

YESHIVA OHR ZECHARIAH



STUDENT CATALOG 2021 -2022

K. Taylor

For additional copies contact:

Yeshiva Ohr Zechariah
199 Joe Parker Road
Lakewood, NJ 08701

Tel: (732)730-2808

Fax: (732)730-0153

Email: office@ohrzechariah.com

Table of Contents

COVID-19 Update	4
State Licensure and Accreditation	5
Board of Directors	5
Administration	5
Faculty	5
Mission	6
Campus and Facilities.....	6
Dormitory Wing	7
Admission Requirements.....	7
Transfer Credit Policy.....	8
Library	9
Textbook Information	10
Tutoring.....	10
Counseling.....	11
Health	11
Grade Point System.....	11
Attendance Requirements	12
Leave of Absence-Federal Policy	12
Availability of Full Time Employee	13
Academic Calendar 2021 – 2022	13
Tuition and Fees 2021 - 2022.....	14
Withdrawal and Refund Policies	14
Financial Aid.....	14
Applying for Financial Aid	15
Financial Aid Need	15
Application Deadline	16
Federal Aid Programs	17
Institutional Scholarships.....	18
Academic Regulations.....	19
Satisfactory Academic Progress.....	19
Warning	21
Federal Financial Aid Warning	21
Appeals Process, Mitigating Circumstances.....	21

Reinstatement for Federal Financial Aid.....	23
Incompletes	23
Withdrawals from a Course	23
Transfer Credits and Satisfactory Progress	23
Repetitions.....	23
Change of Major.....	24
ESL/Noncredit Remedial Courses.....	24
Placement Disclaimer	24
Non-Discrimination Policy	24
Grounds for Dismissal.....	25
Complaint Policy	25
Notification of Rights under FERPA.....	28
Academic Program	31
Sample Curriculum.....	41
Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws	43
Map and Directions.....	44

COVID-19 Update

Any updates or changes that may arise during the course of the year due to COVID-19 will be communicated to the students. Students should refer to the school website, www.yeshivaohrzechariah.com for the most updated information.

State Licensure and Accreditation

Yeshiva Ohr Zechariah 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 Ohr Zechariah is accredited by the Association of Institutions of Jewish Studies (AIJS) and is approved 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 the letter of accreditation can be viewed in the office during regular business hours.

Board of Directors

Mr. Meir Gelley - President
Rabbi Uren Reich
Mr. Avi Braude
Rabbi Moshe Londinsky

Administration

Mr. Meir Gelley-*President*
Rabbi Ahron Yoffe- *Chief Fiscal Officer*
Rabbi Mordechai Rosenblum- *Administrator*
Rabbi Eliyahu Meir Reich- *Financial Aid Administrator*
Rabbi Pinchos Kugler-*Registrar*
Mrs. Chaya Pam- *Bookkeeper/ Secretary*

Faculty

Rabbi Uren Reich- *Rosh Yeshiva*
Rabbi Shmuel Goldberg
Rabbi Yonoson Gross
Rabbi Chaim Herskowitz

Rabbi Pinchos Kugler
Rabbi Eliyahu Meir Reich
Rabbi Menachem Roth
Rabbi Tzvi Tendler

Mission

The mission of Yeshiva Ohr Zechariah is to contribute to both the intellectual and behavioral growth of the student. There is a strong focus on both the student's understanding of Talmudic Studies; and on developing the student's ethical character. As such, the Mussar component of the curriculum is important as it emphasizes ethics and ethical principles.

The Yeshiva's goal is to educate the students and help them succeed to their fullest potential. For the gifted students, this means helping them become genuine Torah scholars capable of joining the community of scholars who are solely devoted to Torah learning. For those who are not so inclined, the program equips them with the requisite logical and analytical skills for lifelong independent learning, with an appreciation of the singular importance of Talmudic study.

Another component of the mission is to provide the training needed to live a Torah life. To this end the Yeshiva is dedicated to break the mold of superficiality in all levels of life. A student who studies Talmud in depth will also have an in depth understanding of what life is about. Graduates will be prepared to continue their education in the finest graduate programs both in the United States and abroad.

