

MERCAZ HATORAH OF BELLE HARBOR

ACADEMIC CATALOG

2025-2026

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Title IX

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

Title IX Coordinator

Name: Rabbi Yosef Goldstein

Office Address: 505 Beach 129 Street, Belle Harbor, NY 11694

Email Address: ygoldstein@ymhbh.org

Phone Number: 718-474-3064

MISSION STATEMENT

The mission of Mercaz Hatorah of Belle Harbor (MHBH) is to create an environment that will encourage and enable our students to continue their Torah studies even after leaving Yeshiva.

The main focus of our efforts is to develop in our students the skills and motivation to continue learning on their own after they graduate. We also feel that it is vital to instill the necessity of learning Mussar and developing *middos of bein adam lachaveiro* in our students. In addition, we think that it is necessary to prepare them to remain *B'nei Torah* no matter what their future occupation might be.

After finishing the course of learning in Mercaz Hatorah of Belle Harbor, many students continue their studies in Eretz Yisroel and, from there, a number of them continue their studies in Lakewood. Our students go on to become strong members of Torah societies locally and around the world.

Objectives

Our objectives include the following:

- Show our students how to live as *ehrliche yidden*
- Focus on *middos*
- Produce *baalei batim* who are also *bnei Torah*
- Provide an advanced Torah education

HISTORY

The yeshiva was founded in September of 1987, by the previous Rosh Hayeshiva, Rabbi Levi Dicker, Z.T.L. We began with a postsecondary/Beis Medrash class of eighteen *bochurim*. The high school level classes in the Yeshiva began the next year, when a 9th grade class was started. At various times in its history the Yeshiva also had a Kollel component made up of Mercaz Hatorah of Belle Harbor alumni. The structure necessary to maintain a Kollel does, at present, still exist, and we intend to reestablish this division, finances permitting.

In the first years of the Yeshiva's existence, a rented trailer was used as a dining room and a neighboring house was used as a dormitory. In 1994, the school bought the Queen Esther building, which currently serves as our dormitory. The two buildings are located a short distance from each other.

STATE AUTHORIZATION AND ACCREDITATION

NY State Disclaimer

Mercaz Hatorah of Belle Harbor does not offer college credits or degrees that require authorization by the New York State Board of Regents. Under New York State Law, a non-profit corporation formed for religious and educational purposes does not require New York State Education Department or New York State Board of Regents authorization to perform its postsecondary education functions in New York State. Mercas Hatorah of Belle Harbor falls into this category.

Accreditation

Mercas Hatorah of Belle Harbor is accredited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS) and approved to offer a First Talmudic Degree and a Classical Talmudic Degree.

The AARTS Handbook is available upon request by contacting the organization via mail: 2329 Nostrand Ave., M-200, Brooklyn, NY 11210, email: office@aarts-schools.org, or telephone: (212) 363-1991.

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

ADMISSION POLICY AND PROCEDURES

Generally, students applying to Mercas Hatorah of Belle Harbor must meet one of the following requirements:

1. Have graduated high school and provide evidence of high school graduation
2. Have completed homeschooling at the secondary level as defined by state law and provide documentation of homeschooling
3. Meet one of the recognized equivalents. Recognized equivalents include:
 - a. A GED certificate.
 - b. A certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test

(HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category).

- c. An associate's degree.
- d. The successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution.
- e. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

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

Mercaz Hatorah of Belle Harbor does not utilize an Ability to Benefit test for admitting students.

Applicants must also meet the following minimum qualifications:

Talmud: Completion of at least 150 folio pages of the Talmud.

Bible: Competence in the Pentateuch and Commentaries.

Language: The ability to read and write classical Hebrew; a working knowledge of the Aramaic language of the Talmud.

Code of Law: Demonstrate competence in the laws and customs in the Code of Law (Orach Chaim) and personal commitment to their observance.

The first step in the admissions process is to arrange for a personal interview with the Dean. At the time of the interview, a thorough examination will be administered by a member of the Admissions Staff. The Admissions Office will also welcome transcripts of previous advanced study at another institution and recommendations from faculty members at your previous school.

Applicants will be selected based on intellectual ability, academic preparation, and personal ethical development. If accepted for enrollment, the applicant will then be asked to complete an admission form.

Interested applicants are encouraged to initiate the application process by contacting the Yeshiva at:

Mercaz Hatorah of Belle Harbor
505 Beach 129 Street
Belle Harbor, New York 11694
718-474-3064
office@ymhbh.com

NON-DISCRIMINATION POLICY

Qualified men of the Orthodox Jewish faith are eligible for admission to Mercaz Hatorah of Belle Harbor. Mercaz Hatorah of Belle Harbor does not discriminate on the basis of race, color, national origin, disability, or age in its programs and activities.

