
4. **04. Pesachim** - This tractate concerns the special Passover holiday. Often characterized as a holiday signaling freedom, this holiday's deeper significance lies in the fact that it represents the acceptance of ethical and religious authority. It commemorates replacing the onerous yoke of human and spiritual bondage with a set of responsibilities through adherence to the Torah. As the plagues transformed water into blood, sunlight was held back for days and the sea's course was changed, Divine authority over the physical universe was made manifest for all to witness. This tractate delves into the rich ritual observance of the Passover holiday and the particularly detailed and intricate laws regarding the stringent Biblical and Rabbinic prohibitions on leavened bread and various derivative foods and the requirement of ridding

the home of chometz-tainted foods; bitul, taaruvos, nokshe, as they apply to food products. The Hagaddah and the Seder of the Passover festival are also discussed and analyzed.

5. **05. Yoma** – The Yom Kippur day is one filled with awe inspiring prayers and Temple service. It is led by the Kohen Gadol who is sequestered for a period of time before the holiday to learn the holiday ritual, master it and to prevent any untoward occurrence of Tumah. This tractate focuses on adumbrating the full Yom Kippur service, especially the laws regarding the Kohen Gadol and his service on the Day of Atonement. The central role of atonement and how it is achieved through the designated steps of Tshuvah is also a central theme in this Masechta.
6. **06. Succah** - The command to leave the comforts of one's home in order to celebrate the season of harvest and the liberation from bondage in Egypt and the subsequent miraculous trek through the desert where rude tabernacles formed the common abode for millions of Israelites, forms the textured backdrop for the Succoth festival. The citron, palm-lulav, and other "arbah minim" form a second ritual node for the holiday. Each of the articles, from the succah and its schach to the citron and its form, to the lulav and the other articles, must meet strict biblical requirements for its dimensions as well as for other characteristics. The tractate derives these requirements and discusses the vast number of variations that are possible. The tractate also discusses the obligations of chinuch and how they apply with regard to the Succah obligation and the four minim. Also discussed is the process of arriving at a system of priorities for mitzvos when it is not possible to do all the obligatory commandments and one is forced to choose.
7. **07. Beitzah** - This Mesechta is devoted to a discussion of the laws of Yom Tov and its comparative relationship to the laws of Shabbos. Many of the melachos are similar, but a goodly number of melachos have been rendered exempt as a result of the heter of ochail nefesh. The specific legal ramifications of this heter and its application are explored in case studies that distinguish one example from another through closely reasoned Talmudic principles. The tractate also focuses on many aspects of the Rabbinic law and its derivation. It sheds light on the process of creating Rabbonon-based Gezeiros as well as the principles that govern them. In particular this tractate includes deliberations on the classes of Muktza, the laws of the Sabbath and the Holidays and such Rabbonon-based Minhagim as the additional days of the Rosh Hashanah, Succos, Pesach, and Shavuos holidays.
8. **08. Taanis** - Discussion of the practice of ritual fasting and its role in prayer. The laws of taanis shaos, taanis chalom, taanis geshem, taanis tzoros are all illustrated with legal case studies. The ritual and practice associated with special days of Bakasha and Tfilah. The Mesechta is also studded with many aggadata segments.
9. **09. Megillah** - The rules regarding designation of the Fast of Esther and the Purim celebration and its variability. The writing, reading, and meaning of the Megillah that deals specifically with the Purim miracle. This Mesechta deals also with the transmission of the Torah and the complicated mesorah of the form and character of the osios. Discussions of the historic development of the post-Churban civilization of the Jews.
10. **10. Moed Katan** - The laws of the intermediate days of the moadim. Issurim d'Rabbonon and issurim d'Oraisoh are teased out from the debates recorded in this tractate as they were held

in the great Talmud academies of Babylon close to nineteen hundred years ago. Extensive analysis of the laws and customs of aninus, aveilus, and the practices of ritualized mourning. Distinctions among the different degrees of kinship and the varying practices associated with the different kindgroups.

11. **11. Chagigah** - Laws and practices associated with the Sholosh Regolim, Olas Re'iah and the other ritual requirements of those who came as pilgrims to the Beis Hamikdash in Jerusalem. The ritual sacrifices that are associated with the holidays and the period of time during which such offerings may still be tendered.
12. **12. Yevamos** - Jewish marriage constitutes a set of relationships that ramify beyond the two individuals who marry. It is embedded in consanguine relations. Thus if a woman weds a man, he becomes "osur" to a number of her principal relatives. Similarly even upon his death she may not marry a number of her husband's relatives, for example his son or brother. The practice of levirate marriage (which forms a singular exception to some of these restrictions) is designed to perpetuate family identity. It forms a striking example of the kinship obligations built into Jewish marriage. The tractate delineates circles of consanguinity derived from biblical law and explores the concept of "zokuk l'yabom," a bond that dictates but does not itself lead to the bond of levirate marriage. Also discussed are the sanctioned option of Chalitzah; the laws of priestly marriage; the legal options of the Agunah; lines of descent and genealogy during the Diaspora.
13. **13. Kesubos** - This tractate concerns Jewish marriage and the reciprocal obligations that are laid out in the marriage contract. A number of these obligations are explicit and biblically derived; others are implicit or customary and are socially defined. The tractate also establishes principles for evaluating conflicting testimony between the parties to a marriage; residual obligations in the case of divorce; obligations of a husband's heirs to a woman who is widowed. The status of witnesses; witness testimony; written testimony, second hand oral testimony; testimony of the involved person. The tests to which testimony is put to assess credibility; the credibility of a minor presenting witness after attaining maturity; other cases where testimony must rely on corroborating evidence or testimony.
14. **14. Nedarim** - The Torah recognizes Man's capability to make binding restrictions upon himself by utilizing the legal formula for making binding vows. Through his word man can use these vows, called "Nedarim" to prohibit certain actions or behaviors or to obligate himself to carry out certain actions. These vows take on the force of ritual law. There are positive vows—to give charity, to do a good deed, to erect a shelter—and there are negative vows, to refrain from a specified action. How are these vows enforced? Which vows are null and void from the outset? Who can nullify vows? Which vows can be withdrawn through a court? Who has the power to nullify the vows of a minor? How are terms that are ambiguous in meaning to be interpreted? The standing in court of euphemisms, sign language, body language; the social foundations of discourse, language, communication.
15. **15. Gittin** - Jewish marital law recognizes divorce. But the process of dissolving a marriage is a legal process that must be followed precisely in order to be valid. Witnesses to the divorce contract play an important role that goes beyond simply being available to certify the credibility of the document. The "get" or divorce contract, also must be very precisely drawn.

This tractate addresses the thicketed rules that accompany the issuance of a “get”. From identifying geographic boundaries, to the spelling of names and the disqualification of certain witnesses, all of the technical aspects of this document are elaborated in this tractate. As is common with Talmudic texts, these discussions lead to the consideration of other issues, including the process of conversion from another faith to Judaism and the steps that must be followed, for a valid conversion.

16. **16. Kiddushin** - The process of betrothal and related regulations and obligations. Other topics include: comparative study of modes of acquisition employed elsewhere; marriage by proxy and conditional betrothal. This tractate is concerned with the creation of a valid and binding “quinyon”. What a quinyon is and how it is established is itself the issue. Quinyon is a legally binding status that is engendered through a specific Talmudically sanctioned process. For a woman to be betrothed there needs to be a quinyon. Absent that, there is no legal bond, no set of consequent obligations. How a betrothal quinyon is accomplished, by whom, and under what conditions, is the opening question. Other forms of quinyon, the biblical basis for quinyonim, are also discussed. How quinyonim can be effected by proxies; conditional quinyonim, etc.? Other Kiddushin texts analyze the obligations of parent to child and child to parent. This tractate also contains source texts on the practice of bris milah, pidyon haben, and chinuch habonim.
17. **17. Baba Kama** - Talmudic Civil Law. This tractate treats damage as an analytic legal concept, dividing damage to property into four distinct categories, each with its own characteristic sets of responsibilities and punishments. The text is concerned with how these categories are derived and the method for defining each specific type of damage and organizing its branches. This tractate also treats the issue of damages caused by one’s property and by one’s own person. Numerous cases are discussed and analyzed by the light of Talmudic legal principles to illustrate the fine shadings of the law and its divergent consequences.
18. **18. Baba Metzia** - Second tractate on Talmudic Civil Law dealing with property claims and the disposition of disputed articles of property, wage rights and obligations, the prohibition on interest and usury. Assorted case studies of fair trade, limits on profits, assumptions that govern exchange and purchase, consumer rights, sumptuary powers of local courts. In disputes over property, the guiding principle of Chazoka and HaMoitzie Machaveiro Alav Harayah, the inapplicability of Rove. The powers of the court to divest the individual of his property rights and under what conditions this power is to be used. Assorted categories of Shomrim, safe keepers and caretakers, whose responsibility varies with the conditions and titles of their stewardship.
19. **19. Baba Basra** - Third volume on Civil Law covers business partnerships, division of property, how one creates a change in ownership status for property through quinyon. Defining obligations with regard to communal protection, the construction of communal security structures, communal meetinghouses, and communal schools. Air rights, the rights to privacy; and to be protected from damage through prying, through noise, through unruly and inconsiderate behavior; right of way; the rights of neighbors, vendors, heirs. Using communal taxing powers for such purposes as providing for schooling, common protection, the provision of charity; the rights of clerics, scholars and priests to certain exemptions in

return for their service. The laws of deeds and legal documents; commerce, consumer rights and seller's regulations; also included are the exquisitely detailed laws of inheritance.

