

# **YESHIVA GEDOLA TIFERES YERACHMIEL**

## **STUDENT CATALOG**

**2019 - 2020**

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## **State Licensure and Accreditation**

Yeshiva Gedola Tiferes Yerachmiel is licensed by the Office of the Secretary of Higher Education of New Jersey to offer a Bachelor of Talmudic Studies Degree and an Associate of Talmudic Studies Degree.

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

Copies of the NJ licensure letter and letter of accreditation can be viewed in the office during regular business hours.

## **Academic Calendar 2019 – 2020**

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

## **Board of Directors**

Rabbi Solomon F. Schustal - *President*  
Rabbi Shlomo Lesin - *Executive Vice President*  
Rabbi Yisroel Akiva Schustal - *Dean*  
Rabbi Mechel Gruss  
Rabbi Abraham Kammer  
Rabbi Yosef Worman

## **Administration**

Rabbi David A. Donner - *CFO*  
Mr. Avrumi Klein - *Executive Director*  
Rabbi Ari Josilowski – *Financial Aid Administrator*  
Rabbi Yisroel Akiva Schustal – *Registrar*  
Mrs. Toby Ordentlach - *Bookkeeper*  
Mrs. Raizy Rabinovich – *Secretary*  
Mrs. Rivka P. Singer – *Secretary*

## **Faculty**

Rabbi Solomon F. Schustal – *Rosh Yeshiva*

Rabbi Yisroel Akiva Schustal - *Dean*

Rabbi Gavriel Blau

Rabbi Eliezer Gold

Rabbi Yehuda Goldwasser

Rabbi Nachum Kornbluh

Rabbi Yehoshua Yechezkel Levin

Rabbi Yitzchok Lieberman

Rabbi Tzvi Lowenthal

## **Mission**

The mission of Yeshiva Gedola Tiferes Yerachmiel is to:

- Educate students in the systematic study and analysis of the Talmud and classical Talmudic commentaries
- Teach language and reasoning skills, legal research, logic and modes of rational argument
- Emphasize the moral application of Talmudic principles through the study of Mussar and ethical works
- Convey an integrated Torah perspective for meaningful and productive interaction within contemporary society
- Offer a program of study for gifted scholars who may seek to devote their careers to Talmudic research and study
- Work on character excellence via introspection and a disciplined life

## **Admission Requirements**

Students applying to Yeshiva Gedola Tiferes Yerachmiel 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.

Yeshiva Gedola Tiferes Yerachmiel does not utilize an Ability to Benefit test for admitting students.

The first step in the application process is to arrange a personal interview. At the time of the interview, a senior member of the faculty will administer a thorough examination in Talmudic studies. The Admissions Office will also request transcripts of previous advanced study in other institutions and recommendations from faculty members at their previous schools of attendance.

The selection of applicants will be based upon their intellectual ability, academic preparation, and personal ethical development. If accepted for enrollment, the applicant will then be asked to complete an admission form.

Admission to the Yeshiva Gedola Tiferes Yerachmiel is open to male members of the Orthodox Jewish faith without regard to color, race, national origin, or handicap.

In order to initiate the application process, we encourage qualified students to write to the Registrar at:

Yeshiva Gedola Tiferes Yerachmiel  
911 Somerset Avenue  
Lakewood, NJ 08701

### **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.

- Credit by examination may be granted to a student, who previously attended unaccredited institutions, 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.
- A transfer student must be in academic residence at the yeshiva for a minimum of one semester to earn an Associate of Talmudic Studies Degree, and a minimum of one year in order to earn a Bachelor of Talmudic Studies Degree.

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

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

Please be advised that the transferability of credits and acceptance of the degrees earned at Yeshiva Gedola Tiferes Yerachmiel 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.

### **Attendance Requirements**

Although formal attendance is not taken at Yeshiva Gedola Tiferes Yerachmiel, 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.

### **Campus and Facilities**

Yeshiva Gedola Tiferes Yerachmiel is located at on Somerset Avenue, in Lakewood, New Jersey on more than an acre and a half property.

The entrance level main floor boasts a large three story study hall. There is a sizeable lecture room for the Rosh Yeshiva and an additional smaller one. There are offices for the Rosh Yeshiva, senior faculty members and the administrative staff. There is a student dining room including a small kitchen to warm up the food and a large coat room. A small room serves as a copy room for the student's convenience. There is an onsite outdoor basketball court, and adequate parking.

The adjacent dormitory is described below.

The entire yeshiva campus is completely handicapped accessible, and includes an elevator in the dormitory and ramps to the Bais Medrash.

### **Dormitory Wing**

The dormitory wing is adjacent to the main building. It has twenty three rooms with an average of four to five students per room accommodating over 100 students. There are central bathrooms and shower facilities and two laundry rooms complete with coin operated washers and dryers. There are several small "telephone rooms" where students can speak privately and without disturbing the others.

### **Library**

The Yeshiva Gedola Tiferes Yerachmiel library collection supports the academic program of the Yeshiva. As is common in postsecondary Yeshivas, the library collection is conveniently housed in the Bais Medrash study hall to maximize student and faculty access to important reference volumes at all times during the course of study.