The following person has been designated to handle inquiries regarding the non-discrimination policies:

Rabbi Yosef Goldstein
505 B. 129 Street
Belle Harbor, New York 11694
718-474-3064

The institution is also an equal opportunity employer and is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disability Act of 1992.

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

Mercaz Hatorah of Belle Harbor does not have a program for students with intellectual disabilities. The Yeshiva provides reasonable academic accommodations for students with intellectual disabilities.

While the Mercaz Hatorah of Belle Harbor campus is not fully accessible to handicapped students, the Yeshiva will make special arrangements, within reason, to accommodate any qualified handicapped student.

AVAILABILITY OF FULL TIME EMPLOYEE

Mercaz Hatorah of Belle Harbor has designated Mrs. Blimi Chesir, Financial Aid Administrator, as the full time employee available to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics, and any other required disclosures or information, as required by Title 34 of the Code of Federal Regulations, sections 668.42, 668.43, 668.45 and 668.46. She can be reached in the office during regular business hours or by calling 718-474-3064.

TEXTBOOK INFORMATION

Mercaz Hatorah of Belle Harbor 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 on their own.

Many students prefer to have their own Gemara and Kovetz Miforshim, which cost between \$35 and \$55 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.

CAMPUS AND STUDENT SERVICES

The main campus of Mercaz Hatorah of Belle Harbor is located at 505 Beach 129 Street, Belle Harbor, New York 11694. It is located on the corner of a quiet, residential street, accessible by mass transit through the Q35 bus from Brooklyn, the Q22 bus from Far Rockaway and the A train. Our Yeshiva is also accessible by car via the Marine Parkway Bridge. The main building, which houses the Bais Hamedrash (study hall), library and dining hall, is a three-story brick structure.

Dormitory

The student dormitory, which accommodates up to 60 students, is more than a service of convenience and accommodation for students from distant communities, as is the case in other in-town yeshivas. The dormitory also serves as an important adjunct to the educational program enabling ambitious students to pursue independent study in the late night hours.

In addition, the dormitory itself serves as a setting for total involvement in Torah as a way of life. Thus, dormitory residence is required of all students.

The dormitory is supervised by a full-time counselor and features vending machines for student convenience. Meals are included in the dormitory contract.

Recreational Facilities

The campus currently offers several recreational opportunities for students. A ping-pong table is available for their enjoyment, and a basketball court is especially popular during pleasant weather. Students also frequently visit a nearby park during their breaks and downtime to relax and recharge.

The planned new campus will include a fully equipped, state-of-the-art gym. We expect that students will make frequent use of this facility to support their physical health and well-being.

Library

Mercaz Hatorah of Belle Harbor's library is fully aligned with its mission. It contains every volume necessary to support the successful completion of the curriculum, along with multiple copies of many additional works. The library not only strengthens the students' academic foundation, but also supports their growth into the well-rounded individuals the Yeshiva aims to develop.

The focus of the collection is on seforim essential for advanced Talmudic study. This includes numerous volumes of Shailos U'teshuvos, Rishonim, Acharonim, and seforim on Halacha and related areas. In addition, the Yeshiva's library holds a wide range of works on Chumash and Mussar.

Although the library includes a wide array of diverse publications, the emphasis remains on ensuring the availability and accessibility of the most frequently used texts, such as the Talmud and its primary commentaries. In this way, the institution provides each student with the sources they require at any given time. The reasoning behind maintaining a surplus in each category is to ensure that the students are equipped with the tools they need in order to succeed.

Therefore, there are numerous copies of the frequently referenced Kovetz Meforshim, as well as other explanatory volumes on the Talmud. In addition, the Yeshiva maintains many complete sets of the Talmud itself. Library use is a vital component of our educational program, as students

learn to research the sources for the shiur by studying the Maareh Mekomos provided beforehand. This process helps the student become familiar with the research skills they will use repeatedly, in the Yeshiva setting and throughout their life. Mastery in this area is essential for independent study, which is the ultimate goal of our program.

The library contains approximately 2,250 volumes. Beyond that, some seforim are put away in storage until they are required for that year's curriculum.

The library is arranged in a convenient and orderly fashion. Students are responsible for maintaining the books in good condition and ensuring they are returned to their proper locations. The organizational system used by the library is based on categories (for example, all Rishonim are grouped together on one shelf). Within each section, every sefer is individually numbered.