20. **20. Sanhedrin** - This tractate focuses on the process of Jewish justice, the role of courts and their operation. The judicial system; criteria for becoming a justice; how different courts are constituted; levels of jurisdiction; and the types of cases (civil, torts and damages, divorce, marriage, inheritance, capital crimes) that may be tried in a lower court, in the intermediate courts, the very highest court. The taking of testimony, challenging and testing the credibility of witnesses, liability of judges for misfeasance and malfeasance. The protection of defendants; the severe limits on circumstantial evidence; the disqualification of witnesses. The range of penalties that can be meted out.
21. **21. Makkos** - This tractate focuses on such issues as interrogation of witnesses and their impeachability; the biblical concept of Eydim Zomemim and its inapplicability in certain clearly defined cases. The "Ir Hanidachas" asylum-city reserved for those who commit inadvertent murder; the rules for this city; and the special responsibilities of the High Priest for the Ir Hanidachas. How and under what conditions corporal punishment may be warranted for criminals. The strict guidelines for how such punishment is to be administered.
22. **22. Avodah Zara** - This tractate is concerned with the communal life of the Jews and their interaction with the community of idol worshippers among whom they lived. The tractate analyzes some of the forbidden practices and elaborates on various gezeiros, Rabbinic laws that are designed to safeguard Jewish traditions and beliefs and to uphold their transmission.
23. **23. Zevachim** - The proper sacrificial order for Temple korbanos. The role of the kohanim—Temple priests, in carrying out these sacrifices. Possible irregularities related to these rites; defects which may interfere with correct performance including proper intentions on the part of priests during these performances. Among the concepts discussed: avodas hakorban, shechutei chutz, shinui korban, shinui baalim, pigul, bomoh. The special priestly garments that must be worn during the ritual. The Temple design and the arrangement of the various ritual stations. The role of intent and atonement in these Temple gifts.
24. **24. Menachos** – There are variously delineated sacrifices. One category of sacrifices is characterized as meal offerings, which can take diverse forms. Procedures for preparation and dedication of the various "meal offerings" and "liquid offerings" in the Holy Temple; priestly obligations in directing these ceremonies and the effect of invalid procedures on the legitimacy of the sacrifice. Conceptual analysis of the notion of Temple gifts and their role in holidays as well as the daily service.
25. **25. Chullin** - The Torah's specific manner of animal slaughter is discussed in Tractate Chullin and this course focuses on the practical application of the Talmudic law. The laws are a combination of Mosaic Halacha and rabbinical precedent. These laws govern a process that is designed to dispatch the animal in a humane and swift manner as defined by laws. This shechita process must be carried out by an expert practitioner who has been trained, examined and certified for such work. In addition the animal is carefully checked after the shechita to ascertain that the process was carried out properly. An improper shechita

invalidates the animal and it may not be eaten. This tractate deals in a practical way with such topics as: Who may carry out the shechita; what must his expertise consist of; is an idolator's shechita legitimate; the proper utensils for shechita, how often and in what manner they must be checked; conditions under which it is not permissible to shecht; prohibitions on shechting before eight days; prohibitions on shechting an unhealthy animal; the precise arteries and veins to be shechted. The shechita involves a command that details a specific set of steps and involves a brocha. How and when should this brocha be recited. The five psulim and the command of Kisui Hadam. Also discussed are the intricately detailed laws of Kashrus. It requires a working knowledge of the anatomy of several groups of animals as well as a detailed knowledge of the diseases and illnesses that render them unfit for kosher consumption.

26. **26. Bechoros** - Primogeniture, rights and responsibilities, and all regulations pertaining to the first born; also privileges of the first born related to inheritance and redemption; likewise blemished firstborn animals. The obligations that apply to the first born animal, the various disabilities that render an animal unfit for this status; residual prohibitions that remain even when the animal loses the full level of kdusha associated with this status, and how these laws and practices apply or are altered in the diaspora setting.
27. **27. Eirchin** - This tractate discusses the arcane and complex laws of eirchin and their implications for kodshim. Various categories of eirchin are analyzed including eirchei adom and eirchei beheimah. This Mesechta also addresses the role of the haven cities or the Orei Miklat, as well as the legal concepts of Botei Orei Chomah, sdei achuzah and Yoveil.
28. **28. Tmurah** - The Biblical principle of tmuras kodshim; the transference of the status of kodesh is the central theme of this tractate. It applies this concept to kodshei bedek habayis, kedushas haguf and kedushas domim as well as many other case studies of kodshim related laws.
29. **29. Krisus** - Krisus represents a line of punishment and deterrence that applies to a range of transgressions from violations of the Sabbath to dinei ervah. This Mesechta details the many prohibitions that carry the dinei krisus punishment. It also analyzes the laws of shgogos and mechusrei kipurim.
30. **30. Meilah** - Hekdesh is forbidden to zeirim. This means that the lay populations may not take any benefit from that which is consecrated for sacred use. If such misuse is made b'shigeig then it creates a status of Meilah with specified consequences, both in terms of a knas and a korban. This Mesechta also discusses how the status of hekdesh may be affected by meilah and such categories of meilah as kodshei bedek habayis and kodshei haguf.
31. **31. Mikvaos** - Regulations and problems related to the establishment and maintenance of the ritual mikveh. Mikvah has been the touchstone of tahara, the ritual of purification that has followed Jews over their many diasporas. Here we learn the dimensions of the mikvah, how it must be built, what is done to guard its waters, the process of immersion, preparation for the ritual immersion and interferences that stand in the way of the process.
32. **32. Niddah** - The concept of taharah and tumah is the focus of this Mesechta. Neither of these concepts is a temporal matter, thus the discussion is a legal analysis of states and status. Many halachic principles regarding sofeik, migui, chazakah and rov are applied in the cases

presented in this Mesechta. These principles are fundamental to an understanding of the application of halachic judgment. The tractate also discusses the process of changing states from tumah to tahara through tevillah and other relevant topics; the difference between a Niddah and a Zavah and how these states of Tumah are brought to an end; the prohibitions that attend the status of Tumas Niddah and Tumas Zava.

COURSE DESCRIPTIONS

Year 1, First Semester

TLI-101 Introductory Talmud Analysis I (6 credits)**
In this introductory course students are guided in making the transition from their high school training to analytic learning. They advance such skills as translation of Aramaic and Hebrew text material; mastering the basic content; becoming familiar with the process of thrust and parry methodology and thinking contextually. Major emphasis is placed upon studying the classical commentaries authored by Rashi to arrive at an understanding of the obscure text. Shiur/lecture focuses on pshat.
Offered in Fall term. Required for all students. No Prerequisites.

TEK-301 Introductory Talmud Iyun-Kal I (3 credits)**
This course covers broad content material while advancing the critical thinking and analytic skills required for advanced Talmud study. The format is a combination of shiur/lecture and student research/preparation in advance of the shiur. Student chavrusah pairs prepare a translation and preliminary analysis of the assigned text and then attend a shiur that surveys the material, addressing important questions raised in the text.
Offered in Fall term. Required for all students. No Prerequisites.

GM-501 Introductory Gemorah Bkius Survey I (3 credits)**
The explanatory tradition that accompanied the written Pentateuch was transmitted in oral form for centuries, providing an interpretive structure for the biblical law. In the epoch after the destruction of the Second Temple, community leaders, fearful that an unstable and disquieting diaspora might rend this fabric of oral law, authorized its redaction in the tightly compressed Mishna. In this course students study the Mishna text with the accompanying Gemorah elucidation focusing on the required critical thinking skills.
Offered in Fall term. Required for all students. No prerequisites.

Year 1, Second Semester

TLI-102 Introductory Talmud Analysis II (6 credits)**
In this course students advance their skills in analyzing the Talmud text. The focus is on parsing the reasoning behind the concepts debated by the Talmudic sages. Students carry out systematic analysis of the Talmudic discourse in the assigned cases, applying both Rashi and selected Tosefos to arrive at a precise understanding of assigned Talmudic passages. The objective is for students to focus on arriving at a clear, clean, well founded literal meaning of the text. Chavrusah study and Shiur/lecture.
Offered in Spring term. Required for all students. Prerequisite: TLI-101

TEK-302 Introductory Talmud Iyun-Kal II (3 credits)**

A significant aspect of Talmud study involves research and analysis of the Rishonim. At an early level Rishonim like Rashi are understood as simple learning aides, translating unfamiliar phrases, explaining ancient practices and rituals and providing historical context for arcane case studies. But as study progresses Rashi and Tosefos take on a new role. Students learn to analyze these Rishonim through a different lens, as classic commentators, interpreting and conceptualizing the text. Students in chavrusah pairs prepare the assigned material, analyze the insights of Rashi and assigned Tosefos. The shiur offers an integrated analysis of the assigned text with Rashi and Tosefos.

Offered in Spring term. Required for all students. Prerequisite: TEK-301

GM-502 Introductory Gemorah Bkius Survey II (3 credits)**

Gemorah analysis begins with the Mishna, the powerfully compressed repository of the Masoretic Oral law, and the precursor of the Talmud. Course work focuses on building fluency in the ancient (Loshon Kodesh/Aramaic) language with its archaic syntax, and cryptic phrasing. The terminology is deeply coded with concepts and principles that need to be teased from the scholarly discourse. The shiur demonstrates these skills by providing applied readings of the assigned passages.

Offered in Spring term. Required for all students. Prerequisite: GM-501

Year 1, Third Semester

TLI-103 Introductory Talmud Analysis III (6 credits)**

In this course students continue to expand their methodical approach to Talmud. They translate, analyze and debate the various possible meanings of the deeply nuanced source texts. The chavrusas vigorously probe each other's interpretation. From this dialectical process they develop an ease and skill with Talmudic discourse. From their study of Tosefos' broad based comparative scholarship, they emerge with an appreciation for the holistic approach to the study of Talmud.

Offered in Summer term. Required for all students. Prerequisite: TLI-102

TEK-303 Introductory Talmud Iyun-Kal III (3 credits)**

Students study assigned chapters identifying core concepts drawn from the textured scholarly discussions. Students build a coherent understanding of the shitos for each sugya. In the process they sharpen Loshon Kodesh-Aramaic language skills, acquire a facility for Talmudic methodology and styles of argumentation and gain familiarity so that, for example, the unpunctuated text can be read in a manner that distinguishes between a statement of fact and a question; a statement that is ironic and one that is to be taken literally.