The standard reference and research volumes include multiple sets of the Talmud, as well as a broad range of Talmudic commentaries. This important collection of reference volumes is supplemented by the classic treatises on Jewish Law. Finally, the library collection contains numerous volumes on the ethical literature developed by the Mussar theorists as well as a rich collection of biblical exegesis and commentary.

In addition, our close proximity to Beth Medrash Govoha (BMG), the largest postsecondary and graduate level Yeshiva in the United States, means that the Yeshiva Gedolah Tiferes Yerachmiel students and faculty will have access to the important libraries in the BMG campuses located throughout Lakewood. The BMG libraries contain more than 175,000 volumes. For additional research and study, BMG and a nearby synagogue, Congregation Bais Dovid, have access to the digital library of Talmudic literature- Otzar Hachachma. Aside from accessing over 60,000 texts, students may also download 1000s of Talmudic lectures accessible by USB. We have also been advised that our students and faculty will be able to utilize the library resources of the Congregation.

### **Textbook Information**

Yeshiva Gedola Tiferes Yerachmiel 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. Many students prefer to have their own Gemarah, Kovetz Miforshim, and Mussar seforim which each cost between \$20 and \$50, depending on the publisher and edition. Students who wish to purchase their own copies of the texts studied may purchase them from one of the local Judaic bookstores stores in the area. The following bookstores carry the assigned texts:

Judaica Plaza  
1700 Madison Avenue  
Lakewood, NJ 08701

Lakewood Judaica  
150 James Street  
Lakewood, NJ 08701

Z. Berman Books  
916 River Avenue  
Lakewood, NJ 08701

### **Tutoring**

On occasion, a student may be unable to stand up to the high expectations of the yeshiva's educational program. In such cases, the Rosh Yeshiva may change his Chavrusa, or study partner, and ask one of the more senior students, or even a member of the faculty, to study with him during one or more periods of the day.

### **Health**

Students are required to maintain private health insurance coverage. Although Yeshiva Gedola Tiferes Yerachmiel does not have the facilities to deal with medical issues beyond standard first-aid, if a student requires medical or health-related services, we can refer him to a number of highly regarded physicians serving the Lakewood community. There is also an active Hatzolah program of volunteer EMT services that is primed to respond rapidly to medical emergencies. For cases requiring emergency room care, the Yeshiva is in close proximity to Monmouth Medical Center Southern Campus a part of the Saint Barnabas Health Care System. Jersey Shore University Medical Center, located in Neptune, NJ, the largest hospital in Monmouth and Ocean counties, is also not very far away.

### **Counseling**

The faculty is equipped to provide important counseling services. While they are not trained therapists, their experience in the field of postsecondary education has given them much insight into commonplace problems that students face, such as social problems with roommates or others, feelings of negativism, etc. In the event of a more serious issue, the school will refer the student to one of the experienced therapists in the Orthodox community of Lakewood.

## Grade Point System

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

Rather than deriving grades from a precise numerical average, Yeshiva Gedola Tiferes Yerachmiel employs a grading system that is used by other institutions of higher education. Essentially, this system provides for the following course grades:

A	4.0	C-	1.7
A-	3.7	D+	1.3
B+	3.3	D	1.0
B	3.0	F	0.0
B-	2.7	F*	0.0
C+	2.3	I	Incomplete
C	2.0	W	Withdrawn
			*unearned

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

Credit hours with a grade of Incomplete and Withdrawn are not included in the determination of the grade point average, although those hours with a grade of Fail are included.

Sample GPA Calculation:

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

Divided by 12 Credits for the Semester = 3.45 GPA

## Leave of Absence-Federal Policy

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

The student must request the leave of absence in writing to the Rosh Yeshiva, Rabbi Solomon F. Schustal. The request must be signed and dated and must include the reason for which the student is requesting a leave of absence. A leave of absence will not be granted if the reason for the request is not included. The request for a leave of absence will be reviewed by the Rosh Yeshiva within ten days of submission to the Rosh Yeshiva. If approved, the request will be forwarded to the registrar's office and the decision will be placed in the student's academic file. Notification will be sent to the financial aid office.

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

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

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

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

### **Availability of Full Time Employee**

Yeshiva Gedola Tiferes Yerachmiel has designated Rabbi Ari Josilowski, Financial Aid Administrator, as the full time employee available to assist enrolled and prospective students in obtaining information on financial aid programs available, criteria for eligibility, and procedure for applying for financial aid; cost of attendance, retention rates, completion and transfer rates, institutional security and crime statistics, and all required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of Title 34 of the Code of Federal Regulations. He can be reached in the office during regular business hours or by calling 732-676-1790 x 4.