Please note that due to the Yeshiva's location, purchasing books is often a challenge, as it is not situated near a large Orthodox community. Nevertheless, the library's collection contains a more than adequate supply of any texts necessary for the students' learning and curriculum. In the event a student is unable to locate a required volume, they may submit a request to either their Rebbe or the administrative office. In either case, the Yeshiva will take steps to ensure the student receives the materials he needs to support his learning.

Summer Location

The Mercaz Hatorah Belle Harbor summer program takes place annually for approximately 3.5 weeks in the summer, at Camp Teumim, 574 Proctor Rd, Glen Spey, NY 12737. This program takes place in a shared campus used by several yeshivos, each with its own Bais Medrash and student housing. MHBH occupies two large, connected bunkhouses with a central bathroom and shower area, offering structured living space. The Yeshiva has its own fully equipped Bais Medrash, with all necessary seforim brought from the Yeshiva's library. The shared campus also features a lunchroom, as well as various athletic facilities, including a pool, gym, and multiple sports fields, all maintained regularly to ensure continued functionality.

Health Services

For non-emergency medical needs, the dorm counselor will contact or refer the student to the appropriate medical professional. Several doctors are on call and available for consultation as needed. Health care emergencies are directed to Hatzolah, either by the dorm counselor or by the students themselves.

Student Guidance and Counseling

Counseling services are an important component of any educational institution. While the Yeshiva does not maintain a formal counseling system, many faculty members are available to offer guidance and support to students. Both the Rosh Hayeshiva and the faculty provide informal consultation and direction as needed.

Students consistently recognize the genuine care and concern demonstrated by the staff, and they are well aware of the accessibility of both faculty and hanhalah for assistance with any personal or academic concerns.

If it is determined that a student would benefit from professional support beyond what the Yeshiva can provide, the student will receive an appropriate referral.

Tutoring

The Yeshiva offers tutoring support including one-on-one learning sessions with Shoel Umeshivts as needed. Tutoring is coordinated by the Rosh Hayeshiva to ensure students receive targeted guidance and assistance.

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 and has not brought documentation, based on the examination that the Rosh Hayeshiva 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.

Mercaz Hatorah of Belle Harbor will grant a maximum of 60 transfer credits towards Mercaz Hatorah of Belle Harbor's undergraduate degree, for transfer coursework submitted.

To earn a First Talmudic degree at Mercaz Hatorah of Belle Harbor, students must fulfill a minimum academic residency requirement of two academic years or 60 credits earned at Mercaz Hatorah of Belle Harbor.

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

Please be advised that the transferability of credits and acceptance of the degrees earned at Mercaz Hatorah of Belle Harbor 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.

BOARD OF DIRECTORS

Rabbi Shmuel Zev Dicker, President

Mr. Yankel Kaplan, Secretary

Mr. Avi Lieber, Treasurer

Mr. Tzvi Gross, Board Member

Mr. Dovid Scharf, Board Member

Mr. David Mittel, Board Member

ADMINISTRATION

Rabbi Shmuel Zev Dicker, *Rosh Hayeshiva*

Rabbi Yosef Goldstein, *Menahel*

Rabbi Elazar Nadelbach, *Executive Director/ Registrar*

Mrs. Blimi Chesir, *Financial Aid Administrator*

Mrs. Dvora Fux, *Bookkeeper*

FACULTY

Rabbi Shmuel Zev Dicker, *Rosh Hayeshiva*

Rabbi Ben-Zion Dicker

Rabbi Avrohom Cooper

Rabbi Shimon Sorotzkin

Rabbi Moshe Fish

Rabbi Dovid Glucksman

Rabbi Aaron Lapidoth

ACADEMIC CALENDAR

Please refer to the yearly supplement to the catalog for the current year's academic calendar.

GRADE POINT SYSTEM

The grading system followed at Mercaz Hatorah of Belle Harbor 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, the Yeshiva 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 | 2.0 |
| A- | 3.7 | C- | 1.7 |
| B+ | 3.3 | D | 1.0 |
| B | 3.0 | I (Incomplete) | not included in calculation of GPA |
| B- | 2.7 | W(Withdrawn) | not included in calculation of GPA |
| C+ | 2.3 | F (Fail) | 0.0 |

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

Courses with a grade of incomplete or withdrawn do not affect the GPA. However, courses with a grade of fail, whether earned or unearned, are included in the GPA calculation. If a student

receives failing grades for all of his courses, the student will generally be considered as having unofficially withdrawn unless there is evidence that he completed the semester.

Sample GPA Calculation:

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

Divided by 12 credits for the semester = 3.45 GPA

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

All matriculated students pursuing an approved program at Mercaz Hatorah of Belle Harbor are required to maintain satisfactory academic progress, which is defined below by the institution.