Offered in Summer term. Required for all students. Prerequisite: TEK-302

GM-503 Introductory Gemorah Bkius Survey III (3 credits)**

This course expands student skills in Bkius study of the Mishna/Gemorah. The emphasis is on rapidly surveying the assigned text to gain a broad grasp of the various topics covered. Students work in partnered pairs to make a coherent translation of the often ambiguous text to arrive at a well founded pshat. The process involves elaborate reconstructions of arcane discussions and

debates. The Shiur offers a clarifying reading of the text.
Offered in Summer term. Required for all students. Prerequisite: GM-502

Year 2, First Semester

TLI-104 Talmud Research/Analysis Iyun I (6 credits)**
This course advances analytic skills developed in the first year. Students apply these skills to intense study of the assigned passages. Working in Chavrusah pairs, they make an initial preparation of the assigned Talmud case studies, translating and analyzing the primary Gemorah text with relevant commentaries. They explicate the Aramaic text while analyzing the principles that inspire the debates presented in text. Shiurim emphasize close readings of Rashi and Tosefos. Achronim such as the Maharsha and Maharam are consulted to help understand the two principal Rishonim commentaries. Shiur/lecture follows an initial research/preparation segment.
Offered in Fall term. Required for all students. Prerequisite: TLI-103

TEK-304 Iyun-Kal I (3 credits)**
Student chavrusas carry out a program of research and preparation of assigned course work subjecting the case studies to conceptual analysis guided by selected Rishonim and Acharonim. Using a methodology of dialectic inquiry they work their way through carefully preserved case texts to uncover advanced Talmudic principles. Instructors offer close oversight and assistance to guide this process.
Offered in Fall term. Required for all students. Prerequisite: TEK-303

GM-504 Bkius Survey I (3 credits)**
Text removed by centuries from its context and its period takes on varied meanings. The authoritative guide to deciphering and studying the Gemorah is the medieval French scholar, Rabbi Shlomo Yitzchaki, (1040 c.e.–1105 c.e.) known by the acronym Rashi. Rashi's handwritten copybooks form the standard gloss to virtually the entire Talmud. His unmatched guide provides translations, explanations for unfamiliar phrases and most importantly a commanding interpretation of the text. Students learn to study the Rashi commentary with great care and attention to each detail, each original turn of phrase.
Offered in Fall term. Required for all students. Prerequisite: GM-503

Year 2, Second Semester

TLI-105 Talmud Research/Analysis Iyun II (6 credits)**
Student pairs prepare the assigned tractate segment, deepening their case analysis of the primary source by studying and applying a range of Rishonim—secondary commentators. Through this commentary they learn to analyze the local text in conceptual comparison to other Talmud source texts drawn from shas. Their study of Tosefos et al also advances their use of contextual analysis, extending their Talmud research skills and analytic techniques for arriving at a complex, layered understanding of the legal case studies. The shiur/lecture offers analysis of a curated selection of Rishonim sources.
Offered in Spring term. Required for all students. Prerequisite: TLI-104

TEK-305 Iyun-Kal II (3 credits)**
In this course Talmud analysis is deepened with a focus on various styles of Rishonim analysis and interpretation. These works with their characteristic techniques and approaches may stand for an entire school of thought while others are the creative product of a single scholarly mind. These commanding studies, which along with Rashi, Tosefos and RMBM, includes Rabbi Isaac Alfasi (the Rif), the 11th century North African and Spanish Talmudist who analyzed the Talmud texts and offered dispositive conclusions for each of the case debates. It also includes such illustrious successors as the Mordechai, Meiri, Rosh, Ritva, Rashba, Ramban, Shita Mekubetzes, et al. Studying these canonical interpreters of the Talmud, students construct the theoretical scaffolding for higher analysis of the Talmud.
Offered in Spring term. Required for all students. Prerequisite: TEK-304

GM-505 Bkius Survey II (3 credits)**
Students work through the thicketed Gemorah discourse to arrive at a preliminary preparation of the assigned text material. In all assigned tractates, except for Bava Basra, the students make extensive use of the Rashi commentary in their analysis of the Mishna and Gemorah. For Bava Basra they rely on the Rashbam (Shmuel ben Meir, c. 1085 c.e.–c. 1158 c.e.). The shiur offers an interactive discussion of the text.
Offered in Spring term. Required for all students. Prerequisite: GM-504

Year 2, Third Semester

TLI-106 Talmud Research/Analysis Iyun III (6 credits)**
This course is designed to bring the student to the next level of learning, preparing him for independent Talmud analysis. Students systematically probe the layered Talmud cases and commentaries with a set of programmatic questions: what information is offered to support the arguments as presented? Is the chain of reasoning sturdy and reliable or contingent? Can the facts equally support a different conclusion? What are the cardinal assumptions undergirding the reasoning? This analysis is guided by the authoritative Rishonim.
Offered in Summer term. Required for all students. Prerequisite: TLI-105

TEK-306 Iyun-Kal III (3 credits)**
The student traces the various arguments presented in the commentaries and analyzes the reasoning that supports the often intricate skeins of logical explication. He applies the interrogative method of asking questions and posing tests of logic to arrive at a deeper understanding of the layered Rishon texts. This course promotes deductive skills and conceptual thinking so that a Talmud text originally understood to have a finite meaning is deconstructed into a text of multiple possibilities.
Offered in Summer term. Required for all students. Prerequisite: TEK-305

GM-506 Bkius Survey III (3 credits)**
Devoted to extending Bkius learning skills, this course trains students to analyze the Rashi Pirush as a sophisticated commentary that frames the Gemorah conceptually. They learn to dissect this venerable Kunteres with meticulous attention to its details and phraseology (diyukim), studying each Rashi gloss against the larger body of explanatory strategies used in related case analyses. The aim is to arrive at a consistent and well-integrated, logically coherent,

properly contextualized, case narrative.
Offered in Summer term. Required for all students. Prerequisite: GM-505

Year 3, First Semester

TLI-107 Intermediate Talmud Research/Analysis Iyun I (6 credits)**
Students take their research and preparation to a new level by expanding their commentary research in their preparation/Hachonoh l'shiur. The Rishonim wrote for a select audience of scholars. Their brevity and use of code phrases poses a challenge to the contemporary researcher. The student learns to immerse himself intensively in their writings to decipher their styles and discursive patterns. This broader exposure also trains them in asking questions of the large scene first and then to focus on particulars. The shiur focuses on applying the Rishonim in the manner of Shaatze aliba d'hilcheseh.
Offered in Fall term. Required for all students. Prerequisite: TLI-106

TEK-307 Intermediate Iyun-Kal I (3 credits)**
Students research primary and secondary texts, analyzing the legal case studies. They trace differences in the explanatory Rishonim. In working with the commentary literature that is typically seven and eight hundred years removed from the present, they need to master these older styles of argumentation and carefully parse the structure and syntax to tease out interpretive principles. As with any field of investigation the researcher must contextualize his findings in their proper setting.
Offered in Fall term. Required for all students. Prerequisite: TEK-306

GM-507 Intermediate Bkius Survey I (3 credits)**
Directed study of Gemorah with instructional guidance and supervision. Students translate and assimilate the interrogatory Gemorah as it painstakingly analyzes the Mishnaic teachings. They utilize the basic blatt commentaries to deconstruct the case narratives. Periodic shiurim focus on particularly complicated sugyos from the assigned tractate. The shiur works through the intricate dialectics, addressing questions and challenges that riddle the text.
Offered in Fall term. Required for all students. Prerequisite: GM-506

Year 3, Second Semester

TLI-108 Intermediate Talmud Research/Analysis Iyun II (6 credits)**
Students carry out supervised research in the designated tractate, mastering content and pursuing focused inquiry on assigned questions. They analyze relevant commentary found in such classic interpreters as the RASHBA, RITVA, RAN and RAMBAN. The Chavrusah pairs work cooperatively, probing the internal logic of the commentaries and reading the various shitos into the primary text. They discuss the application of these concepts to actual cases. Shiurim offer a coherent overview of the major conceptual models.
Offered in Spring term. Required for all students. Prerequisite: TLI-107

TEK-308 Intermediate Iyun-Kal II (3 credits)**
The objective in this course is to move students efficiently through the assigned material while having them carry out research in the principal Rishonim. One of the important skills students need to develop is a mastery of the scholarly sources so that they know the best Rishonim to

consult for a given sugya, or to answer a specific type of query, or where he can expect to find an expansive treatment of a concept. One of the considerations in doing research is to weigh anticipated findings against time invested. This course trains the student to investigate a topic by curating the most relevant commentaries, without becoming so enmeshed in hermeneutical thickets that they do not move purposefully ahead at the required pace.
Offered in Spring term. Required for all students. Prerequisite: TEK-307

GM-508 Intermediate Bkius Survey II (3 credits)**
Students pursue the extensive study of the assigned Mishna and Gemorah according to a weekly schedule of research and assignments. In addition to consulting each Rashi, students also study selected Tosefos commentaries on the assigned tractate. The aim in these studies is to emerge with a clear understanding of the Shakla Vetaria—the thrust and parry—of the various Tannaim and Amoraim. Students are required to master the maskonos, the conclusions of the various cases that are studied.
Offered in Spring term. Required for all students. Prerequisite: GM-507

Year 3, Third Semester

TLI-109 Intermediate Talmud Research/Analysis Iyun III (6 credits)**
Carrying out intensive research in the commentaries, students work on resolving apparent contradictions and discrepancies in the texts. Focusing on the assigned Talmud tractate they navigate a range of varied commentaries each with its own distinctive style. Students analyze the sharp theoretical debates among the Rishonim and consult selected Achronim to arrive at clearly defined shitos among the Commentaries.
Offered in Summer term. Required for all students. Prerequisite: TLI-108