### **Withdrawal, Institutional Refund and Title IV Policies**

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

## Academic Regulations

### Satisfactory Academic Progress

All matriculated students pursuing an approved program at Yeshiva Gedola Tiferes Yerachmiel 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 Yeshiva Gedola Tiferes Yerachmiel satisfactory academic progress at Yeshiva Gedola Tiferes Yerachmiel has two principal components: a qualitative standard and a quantitative standard:

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

- **Qualitative Standard**

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

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

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

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

Credit hours with a grade of Incomplete and Withdrawn 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**

**Bachelor in Talmudic Studies Degree**

Students must make sufficient progress through the academic program to complete the 132 credit program with a maximum attempted credits ceiling of 198 credits, which is 150% of the published length of the program.

**Associate of Talmudic Studies Degree**

Students must make sufficient progress through the academic program to complete the 60 credit program with a maximum attempted credits ceiling of 90 credits, which is 150% of the published length of the program.

- **Pace of Completion**

**Bachelor in Talmudic Studies Degree**

A student must earn 67% of his cumulative attempted credits. Every semester, each student is evaluated to see if he has successfully earned 67% of his cumulative attempted credits. The student's cumulative earned credits are divided by the student's cumulative attempted credits to determine if the student is progressing through the 120 credit academic program at a pace sufficient to complete the program within the maximum time frame. If the number of credits earned divided by the number of credits attempted is 67% or greater, he is determined to be making satisfactory progress.

**Associate of Talmudic Studies Degree**

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

**Warning**

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

institution.

### **Federal Financial Aid Warning**

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

### **Appeals Process, Mitigating Circumstances**

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

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

### **Academic Probation**

If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, the student will be placed on academic probation. The period of academic probation is one semester during which the student has the opportunity to attempt to meet the SAP

standards of the institution. The student can request counseling to assist him to improve his performance. In addition, the student may request to be provided with various student services that might include tutoring, scheduling accommodation, or other academic assistance.

### **Academic Probation with a Study Plan**

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

### **Re-Evaluation after a Probationary Period**

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

### **Re-Instatement for Federal Financial Aid**

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

### **Incompletes**

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

### **Withdrawals from a Course**

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

### **Transfer Credits and Satisfactory Progress**

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

### **Repetitions**

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

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

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

### **Change of Major**

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

### **ESL/Noncredit Remedial Courses**

Yeshiva Gedola Tiferes Yerachmiel does not offer any ESL or non-credit remedial courses.

### **Placement Disclaimer**

Yeshiva Gedola Tiferes Yerachmiel is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

## **Non-Discrimination Policy**

Qualified men of the Orthodox Jewish faith are eligible for admission to Yeshiva Gedola Tiferes Yerachmiel without regard to age, race, color, national origin, or physical handicap. The School is also an equal opportunity employer and is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disability Act of 1992.

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

## **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 exams.

Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, the Rosh Yeshiva 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.

## **Complaint Policy**

### Internal Complaint Policy:

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

### AIJS Complaint Procedure:

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

Association of Institutions of Jewish Studies  
500 W. Kennedy Boulevard  
Lakewood, NJ 08701-2620  
Phone: 732-363-7330  
Fax: 732-415-8198  
Email: [nlandesman@theaijs.com](mailto:nlandesman@theaijs.com)

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

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS' role in accrediting and overseeing the institution. This generally means that the complaint has to address an institutional issue that bears on compliance with AIJS's Standards for Accreditation.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS. As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.
3. If AIJS determines that the complaint is relevant to its accreditation Standards or policies, or if it falls within AIJS' oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the Institution to respond to AIJS that it has reviewed the matter and either resolved the complaint to the complainant's satisfaction or otherwise dealt with the issue in accordance with the Institution's published Complaint Policy. An explanation of its actions is required, as well as a statement that the Institution certifies that it followed its own published Complaint Policy.
4. AIJS will then review the institution's response and Complaint Policy.
5. If the Institution informs AIJS in its response that the complainant did not follow the complaint policy of the school, AIJS will instruct the complainant to follow the complaint policy of the institution.
6. If the complainant claims to have followed the Institution's published Complaint Policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether the complainant did actually follow the Institution's complaint policy. If it is determined by AIJS that the Institution did in fact follow its published Complaint Policy, and followed through with a proper disposition, the complainant will be so informed and that case will be closed.
7. If AIJS determines that the Institution did not in fact follow its own published Complaint Policy, or if the matter involves issues to substantially question the Institution's compliance with AIJS Standards or policies, AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant, substantiating the complaint; and an explanation of the

disposition from the Institution (which should document how the Institution followed its own Complaint Policy and procedures).

8. Within 10 days of the receipt of these above materials, the executive director of AIJS, together with the chairman of the Executive Accrediting Council, will review the complaint file to determine if the institution complied with AIJS standards and policies. AIJS will contact the institution and allow the institution the opportunity (30 days) to review the matter and provide an explanation and/or additional information to AIJS.
9. If after receipt of the Institutional response and a review of any additional documentation, AIJS makes a final determination that the institution is not in compliance with AIJS standards and/or policies, a formal corrective action plan will be required from the institution within 30 days.
10. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
11. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action, or other sanction should be initiated against the institution for noncompliance with AIJS' Standards of Accreditation.
12. AIJS will make a good faith effort to address anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.
13. All complaints received by AIJS regarding an accredited institution will be filed and stored in an easy and accessible manner. Site visitors will be given access to the file of an institution that is being reviewed, and any complaints on file in AIJS will be considered in the final decision of the EAC.