Campus and Facilities

The Yeshiva Ohr Zechariah campus is located at 199 Joe Parker Road, Lakewood, NJ, on a 2.5 acre property. The building is a new, beautifully designed facility, occupying a total of 33,000 square feet. There is ample parking available for faculty, staff, and visitors.

When entering the main entrance, there is a magnificent rotunda lending an air of elegance to the building. Along the left side of the hallway are the administrative offices, a faculty lounge and the Rosh Yeshiva's office. On the right side, there is a large lecture room for the Rosh Yeshiva, another small lecture room, a stairwell, restrooms and elevator. At the end of the hallway is the large, bright, and airy two story Bais Medrash (study hall). As noted below, the library collection is located along the walls of the main study hall and the volumes are color-coded to enhance the student's access to the collection.

The students dining hall, indoor recreation room, a coffee station, and a vending machine room with light snacks and soda are all located on the lower level. There is also a small binding room for the librarians use. In addition, there is a suite for when the Rosh Yeshiva stays in the Yeshiva for the weekend.

The yeshiva building and dormitory are completely handicapped accessible.

Dormitory Wing

The entire second floor of the building serves as the dormitory. Each bed is sectioned off for maximum privacy and includes a night light and a closet with ample space for personal belongings. There are central bathrooms and shower facilities, and a laundry room with coin operated washers and dryers. There are six telephone stations – each equipped with a cordless phone, so students can speak privately. In middle of the dormitory floor there is a student lounge. The lounge contains two refrigerators, a large table, shelves for food, and a coffee station.

Admission Requirements

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

Yeshiva Ohr Zechariah
199 Joe Parker Road
Lakewood, NJ 08701

Students applying to Yeshiva Ohr Zechariah 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 Ohr Zechariah does not utilize an Ability to Benefit test for admitting students.

The first step in the application process is to arrange for a personal interview with the Rosh Yeshiva. At the time of the interview, the Rosh Yeshiva 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 Yeshiva Ohr Zechariah is open to male members of the Orthodox Jewish faith without regard to color, race, national origin or handicap.

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 30 credits in order to earn a Bachelor of Talmudic Studies Degree and 12 credits to earn an Associate of Talmudic Studies Degree at Yeshiva Ohr Zechariah.

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

Note: Yeshiva Ohr Zechariah 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 Ohr Zechariah 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.

Library

The main library of the Yeshiva is located in the Bais Medrash or study hall. This collection consists of the standard Talmudic texts, including the Talmud Bavli and Talmud Yerushalmi, and a wide array of Talmudic commentary, referred to by Talmudic scholars as the works of Rishonim (authors living in the medieval period) and Achronim (authors living in the post-medieval period).

There is also a large collection of Halachic works, including the legal codes authored by the Rambam (Maimonides), the Tur and the Shulchan Aruch, as well as the Halachic literature based on these writings, including what is referred to as Responsa literature.

The Responsa volumes contain applications of the Halacha to very specific questions. They also contain basic decisions of "case law," although in arriving at the author's decisions, general principles of Halacha are cited and examined. Many of these decisions are then used by later Halachic scholars as "precedent" for more contemporary, but related questions of law.

The library also includes a large section of commentary on the Bible including the Midrashic literature, as well as numerous works dedicated to ethical and philosophic writings, notably the classic works on Mussar, or Jewish Ethics.

Currently, the library of Yeshiva Ohr Zechariah numbers over 5,500 volumes. However, when one considers the fact that many of the volumes in the collection, including the Talmudic tractates, and the multiple volumes of Jewish Law, such as Maimonides, Shulchan Aruch, etc., contain as many as 30-50 or more commentaries and super-

commentaries in a single volume, the actual total of individual works in the Yeshiva's collection may well be higher than 50,000 volumes.

Although the Yeshiva does not have a computerized database of Judaic books on premises, its students are free to utilize the Otzar HaChochma digital library program with full-text access to over 80,000 Judaic volumes, available locally at several of the library locations of the Beth Medrash Govoha campus in Lakewood. In addition, students of the Yeshiva are permitted to use any of the BMG libraries with a total of over 175,000 volumes.

Textbook Information

Yeshiva Ohr Zechariah 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 Judaic bookstores stores in the area.