TEK-309 Intermediate Iyun-Kal III (3 credits)**
The course is designed to advance the student's facility in applying the thirteen fundamental principles of deduction and inference used in deriving Talmudic concepts. The emphasis first is on achieving a basic level of understanding that illuminates the logical and narrative structure of the passages. Then the chavrusah pair advance the analysis to developing Talmud theory. They focus particularly on distinctions; some are important, others are not material. Distinctions need to pass the test of significance. They need to have implications and consequences. Students work on articulating their thoughts in a manner that is systematic, methodical and carefully reasoned. Students offer chabura presentations based on their findings.
Offered in Summer term. Required for all students. Prerequisite: TEK-308

GM-509 Intermediate Bkius Survey III (3 credits)**
Students work through a sequence of topics in the assigned Gemorrah tractate. Some texts are discursive, others are analytic and yet others offer metaphoric parables. Recorded in a time that recognized no disciplinary borders, a sugya may refine a principle derived from medical ethics by analyzing its use in such unrelated fields as torts and Sabbath prohibitions. The course advances student proficiency in the Gemorrah's distinctive reasoning process and holistic approach while expanding content mastery in the ethical philosophy, legal system and social life

of the diasporic community.
Offered in Summer term. Required for all students. Prerequisite: GM-508

Year 4, First Semester

TLI-110 Advanced Talmud Research/Analysis Iyun I (6 credits)**
Through intensive study of the secondary shas literature students expand their conceptual analysis of the assigned Talmud texts. Similar case texts are compared and contrasted to understand the bases for variations in psak (dispositive legal ruling). No longer is the Rishonim literature studied as simple commentary, but rather it is analyzed as highly developed briefs proposing sophisticated theoretical approaches to the cases presented in the Talmud. Shiur is interactive in the form of Talmudic dialogue between the instructor and the students.
Offered in Fall term. Required for all students. Prerequisite: TLI-109

TEK-310 Advanced Iyun-Kal I (3 credits)**
In this course students make extensive use of Halachic sources (e.g., Rambam, Shulchan Aruch and commentaries) as they relate to the Sugyos being learned in the Talmud Research sessions. Students research and prepare original Chaburos that incorporate Halachic sources. These papers are edited and presented for critique by faculty before they are presented in oral form as Chaburos before their peers.
Offered in Fall term. Required for all students. Prerequisite: TEK-309

GM-510 Advanced Bkius Survey I (3 credits)**
Talmud passages can be excavated to uncover underlying principles and conceptual connections, but their surfaces also shimmer with important lessons. Student chavrusah pairs carry out research in an extensive selection of Gemorrah folios advancing their Bkius study. The survey style is designed to provide a global view of the tractate and to equip students with yedios, broad Talmudic concepts. The objective is to master the use of legal, historical and deductive approaches to reconstruct the original intent of the Mishnaic authors.
Offered in Fall term. Required for all students. Prerequisite: GM-509

Year 4, Second Semester

TLI-111 Advanced Talmud Research/Analysis Iyun II (6 credits)**
Students focus their research on the Codifiers, the medieval scholars who move the Talmudic discussion from the speculative realm of sevarah to concrete, conclusive Halacha. By applying a systematic process of interpretive sifting, these codifiers including the RIF, RAMBAM and ROSH arrive at shamaatze alibah d'hilcheseh, deriving authoritative halacha from the Talmud texts. Students analyze the sometimes opposed stands taken by these codifiers, and the basis for their dispositive legal opinions. In honing the broad range of skills that they have mastered, students turn to the conceptual Achronim for additional guidance and elaboration. Shiurim present examples of Talmud pilpul and chiddush.
Offered in Spring term. Required for all students. Prerequisite: TLI-110

TEK-311 Advanced Iyun-Kal II (3 credits)**
Students expand their preparation to include the great halachic authorities, Tur, Bais Yosef and Shulchan Aruch to arrive at Halacha L'Maaseh. Students analyze the principles that govern this

process. They also propose explanations to account for differing halachic conclusions among the codifiers, relating these differences to fundamental variations in how the Rishonim conceptualize the sugyos.
Offered in Spring term. Required for all students. Prerequisite: TEK-310

GM-511 Advanced Bkius Survey II (3 credits)**
While the Mishna/Gemorrah is organized by tractate, within the tractates the subject matter is protean and disparate. The Talmud does not necessarily catalog its case studies topically. Cases are investigated conceptually. Analytic strings can range from discussions of korbanos to Shabbos rules to betrothal, while detouring into history, the local market, and ethical theory, all within a single synoptic passage. The survey is designed to move students rapidly through the material by having them focus on key issues and concepts so that they acquire broad familiarity.
Offered in Spring term. Required for all students. Prerequisite: GM-510

Year 4, Third Semester

TLI-112 Advanced Talmud Research/Analysis Iyun III (6 credits)**
In this course advanced students draw together the many skills and analytic approaches to develop their own original Chiddushim, advancing well supported theories about the Talmud case studies. These original readings of the cases are built on a precise dissection of the Rishonim and interpretive Achronim. These chiddushim are presented in Chaburos in a seminar setting and open to critique by all participants. The provisional conclusions are then revised, taking into account the various recommendations and challenges and put into final form. Shiurim by the Rosh Yeshiva and his interaction with students are designed to prepare the student for graduate level study.
Offered in Summer term. Required for all students. Prerequisite: TLI-111

TEK-312 Advanced Iyun-Kal III (3 credits)**
Extensive coverage emphasizes achieving a broad perspective on the entire tractate. Students carry out intensive analysis of the primary texts, making use of authoritative interpretive sources. The emphasis is on comprehension and retention, while refining deductive skills related to following often complex trains of argumentation. The pace forces students to use the rich bibliographic literature with care and discretion, making efficient use of the most appropriate explanatory sources. Students assimilate substantial swaths of primary material with commentary.
Offered in Summer term. Required for all students. Prerequisite: TEK-311

GM-512 Advanced Bkius Survey III (3 credits)**
Students in chavrusah pairs independently translate, analyze and master 35 folio pages of assigned Gemorrah text paying close attention to the process of debate and presentation of proof for the various positions that are outlined in the text. Students cover in fine detail the rabbinic Takanos and Gezeiros as well as the practical applications of the law made by the ancient academies whose debates form substantial portions of the Gemorrah.
Offered in Summer term. Required for all students. Prerequisite: GM-511

GRADE POINT SYSTEM

The grading system followed at Congregation YMH 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, Congregation YMH employs a grading system that is used by other institutions of higher education. Essentially, this system provides for the following course grades:

Letter Grade	Grade Point Equivalent	Letter Grade	Grade Point Equivalent / Status
A	4.0	C-	1.7
A-	3.7	D	1.0
B+	3.3	F	0.0
B	3.0	F*	0.0 (*Unearned Fail)
B-	2.7	I	Incomplete (not included in GPA)
C+	2.3	W	Withdrawn (not included in GPA)
C	2.0	—	—

The GPA is established by multiplying the grade point equivalent of each course by the number of credits it yields. The products are then added together. The sum is then divided by the total number of credits earned in the semester. Credit hours with a grade of Incomplete and Withdrawn are not included in the determination of the grade point average, although those hours with a grade of Fail are included.

Sample GPA Calculation:
A- (6 credits × 3.7 = 22.2) + B+ (4 credits × 3.3 = 13.2) + C (1 credit × 2.0 = 2.0) + A (1 credit × 4.0 = 4.0) = 41.4 total grade points ÷ 12 Credits for the Semester = **3.45 GPA**.

SATISFACTORY ACADEMIC PROGRESS POLICY

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

The SAP standards required for students receiving Title IV federal financial aid are the same for all matriculated students at Congregation YMH. Satisfactory academic progress has two principal components: a qualitative standard and a quantitative standard. At the end of each semester, each student's academic file is evaluated to determine if the student is making satisfactory academic progress.

Qualitative Standard

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

The GPA is established by multiplying the grade point equivalent of each course by the number of credits it yields. The products of each course are then added together. The sum is then divided by the total number of credits earned in the semester. Credit hours with a grade of Incomplete and Withdrawn are not included in the determination of the grade point average. Credit hours with a grade of fail (F) or unearned fail (F*) are included in the grade point average. If a student receives failing grades for all of his courses, the Registrar will determine whether or not the student completed the semester.

Quantitative Standard

Maximum Timeframe: Students must make sufficient progress through the academic program to complete the 144 credit program with a maximum attempted credits ceiling of 180 credits, which is 150% of the published length of the program.

Pace of Completion: A student must earn 67% of his cumulative attempted credits. Every semester, each student is evaluated to see if he has successfully earned 67% of his cumulative attempted credits. The student's cumulative earned credits are divided by the student's cumulative attempted credits to determine if the student is progressing through the 144 credit academic program at a pace sufficient to complete the program within the maximum time frame. If the number of credits earned divided by the number of credits attempted is 67% or greater, he is determined to be making satisfactory progress.

GOOD ACADEMIC STANDING FOR STATE GRANT PROGRAMS

To maintain eligibility for New York State Tuition Assistance Program (NYS TAP) state aid, a student must be in good academic standing, which includes two elements: Pursuit of Program (POP) and Satisfactory Academic Progress (SAP).

Pursuit of Program (POP) requires that a student receive a passing or failing grade in a certain percentage of their coursework each semester. The percentage is based on the number of TAP payments the student has received, as follows:

Payment #	Pursuit of Program (POP) Requirement	Before Receiving Payment #	Minimum Credits Earned (SAP)	Minimum Cumulative GPA (SAP)
1	0 credits (50% of 0 attempted credits)	1	0	0.0
2	6 credits (50% of a 12-credit minimum full-time load)	2	6	2.0

Payment #	Pursuit of Program (POP) Requirement	Before Receiving Payment #	Minimum Credits Earned (SAP)	Minimum Cumulative GPA (SAP)
3	9 credits (75% of a 12-credit minimum full-time load)	3	15	2.0
4	9 credits (75% of a 12-credit minimum full-time load)	4	27	2.0
5	9 credits (75% of a 12-credit minimum full-time load)	5	39	2.0
6	12 credits (100% of a 12-credit minimum full-time load)	6	51	2.0
7	12 credits (100% of a 12-credit minimum full-time load)	7	66	2.0
8	12 credits (100% of a 12-credit minimum full-time load)	8	81	2.0
9	12 credits (100% of a 12-credit minimum full-time load)	9	96	2.0
10	12 credits (100% of a 12-credit minimum full-time load)	10	111	2.0

Undergraduate students can receive payments for a total of four academic years (eight semesters) or for a fifth academic year if they are currently enrolled in an approved five-year degree program. A student who fails to meet these standards will lose eligibility for state aid for the following term. Eligibility can be restored once the student meets the standards, or through a one-time Good Academic Standing waiver granted for documented extenuating circumstances.