### NJ State Complaint Policy

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

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

Higher Education Student Assistance Authority (HESAA) (800)  
792-8670 or (609) 584-4480

Civil rights complaints should be filed with:

Office for Civil Rights (OCR) – Enforcement Office  
U.S. Department of Education  
32 Old Slip, 26th floor

New York, NY 10005 – 2500  
Telephone: (646) 428-3900  
FAX: (646) 428-3843

Or:

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

Complaints of consumer fraud on the part of the institution should be filed with:  
New Jersey Office of the Attorney General  
Division of Consumer Affairs

Students can also file a complaint form with:

Office of the Secretary of Higher Education PO  
Box 542  
Trenton, NJ 08625  
Internal Complaint Procedure

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

### **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 Yeshiva Gedola Tiferes Yerachmiel 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.

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

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

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

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

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

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

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

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

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

### **Copyright Infringement Policy**

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. Yeshiva Gedola Tiferes Yerachmiel 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](http://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.

## **Tuition and Fees**

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

## **Financial Aid**

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

Any student who has difficulty in meeting his educational costs at Yeshiva Gedola Tiferes Yerachmiel should make an appointment with Rabbi Ari Josilowski to learn about the options available to him. These may include grants, scholarships, and deferred payment plans.

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

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

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

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

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

### **Applying for Financial Aid**

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

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

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

### **Financial Aid Need**

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

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

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

The students themselves are expected to contribute towards their education, using their earnings, if applicable. The students' assets (such as savings) are generally considered to be available for the purpose of their education and are expected to be divided among their years of post-secondary education.

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

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

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

### **Application Deadline**

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

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

### **Federal Aid Programs**

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

Financial aid disbursements in the federal Pell Grant Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally

receives half of his scheduled award during the first semester and the second half during the second semester. Students whose paperwork is completed during the second semester may be paid retroactively for the first semester.

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

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

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

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

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

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

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

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

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

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

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

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

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

### **Student Loans**

The Federal Direct Loan program offer loans to students, which must be paid back with interest, to help cover their education related expenses. There are two categories of direct loans, subsidized, where the government pays the interest that accrues while the student is in school and unsubsidized, where the student is responsible for the interest that accrues while he is in school. Loans are only given to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible student to help who would like to help pay for the student's expenses in this manner. Although the school is eligible to participate in the federal loan programs, the school discourages students and parents from taking out loans. The school encourages its students to apply for the federal, state, and institutional financial aid grant programs before considering the option of student loans and makes every effort to assist students with their direct educational needs. Students who are considering taking out loans should contact the financial aid office for a detailed list of eligibility requirements, available loan amounts, and sample repayment schedules.

## **Institutional Scholarships**

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

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

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

## **Academic Program**

### **Degree Requirements**

Yeshiva Gedola Tiferes Yerachmiel offers a 132 credit, four-year undergraduate program of study leading to a Bachelor in Talmudic Studies Degree. Those students who have earned 60 credits are awarded an Associate of Talmudic Studies Degree. There is only one major available, Talmud.

Yeshiva Gedola Tiferes Yerachmiel's curriculum is divided into two departments of Talmud: Talmud Intensive and Talmud Research. In addition, there is a mandatory Ethics (Mussar) course. The coursework is in graduated format, students are required to complete the course prerequisites before they proceed to the next level.

### **Frequency of Course Offerings**

The students enrolled at Yeshiva Gedola Tiferes Yerachmiel 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 all the students, and courses are offered with enough frequency to enable students to graduate within the normal time frames.

### **Textbook 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.

## **Curriculum**

### TALMUD

The Talmud comprises the central facet of the oral tradition passed down for generations amongst Jews since the year 1312 BCE. The Babylonian sages completed the Babylonian Talmud, over 2000 years ago. Famed for its esoteric style, the Talmud is designed to provide the ultimate challenge for its students. Over the centuries, thousands of companion volumes have been authored, to elucidate and elaborate upon the basic text.

The study of Talmud is a complex and demanding task and a great deal of time must be devoted to fully appreciate its complexity and sophisticated levels. The Talmudic scholar, known as a Talmid Chochom, is an expert in the entire Babylonian Talmud both the text and its commentaries. The goal of becoming a Talmid Chochom is a lifelong endeavor, avidly pursued by serious students for decades. Serious Talmudic scholars dedicated to master all of the basic Babylonian Talmud and its commentaries is a project that typically extends for two or more decades of intensive study, since the Talmud itself is comprised of 63 Tractates, and each one consists of its own unique set of laws, they also often differ greatly in language and style.

Obviously, it's impossible to cover the entire Talmud within a four-year course of study. 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. 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.

While lectures are an important element in the curriculum, they are not the sole element in Talmudic study. 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 Rosh Yeshiva (Dean) matches up students with appropriate Chavrusas, bearing in mind each student's academic level and abilities.