Many students prefer to have their own Gemarah and Kovetz Miforshim, and Mussur seforim which cost between \$20 and \$50 each, 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:

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

Extensive intervention is provided for students with academic weaknesses. For example, younger students may be paired with older students who undertake the responsibility for their mentee's academic success. Students who continue to have difficulty in their studies may be provided tutors or assistance from alumni who maintain daily contact with the Yeshiva.

During the evening hours, it is not uncommon to find an instructor in the Bais Medrash reviewing the daily lecture for those students who had difficulty comprehending the various nuances and ramifications of that lecture.

Counseling

While all members of the faculty provide counseling services on occasion, the bulk of student counseling is shouldered by the Rosh Yeshiva. In addition to his daily lectures, the Rosh Yeshiva is totally involved in student counseling, and spends hours each week meeting with students on a broad range of academic or personal matters. In fact, much of our academic success can be attributed to this dedication in student counseling.

Although most of the issues addressed in these counseling sessions are resolved in-house, the Yeshiva maintains close contact with professionals in various fields, turning to them for guidance and referrals if the need arises. Another resource that can be called upon to provide professional counseling is the Lakewood Community Services Corporation (LCSC), which is administered by a staff of experienced social workers.

Health

Students are required to maintain private health insurance coverage. While the institution does not retain the services of any medical or nursing personnel, the medical needs of our students are adequately provided for through the services of local physicians recommended by the institution. Routine medical visits may be scheduled for the student's vacation time, ensuring a smooth flow of medical care.

In the event of a serious illness or accident, "Hatzalah," a volunteer ambulance corps servicing Lakewood, would be called to transport the student to Monmouth Medical Center Southern Campus, an acute care hospital in Lakewood. Should the student require highly specialized care, he would be transported to nearby Jersey Shore University Medical Center, in Neptune, where adequate medical care and supervision would be obtained.

Grade Point System

The grading system followed at Yeshiva Ohr Zechariah 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 Ohr Zechariah 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	1.0
B+	3.3	W	not included in calculation of GPA
B	3.0	I	not included in calculation of GPA
B-	2.7	F	0.0
C+	2.3	F*	0.0
C	2.0		*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 Without Penalty are not included in the determination of the grade point average, although those hours with a grade of Fail are included.

Sample GPA Calculation:

A-	6 (credits)	x	3.7	= 22.2
B+	4 (credits)	x	3.3	= 13.2
C	1 (credits)	x	2.0	= 2
A	1 (credits)	x	4.0	= 4
	12 (credits)			41.4

Divided by 12 Credits for the Semester = 3.45 GPA

Attendance Requirements

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

Leave of Absence-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 Uren Reich. 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 Ohr Zechariah has designated Rabbi Eliyahu Meir Reich, 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)730-2808.

Academic Calendar 2021 – 2022

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

Tuition and Fees 2021-2022

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

Withdrawal and Refund Policies

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

Financial Aid

Yeshiva Ohr Zechariah utilizes the services of Higher Education Compliance and Management, a financial aid consulting firm with many years of experience in the field. Yeshiva Ohr Zechariah offers a variety of federal 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 Ohr Zechariah should contact the Financial Aid Administrator, Rabbi Eliyahu Meir Reich, 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 aid, if any, may be available to the student.

Financial aid packages that may be offered to students include grants. 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;
- 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 the application through FAFSA on the Web at www.FAFSA.ed.gov.

Students may be required to supply additional documentation, such as Tax Returns/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 Needs Analysis. The following is a brief explanation of Needs 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 student is 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

While applications for Pell Grants may be processed until June 30, 2022, students may be required to submit their application earlier, as the application must be processed while the student is still eligible. 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.

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. Any such changes should be discussed 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 \$6495 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. 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.

Students whose paper work 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 to 600%. If a student's lifetime eligibility used (LEU) equals 600%, 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.

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

- FSEOG - Federal Supplemental Educational Opportunity Grants

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.

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 and institutional aid that will cover the student's direct educational expenses.

Academic Regulations

Satisfactory Academic Progress

All matriculated students pursuing an approved program at Yeshiva Ohr Zechariah 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 Ohr Zechariah satisfactory academic progress at Yeshiva Ohr Zechariah 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 of Talmudic Studies Degree

Students must make sufficient progress through the academic program to complete the 128 credit program with a maximum attempted credits ceiling of 191 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 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 128 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 reestablishes 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. A grade of incomplete will only be assigned with a documented plan from the instructor detailing course work that must be completed. 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 marked incomplete are included in the student's number of credits attempted but not credits completed. A grade of incomplete will be replaced with a grade at the conclusion of the period of time given for the work to be completed.