WARNING

If a student falls below the SAP standards, he will be notified that he is being given a warning period which will last one semester. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress at any point. During the warning period, a designated faculty member may counsel the student and assist the student to improve his

performance. The student may be provided with various student services that might include tutoring, scheduling accommodation, or other academic assistance. If, after this warning period SAP standards are still not met, he will be subject to academic discipline which may include expulsion or suspension from the institution.

Federal Financial Aid Warning

For continued eligibility for federal financial aid programs, if a student falls below the satisfactory progress standards, he will be given a period of financial aid warning during which time he maintains federal financial aid eligibility. The warning period will last for one semester. During the federal financial aid warning period, the student will receive the counseling described above. If, after this federal financial aid warning period, satisfactory progress standards are still not met, the student will be notified that he will no longer be eligible for financial aid. The student will also be notified that he has the option of appealing his lack of satisfactory academic progress in order to be granted a probationary period.

APPEALS PROCESS, MITIGATING CIRCUMSTANCES

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

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

ACADEMIC PROBATION

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

ACADEMIC PROBATION WITH A STUDY PLAN

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

REEVALUATION AFTER A PROBATIONARY PERIOD

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

REINSTATEMENT FOR FEDERAL FINANCIAL AID

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

INCOMPLETES

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

WITHDRAWALS FROM A COURSE

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

TRANSFER CREDITS AND SATISFACTORY PROGRESS

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

REPETITIONS

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

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

For TAP grant awarding purposes, repeated courses are only counted towards the student's enrollment status for TAP grant awarding purposes for the semester in which the repeated course is taken, if the student received a failing grade. All attempts of a course are included in the student's GPA, including failing grades. A student repeating a course must remain within the time frame required for satisfactory academic progress standards.

CHANGE OF MAJOR

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

ESL/NONCREDIT REMEDIAL COURSES

Congregation YMH does not offer any ESL or non-credit remedial courses.

GROUNDS FOR DISMISSAL

Students are expected to keep the hours of the school's course and study schedule and attend all lectures. They must also complete regular oral and written exams. Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, the Dean, Rabbi Weisz 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

Although formal attendance is not taken at Congregation YMH, students are expected to attend all classes regularly. By design, the school's program relies heavily on keeping to the daily class schedule. Excessive unexcused absences may be grounds for grade reductions, loss of course credit, dismissal, or other disciplinary action.

LEAVE OF ABSENCE - FEDERAL POLICY

Under certain specialized circumstances a student may be granted an approved leave of absence. 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 Moshe Weisz. 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. If approved, the request and 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 the approval prior to beginning the leave of absence. The exception would be unusual circumstances when it is impossible for the student to do so, i.e. if the student was in a car accident or other unforeseen emergency/disaster. 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 he 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. Congregation YMH 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 his coursework at the same point in the academic program that he began prior to the leave of absence.

Students on an approved leave of absence will not be considered withdrawn from the institution and no refund calculations will be made for Title IV financial aid received. Students who do not resume attendance at the institution at or before the end of 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 under 34 CFR § 668.22. Note that under the One Big Beautiful Bill Act (Pub. L. 119-21), students who take a leave of absence or withdraw from their program on or after July 1, 2026 will lose any pre-July 1, 2026 "legacy borrower" protections for federal student loans.

INTERNAL COMPLAINT POLICY

Any student who has a complaint should submit it in writing to the Rosh Yeshiva, Rabbi Moshe Weisz. 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.

AARTS COMPLAINT PROCEDURE

Complaints can be filed with the office of the Association of Advanced Rabbinical and Talmudic Schools (AARTS) at 2329 Nostrand Ave., Suite M-200, Brooklyn, NY 11210, with the title: *Student Complaint – Congregation YMH*. AARTS can also be contacted at Tel. (212) 363-1991 or office@aarts.org.

NY STATE COMPLAINT POLICY

A student also has the right to file a complaint with the State of New York Education Department using the policy below. 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: Professional Office of the Professions, 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 the NYS Division of Human Rights at https://dhr.ny.gov/complaint.

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, a complaint form can be accessed at http://www.highered.nysed.gov/ocue/spr/documents/complaintform-accessible.pdf. Further information regarding filing a complaint with New York State can be found at http://www.highered.nysed.gov/ocue/spr/COMPLAINTFORMINFO.html.

FINANCIAL AID

Any student who has difficulty meeting educational costs at Congregation YMH may contact Rabbi Moshe Fishman at the Financial Aid Office. The office is open during regular business hours to provide information regarding available financial aid options.

The Financial Aid Package: Eligible students may receive a financial aid package comprised of grants, scholarships, and work-study programs. This package includes federal and state aid as well as any institutional scholarships offered by the school. Additionally, the institution offers a deferred payment plan, allowing students to spread the cost of tuition over a period of time.

Types of Aid:

- **Federal and State Grants:** These are need-based awards that do not require repayment.
  - *Note:* Congregation YMH is approved for state grants (NYS TAP). For the 2026–2027 academic year, the NYS TAP application deadline is June 30, 2027 (NY.gov TAP Application).
- **Institutional Scholarships:** These are need-based awards provided by the institution and do not require repayment.
- **Federal Work-Study:** This program funds part-time employment for eligible students.

Detailed explanations of these programs are provided below.

FEDERAL FINANCIAL AID

In order to qualify for federal financial aid programs for the 2026–2027 award year, a 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 his federal tax information (2024 federal income tax return data) transferred directly into his **2026–27 Free Application for Federal Student Aid (FAFSA)** form, if applying for aid for **July 1, 2026, to June 30, 2027**;
- sign the certification statement on the FAFSA form stating that he is not in default on a federal student loan, does not owe money on a federal student grant, and will only use federal student aid for educational purposes; and
- show he is qualified to obtain a college or career school education by:
  - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate;
  - completing a high school education in a homeschool setting approved under state law (or —if state law does not require a homeschooled student to obtain a completion credential —completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
  - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

APPLYING FOR FEDERAL FINANCIAL AID

To apply for financial aid for the 2026–2027 award year, a prospective or continuing student should complete the 2026–27 FAFSA form, which is available at the financial aid office or online through FAFSA on the Web at https://studentaid.gov/h/apply-for-aid/fafsa. Beginning with the 2026–2027 FAFSA cycle, manual entry of contributor information has been removed to reduce errors and missing signatures; all required contributors (such as parents or a spouse) must be invited to complete their section of the FAFSA using their own FSA ID (2026–2027 FAFSA Updates).

In addition to the FAFSA form, the student may be required to supply additional documentation, such as a Verification Worksheet, W-2 forms, and/or Tax Returns/IRS Tax Transcripts, to verify the information reported on the FAFSA. Awards are made for one academic year at a time, and are not automatically renewable. Students must reapply each year before the application deadline, as noted below.

FEDERAL FINANCIAL AID NEED

Eligibility for Title IV federal programs is based on a process called need analysis. Need analysis is the process of assessing the amount of assistance a student will require to supplement the resources expected to be available from the student and his parents, if applicable. The student's need is calculated based on the formulas developed by the Department of Education. Need is determined by subtracting the contributions expected from the student and his parents, if applicable, from the total cost of attendance (COA). The total financial aid awarded to a student usually cannot exceed the student's need.

To calculate need, a determination is first made as to whether the student is dependent or independent of his parents, as determined by the answers to specific questions on the FAFSA. The student is advised to read the FAFSA instructions carefully before answering any questions, and to consult with the institution's financial aid staff if needed.

Once dependency is determined, the student's contribution is assessed. For an independent student, the student's contribution is based on his (and his spouse's) 2024 income as reported on his tax return, and assets, as applicable. Certain allowances are allocated against his income, such as an income protection allowance (IPA), which is a living allowance based on family size, taxes paid and other relevant factors. For a dependent student, his contribution is based on his income, as reported on his tax return, and assets, as applicable. Certain allowances such as an IPA and other relevant factors, as previously described, are allocated against his income. A parental contribution is also assessed, based on his parents' income, as reported on their tax return, and their assets, as applicable. Allowances are allocated against his parents' income, as detailed above. The parental contribution, where applicable, is added to the student contribution, to yield the **Student Aid Index (SAI)**, which can be as low as −$1,500 (2026–2027 FSA Handbook, AVG Ch. 3).

2026–2027 Statutory SAI & Asset Formula Updates (One Big Beautiful Bill Act, Pub. L. 119-21): Beginning with the 2026–2027 award year, under the One Big Beautiful Bill Act (NASFAA OBBBA Guidance; Electronic Announcement APP-25-23):

- **Small Business, Family Farm, and Commercial Fishing Asset Exemptions Restored:** The SAI asset calculation excludes the net worth of a family-owned business with 100 or fewer full-time (or full-time equivalent) employees, a farm on which the family resides, and a commercial fishing business and related expenses owned and controlled by the family.
- **Foreign Earned Income Inclusion for Pell Eligibility:** Any foreign earned income exclusion amount reported on the 2026–2027 FAFSA is added to Adjusted Gross Income (AGI) when determining Federal Pell Grant eligibility.

The student's budget or cost of education is calculated based on the COA plus a standard allowance for living expenses, which depends on whether the student lives on campus, with his parents, or has other arrangements. The SAI is then subtracted from the student's total budget. The result is known as the student's "need". Under certain circumstances, based on federal poverty guidelines, the student may qualify for a maximum or minimum Pell Grant (Max or Min

Pell), subject to the 2026–2027 statutory SAI ceiling described under the Federal Pell Grant Program below.