The core of the academic program consists of the study of Talmud, comprising the bulk of the student's day. The morning study session is devoted to Talmud Intensive, known as Eyun. The

afternoon study session is devoted to Talmud Research, which is another method of intensive study of the Talmud. The student will acquire over the four-year program a strong information base of Talmudic concepts as well as a wide content knowledge of the numerous subjects and/or case studies that drive the discourse in each of the Tractates covered in the curriculum. Depending on the length and how complex a particular Tractate is; it may be studied for a whole academic year. The Rosh Yeshiva in consultation with the faculty selects a specific Tractate from the list of Tractates summarized below.

### **Talmud Text Listings**

For the convenience of the reader unfamiliar with Talmudic study a brief summary of the subject matter is provided. It should be understood, however, 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. **Succah** - Laws of the Festival of Booths, construction of Booths and their requirements. The four symbolic species (Lulov, Esrog, Hadassim, Arovos).
2. **Yevamos** - Study of Levirate marriage and Chalitza, consanguinity. General anthropological structure of Jewish society, permitted marriage partners etc. Privileges and obligations of Kohanim. Legal procedures involved in determining the death of an individual; the Agunah.
3. **Kesubos** - The marriage contract; obligations and commitments incurred therein, specifically in relation to financial considerations and obligations made prior to marriage. Family structure; the status, role and rights of women in society.
4. **Nedarim** - Laws of object-related vows and resultant obligations, annulment of vows, involvement of parent and spouse in the makingvow.
5. **Gittin** - Traditional divorce with emphasis on Get (divorce document); technical aspects regulating its legality. Review of legal documents and methods of establishing authenticity of signatures; related regulations.
6. **Kiddushin** – Process of marriage and related regulations and obligations. Comparative study of modes of legal status employed elsewhere. Marriage by proxy and conditional marriage.
7. **Baba Kama** - Talmudic Civil Law, Part I. Compensation for injury or loss, rectification and liability through injury or misuse, damages by the defendant, personally or by any agencies. Misappropriation also reviewed in its broad sense, whether through violence or theft.
8. **Baba Metzia** - Talmudic Civil Law, Part II. Deals primarily with claims related to joint

transactions, from finding lost articles to wage agreements. Considerations relating to trade and industry, usury, labor conditions and responsibilities, deposits and tenancy, interest.

9. **Baba Basra** - Talmudic Civil Law, Part III. Claims of right of way, claims and rights of partners, neighbors, purchasers, vendors and heirs, legal forms of acquisition of partners; seller's liability for value of his wares and deeds in terms of consumer protection. Deeds and legal documents relating to business also treated.
10. **Makkos** – Severe judicial punishments and transgressions resulting therein. False and contradictory testimony and the treatment of affected witnesses in such proceedings. Incarceration in Arei Miklat for involuntary manslaughter.

The Tractates listed above form the framework for the main course of study in the Yeshiva. They are widely considered to be “universal Tractates,” given the fact they are liberally referenced throughout the Talmud. Lines of inquiry initiated on their pages launch students into further study of conceptually related texts in other Tractates as well.

### **Explanation of the Numbering System**

Courses are given letter and number designations using the following system:

The first letter refers to the department, e.g. Talmud (T); Ethics (E). The first digit refers to the year of study (1-4). In the Talmud courses, the second digit indicates the intensity of the course Intensive (1) or Research (2); the third and fourth digits refer to the Tractate being studied. In the Ethics courses, the second and third digits are always 01. The letters following the numbers indicates the semester, FA1 for the first Fall Module and FA2 for the second Fall Module. SP indicates the Spring Semester and SU indicate the Summer Semester.

### **Talmud Intensive**

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

The student prepares with his Chavrusa, (study partner), all assigned texts prior to the daily lecture. Once the instructor delineates in the course of the lecture the concepts needed to properly understand the assigned text, the student is able to compare and contrast the instructor's presentation with his own understanding of the original and secondary source materials.

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

### Course Descriptions

<b>Introductory Talmud Intensive</b>	<b>T11**FA1</b>	<b>3 credits</b>	<b>T11**FA2</b>	<b>3 credits</b>
	<b>T11**SP</b>	<b>6 credits</b>	<b>T11**SU</b>	<b>5 credits</b>

During the introductory year the student learns the process and methodology necessary to properly understand the Talmudic texts. A strong emphasis is placed upon proper understanding of the language of the two major commentaries, written by Rashi and the Tosefos (medieval commentaries on the Talmud). The student begins to build an intellectual structure consisting of concepts and principles found in the Talmud, Rashi, and Tosefos.

<b>Beginning Talmud Intensive</b>	<b>T21**FA1</b>	<b>3 credits</b>	<b>T21**FA2</b>	<b>3 credits</b>
	<b>T21**SP</b>	<b>6 credits</b>	<b>T21**SU</b>	<b>5 credits</b>

Once the students master the basic tools for textual analysis, they can then start studying at a greater depth, using additional commentaries. The students should be capable of preparing the basic Talmud text along with the commentaries of Rashi and Tosafos on their own. During the lecture, the instructors compare and contrast the various approaches of the commentators, following the thread of logic that runs through each one. The students are taught to achieve greater clarity within their own thought processes. This leads the student to have a better understanding of the commentaries and how it can be applied and integrated within the text.