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 Ohr Zechariah does not offer any ESL or non-credit remedial courses.

Placement Disclaimer

Yeshiva Ohr Zechariah 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 Ohr Zechariah 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.

Yeshiva Ohr Zechariah does not have a program for students with intellectual disabilities. Yeshiva Ohr Zechariah provides reasonable academic accommodations for students with intellectual disabilities.

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, Rabbi Uren Reich. The complaint will be investigated, and the student will be informed in writing within 30 days of the resolution of his complaint. No person directly involved in the complaint issue will make the final determination.

AIJS Complaint Procedure:

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

Association of Institutions of Jewish Studies
500 West Kennedy Boulevard
Lakewood, NJ 08701-2620
732.363.7330
Email: cstern@theaijs.com

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

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS's role in accrediting and overseeing the institution.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS.

As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.

3. If AIJS determines that the complaint is relevant to its accreditation standards or policies and falls within AIJS's oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the institution to respond to AIJS. The institution must provide, in its response to AIJS, an explanation of its actions, as well as a statement certifying that the institution followed its own published complaint policy.

4. AIJS will then review the institution's response and complaint policy.

5. If the institution informs AIJS in its response that the complainant did not follow the complaint policy of the school, AIJS will instruct the complainant to follow the complaint policy of the institution.

6. If the complainant claims to have followed the institution's published complaint policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether or not the matter involves issues that question the institution's compliance with its own policies and/or AIJS standards or policies. AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant, substantiating the complaint; and an explanation of the disposition from the institution (which should document how the institution followed its own complaint policy and procedures as well as the steps taken to resolve the complaint.)

7. Within 10 days of the receipt of these above materials, a member of the AIJS administrative staff will review the complaint file to determine if the institution complied with AIJS standards and policies. AIJS will contact the institution and allow the institution the opportunity (30 days) to review the matter and provide an explanation and/or additional information to AIJS.

8. If after receipt of the institutional response and a review of any additional documentation, AIJS makes a final determination that the institution is not in compliance with AIJS standards and/or policies, a formal corrective action plan will be required from the institution within 30 days.

9. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.

10. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action or other sanction should be initiated against the institution for noncompliance with AIJS's standards of accreditation.

11. AIJS will make a good faith effort to address credible anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.

12. All complaints received by AIJS regarding an accredited institution will be filed and stored in an easy and accessible manner. Site visitors will be given access to the file of an institution that is being reviewed, and any complaints on file in AIJS will be considered in the final decision of the EAC.

If a written complaint is filed against AIJS directly, the complaint is recorded and acknowledged. Within 10 days of the receipt of the complaint, a member of the AIJS administrative staff will review the complaint and submit both the complaint and the

review of the complaint to the Chair of the EAC to evaluate the validity of the complaint.

If the complaint is deemed justified, the EAC will instruct AIJS staff of the appropriate means to resolve the matter and will notify the complainant within 10 days of the review of the complaint. If the complainant is anonymous, no notification is necessary.

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

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

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

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 Ohr Zechariah 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. The written request should also specify the purpose of the disclosure and the parties to whom the disclosure may be made. The request must be signed and dated.

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 Ohr Zechariah 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 Ohr Zechariah 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 Ohr Zechariah 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, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, 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))

Academic Program

Yeshiva Ohr Zechariah offers a 128 credit undergraduate program of study leading to a Bachelors of 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. The curriculum is divided into two Talmud departments: Talmud Intensive and Talmud Research. In addition to the Talmud departments, there is a mandatory Ethics (Mussar) course.

Frequency of Course Offerings

Students enrolled at Yeshiva Ohr Zechariah 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. Courses are offered with enough frequency to enable students to complete the course requirements and graduate within the expected time frames.

Textbooks and Required Materials

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

Explanation of the Numbering System

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

The first letter refers to the department, e.g. (T) Talmud; (E) Ethics. 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 indicate the semester, FA - Fall semester, SP - Spring Semester and SU - Summer Semester.