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

Below is a comprehensive explanation of the qualitative and quantitative standards at Mercaz Hatorah of Belle Harbor.

- **Qualitative Standard**

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

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

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

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

- **Quantitative Standard**

- **Maximum Timeframe - measured in credit hours**

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

- **Pace of Completion**

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

WHEN SAP IS NOT MET

Warning

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

this warning period, the student will be subject to academic discipline which may include suspension, or expulsion from the institution.

Federal Financial Aid Warning

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

Appeals Process

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

If the appeal is accepted, the senior faculty member will determine whether the student can meet the standard SAP requirements of the institution by the end of a one-semester probationary period. If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, they will be placed on academic probation as outlined below. However, if it is determined that the student will not be able to meet the standard SAP requirements by the end of the probationary period, they will be placed on academic probation with a customized study plan, as described below. A student on academic probation, with or without a study plan, will continue to be eligible for federal financial aid.

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

Academic Probation

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

Academic Probation With a Study Plan

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

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

Reevaluation After a Probationary Period

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

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

Reestablishing Aid Eligibility

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

Incompletes

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

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

Withdrawals

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

Transfer Credits

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

Repetitions

All repeated courses are counted in the number of the student's attempted credits, and are included in the student's GPA, including failing grades. A student repeating a course must remain within the time frame required for SAP standards.

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

Change of Major

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

Remedial Courses

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

COST OF ATTENDANCE

For the current year's cost of attendance schedule, please consult the yearly supplement to the catalog.

WITHDRAWAL, REFUND, AND RETURN TO TITLE IV

For the current policies and procedures regarding withdrawal, refund, and return to Title IV, please consult the yearly supplement to the catalog.

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.

PLACEMENT DISCLAIMER

Mercaz Hatorah of Belle Harbor is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs. However, graduates frequently consult with the staff, who provide guidance and counseling to support the transition from student to employee. In addition, the Rosh Hayeshiva regularly contacts schools to recommend graduates and has played a key role in helping some secure employment opportunities.

LEAVE OF ABSENCE

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

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

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

A student will only be granted a leave of absence if it can be reasonably expected that they will return from the leave of absence on time. The leave of absence, together with any additional leaves of absence, must not exceed a total of 180 days in a 12 month period. Mercaz Hatorah of Belle Harbor will not assess the student any additional institutional charges or award the student any additional Title IV aid during this time period. Upon the student's return from the leave of absence, the student must resume his coursework at the same point in the academic program that he began prior to the leave of absence.

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

FINANCIAL AID

Mercaz Hatorah of Belle Harbor utilizes the services of Higher Education Solutions, a financial aid consulting firm with many years of experience in the field. The institution offers a variety of

federal financial aid programs to its students. Higher Education Solutions assists with their administration.

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

These options may include a financial aid package comprised of grants, scholarships and work-study programs. The package reflects the total amount of federal and state aid, along with any institutional scholarships offered to eligible students by the institution to help pay for their education. Additionally, the institution may offer a deferred payment plan, allowing students to spread out tuition payments over a period of time.

Federal grants are need based and do not require repayment. Similarly, institutional scholarships provide financial aid based on need and do not need to be repaid. The Federal Work-Study Program funds part-time employment for eligible students. Detailed information on these programs can be found below.

Title IV Federal Financial Aid

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

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

- completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

Applying for Title IV Aid

To apply for Title IV aid, prospective recipients should complete a FAFSA form, available at the financial aid office. The completed form can be completed online through FAFSA on the Web at <https://studentaid.gov/h/apply-for-aid/fafsa>. Alternatively, the completed form can be mailed to the designated address.

In addition to completing the FAFSA form and providing consent, students may be required to submit additional documentation, such as a Verification Worksheet, W2 forms, and/or Tax Returns/IRS Tax Transcripts, to verify the information reported on the FAFSA.

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

Title IV Aid Need

Eligibility for Title IV programs is determined through a process called need analysis, which assesses the amount of financial assistance a student requires to supplement the resources expected to be available from the student and, if applicable, their parents.

A student's financial need is calculated based on the formulas developed by the Department of Education. It is determined by subtracting the contributions expected from the student and, if applicable, their parents, from the total Cost of Attendance (COA). Generally, the total financial aid awarded to a student cannot exceed their financial need.

To calculate need, a student's dependency status - whether they are dependent or independent of their parents - is determined based on their answers to specific questions and other details provided on the FAFSA. Students should carefully review the instructions on the FAFSA form before answering any questions and consult with the institution's financial aid staff as needed.