<b>Intermediate Talmud Intensive</b>	<b>T31**FA1</b>	<b>3 credits</b>	<b>T31**FA2</b>	<b>3 credits</b>
	<b>T31**SP</b>	<b>6 credits</b>	<b>T31**SU</b>	<b>5 credits</b>

During the third year, the students continue to develop and solidify their knowledge base of Talmudic discourse and case law. The students begin to expand their capacity toward independence and development to understanding the Gemara on a deeper level. The daily lecture teaches the students to analyze the commentaries and begin to reconstruct the hypotheses of why some commentaries reject the hypotheses of other commentaries. In addition a familiarity with the major Achronim (later commentators; circa 1500 to the present) is developed. The students are exposed to the works of the Maharsha, Maharam, Rabbi Akiva Eiger, the Ketzos Hachoshen, and the P'nei Yehoshua among others. In the process, the students learn to differentiate between reasonable and unreasonable proofs and to slowly begin to offer their own hypotheses and proofs as well.

<b>Senior Talmud Intensive</b>	<b>T41**FA1</b>	<b>3 credits</b>	<b>T41**FA2</b>	<b>3 credits</b>
	<b>T41**SP</b>	<b>6 credits</b>	<b>T41**SU</b>	<b>5 credits</b>

Fourth-year students are presented with a variety of opinions and are capable of understanding the intellectual basis of each independently. Identifying and researching appropriate commentaries relevant to the passage being studied further develop the student's capacity for creative thinking. The fourth year also focuses on preparing the students for the transition to higher-level academic programs.

### **Talmud Research**

The second sequence of Talmud courses is Talmud Research, which is another method of intensive studying of the Talmud. In the Talmud Research courses the studying is also intensive and through however it's at a more rapid pace. The students are taught to recognize any difficulties or questions they may have, however not to get "bogged down" by them and to move on.

This course of study is done closely supervised and under the guidance of faculty members. The students prepare and review the daily reading assignment in the traditional Chavrusa method. As noted under the Chavrusa system, the students' study in pairs so that they may proceed at their own pace, and engage in insightful discussion and debate, and then review together all aspects of the subject under study. The study partners amend, elaborate on, and crystallize each other's conclusions. The collective experience of hundreds of years of Talmudic institutions has shown this system is successful in enabling students to fine-tune their study skills and to incorporate new ideas expressed by others.

When students' do need assistance; they approach the faculty members, which are available to help with their questions. The faculty will generally direct the student to one or more commentaries in the library which discuss the question or difficulty posed by the student. In this way, the student not only obtains an answer to his query, but equally important, he becomes exposed to the vast bibliography of Talmudic commentary and literature, while also learning how to "access" knowledge and information from the numerous commentaries.

### **Course Descriptions**

<b>Introductory Talmud Research</b>	<b>T12**FA1</b>	<b>2 credits</b>	<b>T12**FA2</b>	<b>2 credits</b>
	<b>T12**SP</b>	<b>4 credits</b>	<b>T12**SU</b>	<b>3 credits</b>

The students become familiar with the major texts of Talmudic scholarship. The students begin to develop an intellectual independence which is encouraged at the post-secondary level. The syntax and structure of the Talmud become clearer through the student's independent study.

<b>Beginning Talmud Research</b>	<b>T22**FA1</b>	<b>2 credits</b>	<b>T22**FA2</b>	<b>2 credits</b>
	<b>T22**SP</b>	<b>4 credits</b>	<b>T22**SU</b>	<b>3 credits</b>

The student expands his knowledge of Talmudic discourse and case law, while learning to focus his efforts on an in-depth understanding of the texts. The student learns to avoid superficiality during the intellectual give-and-take of Chavrusa study.

<b>Intermediate Talmud Research</b>	<b>T32**FA1</b>	<b>2 credits</b>	<b>T32**FA2</b>	<b>2 credits</b>
	<b>T32**SP</b>	<b>4 credits</b>	<b>T32**SU</b>	<b>3 credits</b>

The student becomes increasingly familiar with the major commentaries, and consults them regularly. Intellectual creativity is encouraged, and independent study leads to an understanding of the interactions between the texts and their commentators.

<b>Senior Talmud Research</b>	<b>T42**FA1</b>	<b>2 credits</b>	<b>T42**FA2</b>	<b>2 credits</b>
	<b>T42**SP</b>	<b>4 credits</b>	<b>T42**SU</b>	<b>3 credits</b>

The student is increasingly independent of faculty assistance, and is capable of coming up with original interpretations of his own. Stress is placed upon consistency of the student's interpretation with the major commentaries, and contrasts that are invariable when the Chiddush, or novel interpretation, is developed.

### **Other Talmud Study**

In addition to the two periods during the day focused on in-depth Talmud study, the program also includes an evening session, devoted mainly to Talmud Survey. This method of learning is quicker-paced and is meant to cover breadth of Talmud rather than depth. The learning session focuses on other chapters of the designated Tractate in the curriculum. Additionally there is a fourth learning session reserved for Chazora or review, of the daily lecture. These two sessions are not a credit-bearing part of the curriculum.