Department of Talmud

For those unfamiliar with the Talmud we present here a brief introduction. The Talmud comprises the central facet of the oral tradition passed down for generations amongst Jews since the year 1312 BC. 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. Either one or two Tractates will be studied per academic year depending on the length and how complex the particular Tractate is. 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 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 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. 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.

Among the subject areas to which the student will be exposed are the languages of Hebrew, and Aramaic, in oral and written uses, as well as general communication skills such as are used in the organization of, participation in, presentation and defense of dissertations of original thought and interpretations. Important study skills developed include the ability to analyze texts, facility in library research and literature search, the interrelation of different areas of knowledge, and the application of general principles to unfamiliar areas.

In the area of logic and reasoning, students master the analysis of statements, learn to check for internal consistency in a system of ideas, practice problem solving skills, and develop the ability to formulate hypotheses, to isolate, define and clarify difficult concepts and contents, to penetrate to the crux of an issue, and to develop inquisitive skills. It is most important to note that the Talmud encompasses a wide-ranging, almost encyclopedic treatment of a variety of subjects, including history, philosophy, sociology, jurisprudence, psychology, economics, law, biology, education, politics, and survey of Jewish Literature.

The Talmudic scholars and Early Commentaries did not dabble in these areas on an amateur level. They had extensive contact with the most renowned doctors and philosophers in their own right. The Talmudic discussions of these various disciplines, therefore, are on a highly sophisticated level and require the student to acquire a deep knowledge and understanding of these diverse disciplines. A student completing four years of Talmudic study might well enter an upper-class level course in one of these fields in a conventional university.

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 pairs students with an appropriate Chavrusa, bearing in mind each student's academic level and abilities.

As noted the Talmud curriculum focuses on two different methods of Talmudic study; Talmud Intensive and Talmud Research. The lecture based Talmud Intensive course is an in-depth analysis of each portion of text, with the study of Earlier (10th through 15th century) and Later (16th century through contemporary) commentaries. The Talmud Research courses are studied in a self-study guided format and complement the Talmud Intensive courses.

Text Listings

For the convenience of the reader not familiar with the Talmud a brief summary of the subject matter of the tractates 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.

01. Sukkah - Laws of the Festival of Booths, construction of Booths and their requirements. The four symbolic species (Lulov, Esrog, Hadassim, Arovos).

02. Yevamos - Study of Levirate marriage and Chalitza, consanguinity. General anthropological structure of Jewish society, permitted marriage partners etc. Privileges and obligations of Kohanim. Procedures involved in ascertaining the death of an individual; the Agunah.

03. 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.

04. Nedarim - Laws of object-related vows and resultant obligations, annulment of vows, involvement of parent and spouse in the making vow.

05. 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.

06. Kiddushin - Process of marriage and related regulations and obligations. Comparative study of modes of legal status employed elsewhere. Marriage by proxy and conditional marriage.

07. Bava 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.

08. Bava Metzia - Talmudic Civil Law, Part II. Dealing primarily with claims related to joint transactions, from finding lost articles to wage agreements. Considerations relating to trade and industry, usury, labor conditions and responsibilities, deposits and tenancy, interest.

09. Bava 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.

11. Shavuos - Laws of personal vows, oaths before the court, the status of single witness, partial admittance of responsibility. Guarding, borrowing and another's property. Temple ritual laws and remedies for those who violate them.

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 scholar Rashi (Rabbi Shlomo Yitzchaki, preeminent Talmudic commentary) and the authors of Tosefos. This is supplemented by other scholarly commentaries, 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. At the start of each session, instructors provide the students with a list of commentaries to focus on; subsequently the lecture will elaborate on them. 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

Introductory Talmud Intensive

T11FA**

6 credits

T11SP**

6 credits

T11SU**

5 credits

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

an intellectual structure consisting of concepts and principles found in the Gemara, Rashi and Tosefos.

Beginning Talmud Intensive

T21FA 6 credits T21**SP 6 credits T21**SU 5 credits**

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. This helps the students gain increased confidence in their understanding of the Talmudic text.