Professional Judgment

In addition to the financial aid "need" process described above, there are additional circumstances that may be considered under a process known as professional judgment (PJ). There are two categories of PJ, special circumstances and unusual circumstances.

To initiate a PJ request for special circumstances, the student and/or his parent must submit documentation of these circumstances to the financial aid office. Among other changes that could impact the student's ability to pay for college, special circumstances might 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 his household. These expenses can be taken into account by the financial aid staff to adjust the data elements in the COA or in the SAI calculation. This process can be initiated at the parent's or student's request after the student's initial eligibility has been determined, and verification has been completed, if applicable.

The category of unusual circumstances refers to conditions that justify a financial aid administrator (FAA) adjusting a student's dependency status based on a unique situation, more commonly referred to as a dependency override. Examples of unusual circumstances could include human trafficking, refugee or asylee status, parental abandonment or incarceration. If a student indicates they have unusual circumstances, the FAFSA Processing System (FPS) will consider the student to be provisionally independent, will allow them to fill out the FAFSA form as an independent student, and—beginning in 2026–2027—provides estimated Pell Grant eligibility figures pending confirmation. The student will then submit any supporting documentation to the financial aid office for review. The FAA will assess the documentation and determine if the student's circumstances make him eligible for a dependency override. A student 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 **2026–27 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 (2026–2027 FSA Handbook, AVG Ch. 5). A student may self-report his 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 his FAFSA he is unaccompanied and homeless, or at risk of being homeless (without a designation from a specified entity), the FPS will allow him to complete the form without parent 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. If a student is determined to be independent due to his unaccompanied homeless youth status, the institution will presume him to be independent for each subsequent award year at the same institution, unless the student informs the school that his circumstances have changed, or the school has conflicting information.

FEDERAL APPLICATION DEADLINE

While 2026–2027 FAFSA applications may be submitted until **June 30, 2027**, students may be required to submit their application earlier, 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. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

Only in specific situations may a student update or be required to update certain types of information that he has entered on his application, such as dependency status and household size. Any such changes should be discussed with the financial aid office.

FEDERAL AID PROGRAMS

Federal Pell Grant Program

The Federal Pell Grant Program provides grants to undergraduate students who have not yet earned a bachelor's or first professional degree. These grants do not have to be repaid. This program is an "entitlement" which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. Per U.S. Department of Education Dear Colleague Letter GEN-26-01 (and the Consolidated Appropriations Act, 2026, Pub. L. 119-75), for the **2026–2027 award year (July 1, 2026, through June 30, 2027)**, the **Maximum Pell Grant Scheduled Award** for a full-time student is **$7,395** (100% of the scheduled award), and the **Minimum Pell Grant Scheduled Award** is **$740** (10% of the maximum award, rounded to the nearest $5). The amount that each student is eligible for is based on the SAI, federal poverty guidelines, and the student's enrollment intensity (2026–2027 FSA Handbook, Vol. 7, Ch. 2).

2026–2027 Statutory Pell Grant Eligibility Limits (One Big Beautiful Bill Act, Pub. L. 119-21): Beginning July 1, 2026, federal law establishes two new eligibility restrictions for the Federal

Pell Grant Program (GEN-26-01; SUNY Potsdam Pell Grant Policy):

- **SAI Ceiling of Twice the Maximum Pell Grant ($14,790):** An applicant whose Student Aid Index (SAI) is equal to or greater than twice the maximum Pell Grant award amount for the award year (**$14,790 or higher for 2026–2027**) is ineligible to receive a Federal Pell Grant (including a Minimum Pell Grant), except for students who qualify under the Special Rule for Pell Grants (dependents of certain deceased U.S. servicemembers or Public Safety Officers).
- **Non-Federal Grant & Scholarship COA Exclusion:** Beginning July 1, 2026, students who receive grants or scholarships from non-federal sources (such as state, institutional, or private scholarships) that cover 100% of their Cost of Attendance (COA) are ineligible to receive a Federal Pell Grant, even if otherwise eligible under the SAI formula.

Financial aid disbursements in the Federal Pell Grant Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives half of his scheduled award during the first semester and the other half during the second semester, adjusted for enrollment intensity. With the availability of Year-Round Pell, eligible students can receive Federal Pell Grant funds for up to 150% of their Pell Grant Scheduled Award for an award year, including for the summer semester, even if they received 100% of their scheduled Federal Pell Grant award during the fall and spring semesters. Students whose paperwork is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

The amount of Federal Pell Grant funds a student may receive over his lifetime is limited by federal law (HEA Section 401(d)(5)) to **600%** (the equivalent of 12 full-time semesters). If a student's Lifetime Eligibility Used (LEU) equals 600%, the student can no longer receive Pell Grant funding. Payments from the Federal Pell Program will either be made by credit to the student’s tuition account or by direct disbursement to the student. Students will be informed in writing of the expected amount of these payments and may inspect their tuition records 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 (FSA Electronic Announcement CB-26-02). The campus-based programs in which the institution participates are:

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

In these programs, fixed sums are allocated to each school based on various factors, including its size. The institution 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 initial packaging deadlines (as posted in the school) may be too late to receive any funds from these programs.

The **Federal Supplemental Educational Opportunity Grant (FSEOG)** is a campus-based grant program available to undergraduate students with exceptional financial need (giving priority to

Federal Pell Grant recipients). Awards, when available, can range from $100 to $4,000 per award year. Financial aid disbursements in the FSEOG Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives one half of his scheduled award during the first semester and the other half during the second semester. Students who complete their paperwork during the second semester may be paid retroactively for the first semester; however, students should keep in mind the strong likelihood that there may be limited FSEOG funds available by that time. FSEOG must be packaged and disbursed while the student is enrolled. Payments from the FSEOG program will be made by credit to the student's tuition account. Generally, the funds are matched 25% non-federal funds to 75% federal funds. However, if in a particular academic year, the institution is granted a waiver of the nonfederal share requirement, the institution may choose not to provide the nonfederal match. Students will be informed of the expected amounts of these payments in writing, and may inspect their tuition records during regular hours at the business office.

The **Federal Work-Study (FWS) Program** is an employment program. Funds are allocated to schools as part of the campus-based programs as explained above. Eligible students are offered part-time employment, which must take place outside of school hours. The financial aid office, in consultation with the faculty, determines if a student is eligible for employment, based on his ability to fulfill his academic responsibilities with the added burden of employment. Employment is also contingent on student qualifications for the positions available. Disbursements from the FWS program are structured as monthly payroll payments. These payments are distributed over the course of the student’s work schedule, and are paid directly to the student. Students who wish to use their FWS wages to cover their educational expenses may request an authorization form from the financial aid office. Typically, FWS funds are matched 25% nonfederal to 75% federal funds. As with FSEOG funds, if the institution is granted a waiver of the nonfederal share requirement in a particular academic year, the institution may choose not to provide the nonfederal match.

FEDERAL STUDENT LOANS

The Federal Direct Loan program offers loans to students, which must be paid back with interest, to help cover their education related expenses. There are two categories of direct loans: subsidized, where the government pays the interest that accrues while the student is in school, and unsubsidized, where the student is responsible for the interest that accrues while he is in school. Loans are only given to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible dependent student who would like to help pay for the student’s expenses in this manner.

2026–2027 Statutory Federal Loan Updates (One Big Beautiful Bill Act, Pub. L. 119-21, Effective July 1, 2026): Pursuant to federal law taking effect on July 1, 2026 for the 2026–2027 award year (OBBBA Federal Student Aid Changes; Alamo Colleges 2026–2027 Updates):

- **Direct Parent PLUS Loan Annual & Aggregate Caps:** For new parent borrowers requesting Direct Parent PLUS loans on or after July 1, 2026, borrowing is capped at an **annual limit of $20,000 per dependent student** and a **lifetime aggregate limit of $65,000 per dependent**

student (replacing the prior policy allowing borrowing up to the full Cost of Attendance minus other aid). Parents who received a Direct Parent PLUS loan disbursement before July 1, 2026 for the student's current program may qualify as "legacy borrowers" under previous limits for the shorter of 3 academic years (until July 1, 2029) or program completion, provided the student remains continuously enrolled without withdrawing or taking a leave of absence on or after July 1, 2026.

- **Part-Time Enrollment Loan Proration:** Beginning with the 2026–2027 academic year, undergraduate students enrolled less than full-time (fewer than 12 credits) will have their annual Direct Subsidized and Unsubsidized Loan limits prorated based on the number of credits in which they are enrolled.
- **Updated Federal Loan Repayment Plans:** For new federal student loans disbursed on or after July 1, 2026, repayment options are consolidated into the revised **Standard Repayment Plan** (fixed repayment terms of 10, 15, 20, or 25 years based on total loan balance) and the income-driven **Repayment Assistance Plan (RAP)** (payments scaled from 1% to 10% of Adjusted Gross Income with a $10 minimum monthly payment over up to 30 years; new Parent PLUS loans are not eligible for RAP).

Although the school is eligible to participate in the federal loan programs, the school discourages students and parents from taking out loans. The institution encourages its students to apply for the federal, state, and institutional financial aid grant programs before considering the option of student loans and makes every effort to assist students with their direct educational needs. Students who are considering taking out loans should contact the financial aid office for a detailed list of eligibility requirements, available loan amounts, and sample repayment schedules.

INSTITUTIONAL SCHOLARSHIPS

Institutional scholarship funds are available to students who have exhausted all other avenues of assistance and are still unable to meet their cost of attendance. The family is expected to contribute towards the student’s education, based upon their ability to pay, as determined by formulae explained above. Students who apply for other types of financial aid will automatically be considered for institutional scholarships. Those who do not apply to other programs may contact the financial aid office to apply for institutional scholarships. While the institution does not guarantee the availability of funds, every effort will be made to offer the student a package of federal, state, and institutional aid that will cover the student’s direct educational expenses.