While the Talmud Survey sessions affords students the opportunity of covering a greater breadth of Talmudic learning than is possible in the morning and afternoon sessions, clearly the principal emphasis in the curriculum is the in- depth, approach to the study of Talmud.

### **Ethics (Mussar)**

Yeshiva Gedola Tiferes Yerachmiel seeks to develop the complete person and not just his knowledge in specific disciplines. The courses in the Department of Ethics are offered, to train students in the

basic tenets of Jewish faith and to develop their abilities of self-analysis and character improvement. The study of Ethics is commonly known as Mussar study.

The purpose of studying Mussar is to instill the desire and ability to develop good character traits and inspire personal growth. Yeshiva Gedola Tiferes Yerachmiel aims to produce individuals with a strong commitment to high ethical standards. To achieve this goal, the Ethics course is a core requirement of the curriculum. In studying Mussar, the concepts of right and wrong, good and bad, in regards to human behaviors and traits, are challenged and evaluated. The course focuses on character building, with an emphasis on interpersonal relationships.

Every week there is an Ethics/Mussar lecture, delivered by the Rosh Yeshiva or a member of the faculty for the whole student body. They derive moral messages from biblical sources, illustrating their relevance to modern day ethics and personal growth. The lectures also address modern day issues, and prepare students for real-life ethical dilemmas and moral questions. Often these lectures will examine the Torah perspective on general themes or current problems facing the Orthodox community.

Students study one of the Mussar classics one period a day either individually or with a partner, with a faculty member always available for consultation. The focus is not to master the text, but on internalizing the concepts learned, in keeping with the objective of training students in personal growth and integrity.

### **Ethics Text Listings**

The following are among the classic Mussar texts that are studied as part of the Ethics (Mussar) curriculum at Yeshiva Gedola Tiferes Yerachmiel:

**Chovos Halevovos** (Duties of the Heart) by R. Bachya Ibn Pakudah (Saragossa, Spain, early eleventh century), Presents the ethical teachings of Judaism and its fundamental beliefs in a systematic pattern, emphasizing the importance of the commandments relating to belief and providence.

**Sha'arei Teshuva** (The Gates of Repentance) by Rabbenu Yonah of Gerona (b. Gerona, Spain, c. 1180, d. Toledo, Spain 1263), describing the steps to repentance.

**Orchos Tzaddikim** (Ways of the Pious) of unknown authorship, from the era following the Ramban (Rabbi Moshe Ben Nachman). It deals with the refinement of character traits and the ways of penitence.

**Mesilas Yeshorim** (The Path of The Just) by Rabbi Moshe Chaim Luzzatto, steps to refinement of personality by the examination of various traits.

**Derech Hashem** A study of a basic text of the author of the “Mesilas Yeshorim”, which lays the foundations of Jewish philosophy.

**Nefesh Hachaim** The magnum opus of Rabbi Chaim Volozhin, the father of the Yeshiva movement. It’s an ethical treatment of a wide variety of subjects of Kabbalistic origin.

### Course Descriptions

<b>Introductory Ethics</b>	<b>E101FA1</b>	<b>1 credit</b>	<b>E101FA2</b>	<b>1 credit</b>
	<b>E101SP</b>	<b>2 credits</b>	<b>E101SU</b>	<b>1 credit</b>

The student is introduced to the language and general subject matter of the texts and gains a general comprehension of the material. Using these classic works of Mussar, the students learn to identify and understand main ethical themes, and discuss common negative character traits and their positive counterparts.

<b>Beginning Ethics</b>	<b>E201FA1</b>	<b>1 credit</b>	<b>E201FA2</b>	<b>1 credit</b>
	<b>E201SP</b>	<b>2 credits</b>	<b>E201SU</b>	<b>1 credit</b>

The students study the text with an eye towards beginning to incorporate the ideas into their personal level of conduct. They analyze the central ethical moral issues in the classical works of Mussar, and their conceptual underpinnings and implications.

<b>Intermediate Ethics</b>	<b>E301FA1</b>	<b>1 credit</b>	<b>E301FA2</b>	<b>1 credit</b>
	<b>E301SP</b>	<b>2 credits</b>	<b>E301SU</b>	<b>1 credit</b>

On this level after studying the foundations of Mussar, the students advance to studying the texts in greater depth and analyzing the ethical and moral teachings within. The student also discusses the ideas contained within with peers and teachers in order to further develop his own character.

<b>Senior Ethics</b>	<b>E401FA1</b>	<b>1 credit</b>	<b>E401FA2</b>	<b>1 credit</b>
	<b>E401SP</b>	<b>2 credits</b>	<b>E401SU</b>	<b>1 credit</b>

As the students prepare to complete their undergraduate studies at Yeshiva Gedola Tiferes Yerachmiel, they sharpen their skills of studying Mussar and develop a commitment to the life long process of character development and ethical conduct. The students are expected to have widespread familiarity with many of the concepts and ideals expressed by the authors of the texts.