Intermediate Talmud Intensive

T31FA 6 credits T31**SP 6 credits T31**SU 5 credits**

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 Talmud on a deeper level. The daily lecture teaches the students to analyze the commentaries and begin to reconstruct the hypotheses of why some commentaries reject the hypotheses of other commentaries.

Senior Talmud Intensive

T41FA 6 credits T41**SP 6 credits T41**SU 5 credits**

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.

Talmud Research

The Talmud Research courses focus on another chapter in the tractate than is being studied in the Talmud Intensive courses. The basic difference in methodology between the two approaches to Talmud study lies in the fact that the learning is taking place in a guided self-study format. The students study in the study hall using the traditional Chavrusa method, 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.

The skills necessary for “learning how to learn” are imparted mainly during the Talmud Intensive classes. The purpose of the Talmud Research course is to hone the analytic and textual skills the student acquired in the Talmud Intensive sessions. In this sense, the two Talmud classes are complementary in nature.

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

Course Descriptions

Introductory Talmud Research

T12FA 5 credits T12**SP 5 credits T12**SU 3 credits**

In this course the student's study a different chapter in the Tractate then is studied during the morning session (Talmud Intensive). The objective is to convey a sense of the subject matter and conceptual framework of the text and takes place in a self-study format closely guided by the instructors.

Beginning Talmud Research

T22FA 5 credits T22**SP 5 credits T22**SU 3 credits**

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.

Intermediate Talmud Research

T32FA 5 credits T32**SP 5 credits T32**SU 3 credits**

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.

Senior Talmud Research

T42FA**

5 credits

T42SP**

5 credits

T42SU**

3 credits

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.

Other Talmud Study

In addition to the Talmud Intensive and Talmud Research courses Yeshiva Ohr Zechariah offers a non-credit auxiliary Survey-type course. Talmud Survey known as "Be'kuis" is a rapid course of study in which students become familiar with Talmudic Studies in greater breadth. Additionally after the evening prayers, there is a non-credit bearing study period devoted to "Chazora", or review, of the daily lecture. The review session is from about 9:50pm-11:00pm, however many times the Rosh Yeshiva will stay on to continue discussing the lecture with the students.

Department of Ethics/Mussar

Yeshiva Ohr Zechariah aims to produce not only knowledgeable students, but also individuals with a strong commitment to high ethical standards. To achieve this goal, the study of Ethics is a core requirement in Yeshiva Ohr Zechariah. The study of Ethics and Jewish Philosophy 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. 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.

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. The study of Mussar is goal oriented, inspiring students to engage in self-evaluation and self-reflection, and act upon their conclusions. The topics studied address modern day issues, and prepare students for real-life ethical dilemmas and moral questions.

Practical application of self-analysis and self-evaluation is stressed with an eye toward the development of concern for others, as well as the growth of self-confidence. Students study the texts individually or with a partner, with faculty always available for consultation. The focus is not just to master the text, but on internalizing the concepts learned, in keeping with the objective of training students in personal growth and integrity.

The Rosh Yeshiva gives two weekly Ethic lectures one Friday and one Shabbos (Sabbath). In these lectures the Rosh Yeshiva expounds on the weekly Torah portion illustrating their relevance to personal growth and modern day ethics. The foundations for moral development are discussed, with a focus on practical life lessons. The students are encouraged to set personal goals and to strive to constantly improve their character. During the week there is an additional smaller Va'ad focusing on the text of the Mishnas Rav Aharon. This work by Rabbi Aharon Kotler, the founder of Beth Medrash Govoha, in Lakewood, NJ, focuses on the primacy of Torah, and the ethical imperative for positive interpersonal relationships.

Text Listings

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), a classic 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. An ethical treatment of a wide variety of subjects of Kabbalistic origin.

Chafetz Chaim (Who Wants Life) by Rabbi Yisrael Meir Kagan (d.1933). Essays on topics ranging from the laws of gossip and slander to the weekly Bible portions.

Mishnas Rav Aharon A modern-day classic by Rabbi Aharon Kotler, founder of Beth Medrash Govoha, in Lakewood, NJ, and one of the premier thinkers of his day. His work focuses on the primacy of Torah, and recognizing the ethical imperative for positive interpersonal relationships.