FEDERAL AND STATE COMPLIANCE NOTICES

Drug and Alcohol Abuse Prevention Program (DAAPP)

Congregation YMH strictly prohibits the unlawful possession, use, or distribution of drugs or alcohol by students or employees on its premises or as part of any institutional activity. Violations of this policy are grounds for disciplinary action, up to and including dismissal.

Information on health risks, legal penalties, counseling and treatment resources, and prevention programs is available through the administrative office during regular business hours. This policy complies with the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226) and 34 CFR § 86.100–103. This policy applies to all students and employees of Congregation YMH.

Campus Security, Jeanne Clery Campus Safety Act, and Stop Campus Hazing Act Disclosure

Congregation YMH is committed to maintaining a safe, respectful, and secure learning environment. In accordance with the **Jeanne Clery Campus Safety Act** (formerly the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, Section 485(f) of the Higher Education Act and 34 CFR § 668.46), as amended by the **Stop Campus Hazing Act (SCHA, Pub. L. 118-173)** and U.S. Department of Education Dear Colleague Letter GEN-26-05, an Annual Security Report (ASR) is prepared each October 1. The ASR includes statistics for the previous three years concerning reported crimes on campus and Clery geography—including, beginning with the October 1, 2026 ASR, reported hazing incidents—and outlines institutional policies concerning campus safety, emergency response, anti-hazing policies, hazing prevention and awareness programs, and the reporting of crimes and hazing. A copy of the ASR may be obtained from the Administrative Office or by written request.

Anti-Hazing Policy & Campus Hazing Transparency Report (CHTR): Congregation YMH strictly prohibits hazing in any form by any student, group, or organization across all campuses. The institution provides hazing prevention and awareness programming to students and staff and investigates all reports of hazing submitted to campus authorities. In accordance with the Stop Campus Hazing Act, if any student group or organization is found responsible for a hazing violation, Congregation YMH will compile and make publicly available a Campus Hazing Transparency Report (CHTR) summarizing the findings.

Voter Registration Information

In compliance with 34 CFR § 668.14(d), voter registration information and official New York State registration forms are available at the Administrative Office or online at https://www.elections.ny.gov.

Constitution and Citizenship Day

Each year, on or around September 17, Congregation YMH observes Constitution and Citizenship Day by providing educational programming that commemorates the signing of the U.S. Constitution.

Return to Title IV (R2T4) Policy (Updated Effective July 1, 2026)

When a recipient of Title IV grant or loan funds withdraws or ceases attendance before completing more than 60% of the payment period, federal law (34 CFR § 668.22, as amended effective July 1, 2026 per 90 FR 470 and Electronic Announcement GENERAL-26-20) requires the institution to calculate the percentage of Title IV funds earned. The R2T4 calculation must be completed no later than **30 days** following the institution's date of determination that the

student withdrew, and any unearned portion of Title IV funds must be returned within **45 days** of the date of determination to the appropriate federal programs in the statutory order: Unsubsidized Direct Loans, Subsidized Direct Loans, Direct PLUS Loans, Federal Pell Grant, FSEOG, and other Title IV aid. The student may be responsible for any resulting balance owed to the institution.

Full Refund Withdrawal Exemption (Effective July 1, 2026): Under amended 34 CFR § 668.22 (GENERAL-26-20), Congregation YMH is exempt from performing an R2T4 calculation if a withdrawn student is treated as never having begun attendance for the payment period, the institution returns 100% of all Title IV aid disbursed for that period (including any Title IV credit balances paid to the student or parent), the institution refunds 100% of all institutional charges for that payment period, and the institution writes off or cancels any current-period institutional balance resulting from the return of Title IV funds.

Students with Disabilities / ADA and Section 504 Compliance

Congregation YMH complies with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act. Qualified students with disabilities may request reasonable accommodations by contacting Rabbi Moshe Fishman, Administrator and Section 504 Coordinator, at (718) 972-3772 or visiting the Administrative Office. Documentation of the disability and requested accommodation must be submitted in writing.

Code of Conduct for Education Loans

In accordance with the Higher Education Opportunity Act (HEOA § 487(a)(25)), Congregation YMH prohibits any conflicts of interest between its officers or employees and educational loan lenders. The institution does not engage in revenue-sharing arrangements, receive gifts from lenders, or assign borrowers to particular lenders. Staff involved in financial-aid processes must always act in the best interests of students.

Net Price Calculator

To assist prospective students in estimating the cost of attendance and available aid, Congregation YMH maintains a Net Price Calculator on its institutional website. Assistance with its use is available through the Financial Aid Office.

Retention, Graduation, and Transfer-Out Rates

In compliance with 34 CFR § 668.41(d), current information regarding student retention, graduation, and transfer-out rates is maintained in the Administrative Office. Students and prospective students may review this information during normal business hours or by written request.

Federal and State Disclosure Contact Information

For further information regarding any federal or state compliance policy, students may contact:

- **Institutional Contact:** Rabbi Moshe Fishman, Administrator / Financial Aid Officer, Congregation YMH, 1368 39th Street, Brooklyn, NY 11218 • Telephone: (718) 972-3772

- **Accrediting Agency:** Association of Advanced Rabbinical and Talmudic Schools (AARTS), 2329 Nostrand Avenue, Suite M200, Brooklyn, NY 11210 • Telephone: (212) 363-1991
- **U.S. Department of Education:** Federal Student Aid Information Center, 1-800-433-3243 • https://studentaid.gov

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 Congregation YMH. Should a student feel they need assistance in any academic area, they should approach the Menahel, Rabbi Chananya Lieberman for assistance. Rabbi Lieberman 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

Congregation YMH 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 in Queens, 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 Congregation YMH is located in the Bais Midrash, and contains approximately 4,000 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

Congregation YMH offers a highly specialized program of study in Talmud and related subjects. All textbooks are readily available for use on open stacks in the study hall and school library. Students who wish to purchase their own copies of the texts studied may purchase them from one of the local Judaic bookstores in the area. Many students prefer to have their own Gemara, Kovetz Meforshim and Shulchan Aruch. The cost for each is between $20 and $50, depending on

the publisher and edition. Most texts used in the program are reprints of the Talmud and other classical texts that do not have ISBN numbers. Below are the addresses of three local Judaica stores:

Eichlers	Greenfeld Judaica	Z Berman Books
5004 13th Avenue Brooklyn, NY 11219	1366 39th Street Brooklyn, NY 11218	1554 63rd Street Brooklyn, NY 11219

TUITION AND FEES

For the 2026–2027 schedule of tuition and fees, please refer to the yearly supplement of the catalog.

WITHDRAWAL, INSTITUTIONAL REFUND AND RETURN TO TITLE IV POLICIES

For the current institutional refund and withdrawal schedule, please refer to the yearly supplement of the catalog and the Return to Title IV (R2T4) Policy above.

PLACEMENT DISCLAIMER

Congregation YMH 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.) These rights include:

1. **The right to inspect and review the student's education records within 45 days after the day Congregation YMH receives a request for access.** A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. **The right to request the amendment of the student’s education records that the student believes is inaccurate, misleading, or otherwise in violation of the student’s privacy rights under FERPA.** A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the school decides not to amend the record as requested, the school will notify the student in writing of the decision

and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. **The right to provide written consent before the school discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.** Congregation YMH discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school. The school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.
4. **The right to file a complaint with the U.S. Department of Education concerning alleged failures by Congregation YMH to comply with the requirements of FERPA.** The name and address of the office that administers FERPA is: **Student Privacy Policy Office (formerly Family Policy Compliance Office)**, U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202.

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

- To other school officials, including teachers, within Congregation YMH whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1)–(a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))

- To authorized representatives of the U.S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of § 99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37 (§ 99.31(a)(11)), such as name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, photos, seat information, parents' and parents-in-law's names, addresses, occupations, congregations, and similar background information. *Note:* Students have the right to restrict the sharing of directory information. Students who wish to make such a request must contact the registrar's office, and submit the request in writing within 90 days from the beginning of the semester. Once a student requests that the school not disclose directory information, this hold on sharing directory information will remain in place until revoked by the student in writing. Requests cannot be put into effect retroactively.
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a

crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him. (§ 99.31(a)(14))

- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§ 99.31(a)(15))

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

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

Legal alternatives to obtain copyrighted material include:

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

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

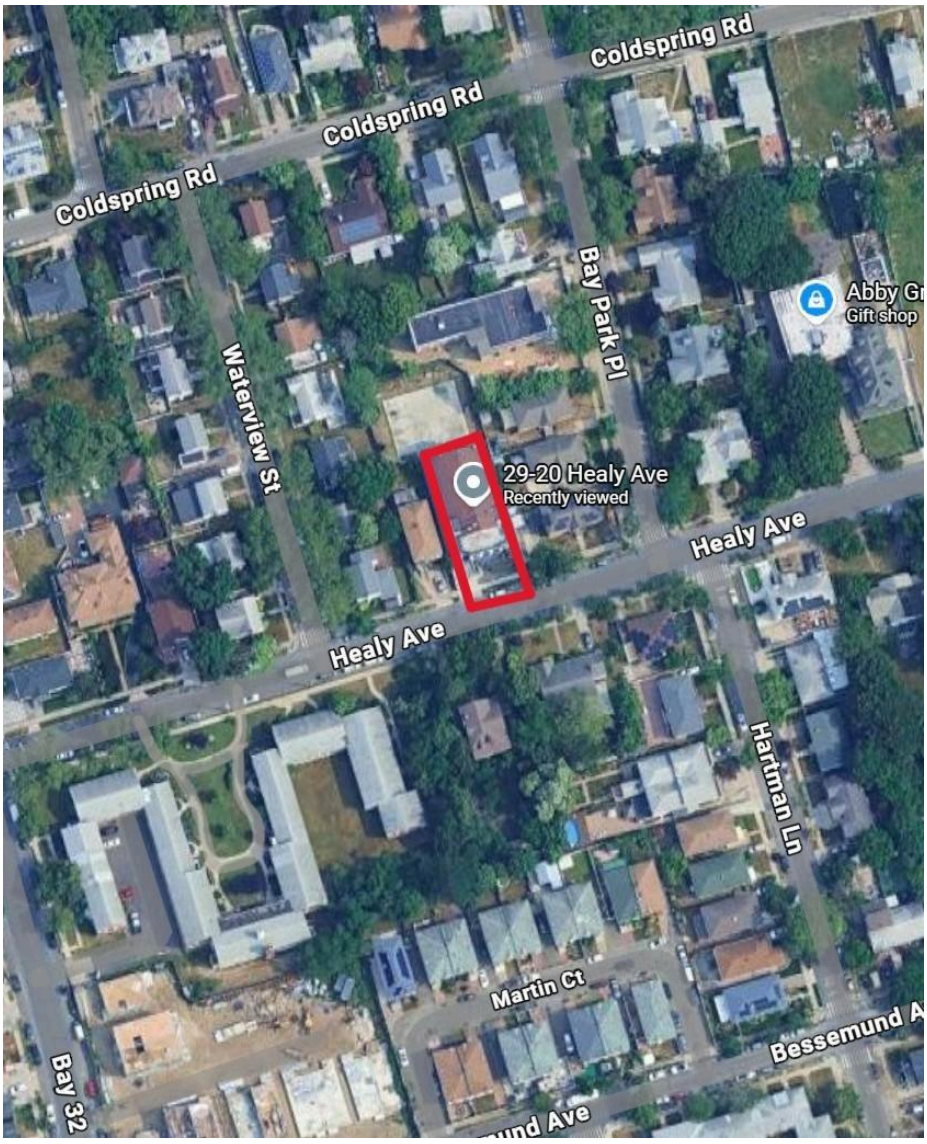
DIRECTIONS to 29-20 Healy Ave

CONGREGATION YMH — 2920 Healy Avenue, Far Rockaway, NY 11691 • Tel: 718-972-3772

From Brooklyn:

- Head south on Ocean Pkwy. Use the left two lanes to turn left onto Shore Pkwy.

- Slight left onto Shore Pkwy S. Take the Belt Pkwy E ramp on the left and merge onto Belt Pkwy/Shore Pkwy.
- Exit onto Flatbush Ave toward Marine Pkwy. Continue to follow Flatbush Ave and cross the Marine Pkwy Bridge.
- Continue onto Beach Channel Dr. Use the middle lane to stay on Beach Channel Dr.
- Turn left onto Bay 32nd St., then turn right onto Healy Ave. The destination will be on the left.



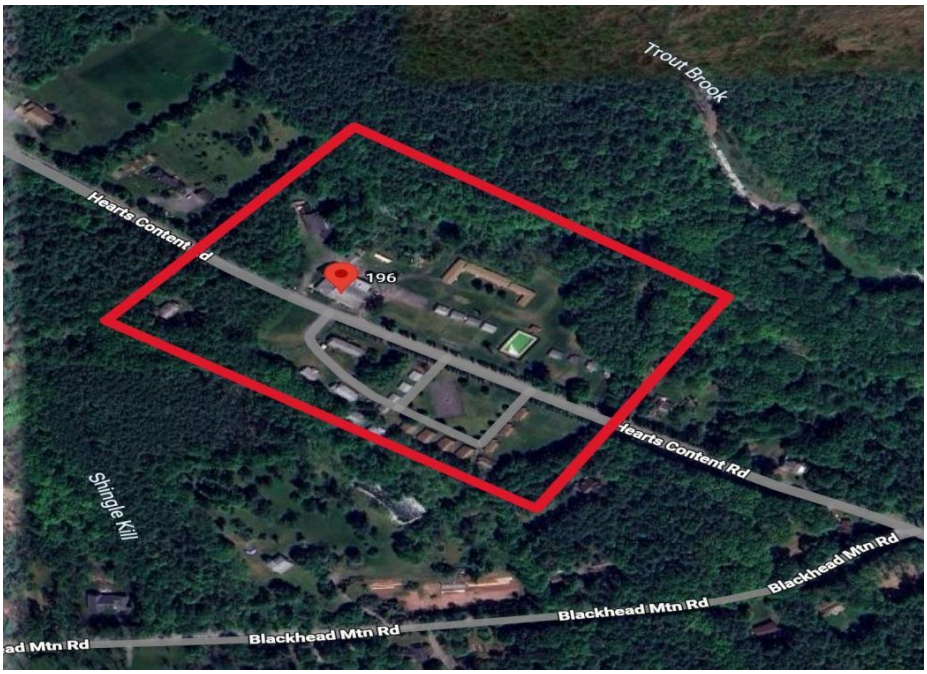
Campus Location: 2920 Healy Avenue, Far Rockaway, NY 11691

Driving Directions to Camp 196 Hearts Content Rd (Round Top Summer Campus)

From Brooklyn:

- Head northwest on 39th St toward 13th Ave. Turn right at the 2nd cross street onto 12th Ave., turn left onto 37th St., and turn right onto Fort Hamilton Pkwy.
- Turn left onto the I-278 W/Gowanus Expy ramp and merge onto I-278 W, following signs for Verrazzano-Narrows Bridge.

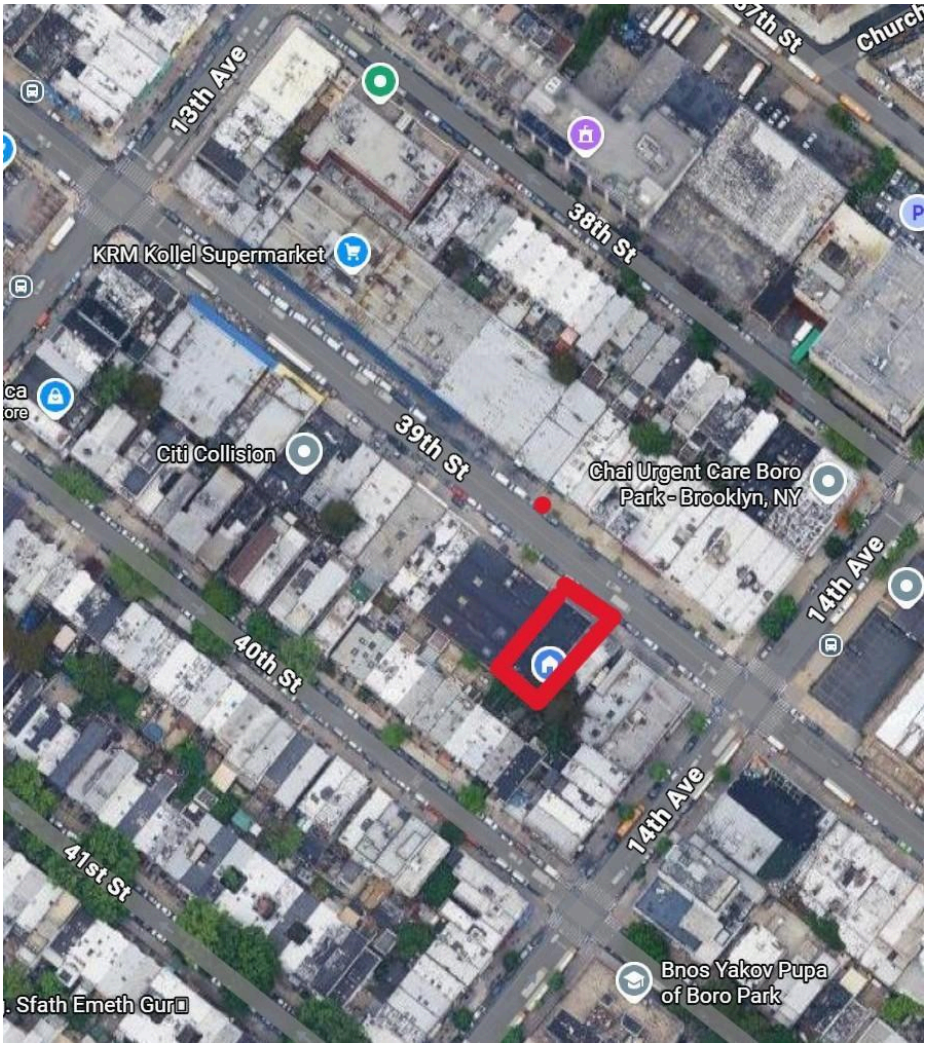
- Take exit 5 toward NJ-440 N/Outerbridge Crossing, continue onto NY-440 S and NJ-440 S, and take the I-287 N exit toward I-95/NJ Turnpike.
- Keep left to stay on I-287 N, then take the exit toward I-87 N/NYS Thruway and merge onto I-87 N.
- Take exit 21 toward NY-23/Catskill/Cairo. Turn left onto Co Rd 23B/Main St., turn left onto NY-23 W, turn left onto Co Rd 31/Hearts Content Rd., and arrive at 196 Hearts Content Rd.



Summer Campus Location: 196 Route 31 / Hearts Content Rd, Round Top, NY 12473

Driving Directions From Monsey to 1368 39th Street (Brooklyn Administrative & Study Center)

- Head south on Main St toward Orchard St. Turn left to merge onto NY-59 E, then merge onto Palisades Interstate Pkwy S toward New Jersey.
- Take the exit toward George Washington Bridge/Lower Level and merge onto I-95 S/US-1 S/US-9 S.
- Take exit 1 for NY-9A S toward Henry Hudson Pkwy, merge onto Henry Hudson Pkwy, and continue onto West Side Hwy.
- Turn slightly left onto the Hugh L. Carey (Battery) Tunnel/I-478 S ramp to Brooklyn and continue onto I-478 S.
- Take the exit toward I-278 E/Brooklyn-Queens Expy, merge onto I-278 E, and take exit 24 for Prospect Expy toward NY-27.
- Take the exit toward Fort Hamilton Pkwy, merge onto E 5th St., turn right onto Fort Hamilton Pkwy, turn left onto 39th St., and arrive at Yeshiva Meor Hatalmud (1368 39th Street, Brooklyn, NY 11218).



Brooklyn Campus & Administrative Offices: 1368 39th Street, Brooklyn, NY 11218