## Sample Curriculum

Two modules are offered in the fall semester, students may take both modules for a total of twelve credits or one module of six credits.

### Year 1

#### Fall Semester Module 1

T1103FA1 Introductory Talmud Intensive	3 credits
T1203FA1 Introductory Talmud Research	2 credits
E101FA1 Introductory Ethics	1 credit

#### Fall Semester Module 2

T1103FA2 Introductory Talmud Intensive	3 credits
T1203FA2 Introductory Talmud Research	2 credits
E101FA2 Introductory Ethics	1 credit

### Spring Semester

T1103SP Introductory Talmud Intensive	6 credits
T1203SP Introductory Talmud Research	4 credits
E101SP Introductory Ethics	2 credits

### Summer Semester

T1103SU Introductory Talmud Intensive	5 credits
T1203SU Introductory Talmud Research	3 credits
E101SU Introductory Ethics	1 credit

### Year 2

#### Fall Semester Module 1

T2106FA1 Beginning Talmud Intensive	3 credits
T2206FA1 Beginning Talmud Research	2 credits
E201FA1 Beginning Ethics	1 credit

## **Fall Semester Module 2**

T2106FA2 Beginning Talmud Intensive	3 credits
T2206FA2 Beginning Talmud Research	2 credits
E201FA2 Beginning Ethics	1 credit

## **Spring Semester**

T2106SP Beginning Talmud Intensive	6 credits
T2206SP Beginning Talmud Research	4 credits
E201SP Beginning Ethics	2 credits

## **Summer Semester**

T2106SU Beginning Talmud Intensive	5 credits
T2206SU Beginning Talmud Research	3 credits
E201SU Beginning Ethics	1 credit

## **Year 3**

### **Fall Semester Module 1**

T3104FA1 Intermediate Talmud Intensive	3 credits
T3204FA1 Intermediate Talmud Research	2 credits
E301FA1 Intermediate Ethics	1 credit

### **Fall Semester Module 2**

T3104FA2 Intermediate Talmud Intensive	3 credits
T3204FA2 Intermediate Talmud Research	2 credits
E301FA2 Intermediate Ethics	1 credit

## **Spring Semester**

T3104SP Intermediate Talmud Intensive	6 credits
T3204SP Intermediate Talmud Research	4 credits
E301SP Intermediate Ethics	2 credits

## **Summer Semester**

T3104SU Intermediate Talmud Intensive	5 credits
T3204SU Intermediate Talmud Research	3 credits
E301SU Intermediate Ethics	1 credit

## **Year 4**

### **Fall Semester Module 1**

T4108FA1 Senior Talmud Intensive	3 credits
T4208FA1 Senior Talmud Research	2 credits
E401FA1 Senior Ethics	1 credit

### **Fall Semester Module 2**

T4108FA2 Senior Talmud Intensive	3 credits
T4208FA2 Senior Talmud Research	2 credits
E401FA2 Senior Ethics	1 credit

### **Spring Semester**

T4108SP Senior Talmud Intensive	6 credits
T4208SP Senior Talmud Research	4 credits
E401SP Senior Ethics	2 credits

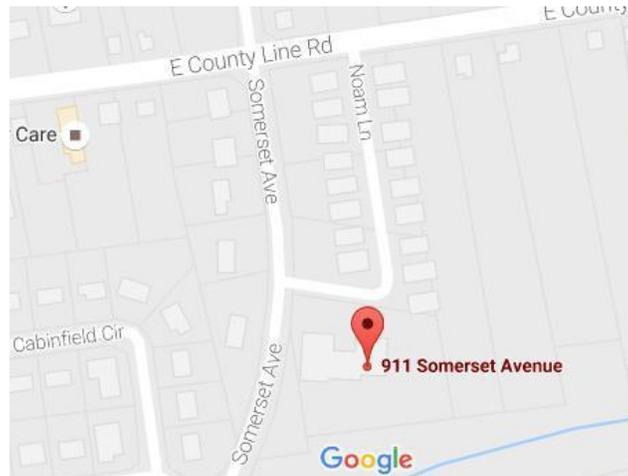
### **Summer Semester**

T4108SU Senior Talmud Intensive	5 credits
T4208SU Senior Talmud Research	3 credits
E401SU Senior Ethics	1 credit

The Bachelor of Talmudic Studies Degree is awarded for the successful completion of 132 credits.

## Map and Directions

Yeshiva Gedola Tiferes Yerachmiel  
911 Somerset Ave.  
Lakewood, NJ 08701



### From North:

1. Head south on Garden State Pkwy
2. Take exit 98 to I-95
3. Take exit 31A from I-195 W to Lakewood Farmingdale Rd
4. Turn left toward Oak Glen Rd
5. Turn right onto Brook Rd
6. Turn right onto E. County Line Rd
7. Turn left onto Somerset Ave

### From South:

1. Take U.S. 9 South
2. Turn left onto E. Kennedy Blvd
3. Turn right onto Lexington Ave
4. Turn left at the 1st cross street onto E County Line Rd
5. Turn right onto Somerset Ave