Course Descriptions

Introductory Ethics E101FA E101SP E101SU 1 credit each

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

Beginning Ethics E201FA E201SP E201SU 1 credit each

At this level the students are expected to be more fluent in the language of the classic Ethics texts. Using these classic works of Mussar, the student starts to identify and understand main ethical themes, and discuss common negative character traits and their positive counterparts.

Intermediate Ethics E301FA E301SP E301SU 1 credit each

On this level the students now analyze central ethical moral issues in the classical works of Mussar, and their conceptual underpinnings and implications. In addition the students now study the texts in greater depth and discuss the ideas contained within with peers and teachers in order to further develop his character.

Senior Ethics E401FA E401SP E401SU 1 credit each

On this level some of the deeper philosophical aspects of Mussar are studied, again with the focus on the classic Mussar treatises. The students are expected to have widespread familiarity with many of the concepts and ideals expressed by the authors of the texts.

Legal Codes (Halacha)

In addition to Talmud and Mussar some of the students voluntarily study Halacha or Jewish Legal Codes following Shachris (morning prayers). The study of Halachic Law is a specialty requiring extensive study in specialized institutions, thus the students study the basic texts at the undergraduate level. This will enable them to better participate in the day-to-day laws and practices of our community.

The principal text used is the Mishnah Berurah, is a 20th century classic written by Harav Yisroel Meir Kagan of Radun (also known as the Chofetz Chaim, for the widely acclaimed treatise he authored by that title). A brilliant compendium of the major Halachic literature of the last 200 years, the focus is mainly on practical Halacha as applied to daily life, daily prayers, the Sabbath and the Jewish Holidays, etc. The students don't receive grades or credits for the study of Halacha.

Sample Curriculum

Year 1

Fall

T1104FA	Introductory Talmud Intensive	6 Credits
T1204FA	Introductory Talmud Research	5 Credits
E101FA	Introductory Ethics	1 Credit

Spring

T1104SP	Introductory Talmud Intensive	6 Credits
T1204SP	Introductory Talmud Research	5 Credits
E101SP	Introductory Ethics	1 Credit

Summer

T1104SU	Introductory Talmud Intensive	5 Credits
T1204SU	Introductory Talmud Research	3 Credits
E101SU	Introductory Ethics	1 Credit

Year 2

Fall

T2102FA	Beginning Talmud Intensive	6 Credits
T2202FA	Beginning Talmud Research	5 Credits
E201FA	Beginning Ethics	1 Credit

Spring

T2102SP	Beginning Talmud Intensive	6 Credits
T2202SP	Beginning Talmud Research	5 Credits
E201SP	Beginning Ethics	1 Credit

Summer

T2102SU	Beginning Talmud Intensive	5 Credits
T2202SU	Beginning Talmud Research	3 Credits
E201SU	Beginning Ethics	1 Credit

Year 3

Fall

T3105FA	Intermediate Talmud Intensive	6 Credits
T3205FA	Intermediate Talmud Research	5 Credits
E301FA	Intermediate Ethics	1 Credit

Spring

T3105SP	Intermediate Talmud Intensive	6 Credits
T3205SP	Intermediate Talmud Research	5 Credits
E301SP	Intermediate Ethics	1 Credit

Summer

T3105SU	Intermediate Talmud Intensive	5 Credits
T3205SU	Intermediate Talmud Research	3 Credits
E301SU	Intermediate Ethics	1 Credit

Year 4

Fall

T4106FA	Senior Talmud Intensive	6 Credits
T4206FA	Senior Talmud Research	5 Credits
E401FA	Senior Ethics	1 Credit

Spring

T4106SP	Senior Talmud Intensive	6 Credits
T4206SP	Senior Talmud Research	5 Credits
E401SP	Senior Ethics	1 Credit

Summer

T4106SU	Senior Talmud Intensive	5 Credits
T4206SU	Senior Talmud Research	3 Credits
E401SU	Senior Ethics	1 Credit

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. Yeshiva Ohr Zechariah 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.

Map and Directions

Yeshiva Ohr Zechariah
199 Joe Parker Road
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 onto E County Line Rd
5. Continue onto Lanes Mill Rd
6. Turn right onto Joe Parker Rd

From South:

1. Take U.S. 9 South
2. Turn right onto E County Line Rd
3. Continue onto Lanes Mill Rd
4. Turn right onto Joe Parker Rd