Once dependency status is determined, the student's financial contribution is assessed. For independent students, this is based on their income, and, if applicable, their spouse's income, as reported on their tax return, along with any counted assets, as applicable. Certain allowances,

such as the Employment Allowance, Payroll Tax Allowance and Income Protection Allowance (IPA), are factored in to offset income. The IPA is a living allowance based on family size and considers food, housing, and other relevant factors.

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

The student's contribution is combined with the parental contribution, when applicable, to calculate the Student Aid Index (SAI). The student's COA includes tuition, fees, books, transportation, personal expenses, and a standard allowance for living expenses. The living expense allowance varies depending on whether the student lives on campus, off-campus or with their parents. The SAI is subtracted from the student's COA with the remaining amount known as the student's financial need.

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

Updated FAFSA Information

Students may update, or be required to update, certain information on their FAFSA application, such as dependency status or household size, only under specific circumstances. These updates should be discussed with the financial aid office.

Professional Judgment

In addition to the process used to calculate financial aid need, there are unique situations where the financial aid administrator (FAA) may use professional judgment (PJ) to modify data used to calculate the SAI, adjust the student's cost of attendance, and/or perform dependency overrides. Students may pursue a PJ adjustment based on special circumstances and unusual circumstances.

Professional Judgment for Special Circumstances

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

To initiate a PJ request for special circumstances, a student and/or their parent must submit documentation of these circumstances to the financial aid office. Among other circumstances that might affect the student's or their parents' ability to pay for college, special circumstances

may include a change in employment status, income or assets, medical expenses not covered by insurance, or severe disability of the student or other member of their household. These factors may be taken into account by the financial aid staff to adjust the data elements in the COA or in the SAI calculation. The PJ process may be initiated at the parent's or student's request after the student's initial eligibility has been determined, and, if applicable, verification has been completed.

Professional Judgment During a Disaster, Emergency, or Economic Downturn

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

Professional Judgment for Unusual Circumstances

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

When a student indicates on their FAFSA form that they have an unusual circumstance, the FAFSA Processing System (FPS) processes their application as provisionally independent, allowing them to complete the application without parental information. The student must then submit supporting documentation of the unusual circumstances to the institution.

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

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

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

Unaccompanied Homeless Youth

For the 2025-2026 award year, a student is independent if, at any time on or after July 1, 2024, the student was determined to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. A student may self-report their independence due to homelessness by indicating on the FAFSA form that they have a determination from one of the following entities:

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

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

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

TITLE IV APPLICATION DEADLINE

While FAFSA applications may be submitted until June 30, 2026, students should be aware that an earlier submission may be required as the application must be processed, and a valid SAI received, while the student is still enrolled. Students are urged to submit their applications as early as possible to avoid delays in processing. More importantly, some programs have limited

funding and priority consideration is given to students who submit their applications earlier in the cycle.

TITLE IV AID PROGRAMS

Federal Pell Grant Program

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

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

Financial aid disbursements under the Federal Pell Grant Program are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives half of their scheduled award during the first semester and the other half during the second semester. If the student qualifies for Additional Eligibility, an additional disbursement may be made at the beginning of the third semester. Students whose paperwork is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

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

Federal Pell Grant payments are made either by applying a credit to the student's tuition account or by direct disbursement to the student. Students will be informed in writing of the expected amount of these payments. Tuition records may be reviewed by the student during regular business hours at the business office.

The Campus-Based Programs

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

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

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

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

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

Generally, FSEOG funds are awarded on a 75% federal to 25% non-federal matching basis. However, if the institution receives a waiver of the non-federal share requirement for a given academic year, it may opt not to provide the non-federal match. Students will be notified in writing of the expected amounts of these payments, and may review their tuition records during regular hours at the business office.

The Federal Work Study Program is a need based employment program funded through the campus-based aid allocation described above. Eligible students are offered part-time employment, which is generally scheduled outside of school hours. The financial aid office, in consultation with the faculty as appropriate, determines a student's eligibility for employment based on their financial need, academic standing, and ability to balance work with academic responsibilities. Final placement also depends on the student's qualifications and the availability of suitable positions.

Disbursements from the FWS program are issued as monthly payroll payments. These payments are distributed according to the student's work schedule and are paid directly to the student no more than 30 days after the end of the payroll period. Students who wish to apply their FWS earnings towards educational expenses may complete an authorization form at the financial aid office.

Typically, FWS funds are awarded on a 75% federal to 25% non-federal matching basis. However, as with FSEOG funds, if the institution is granted a waiver of the nonfederal share requirement for a particular academic year, it may choose not to provide the nonfederal match.

INSTITUTIONAL SCHOLARSHIPS

Institutional scholarships may be available to students who have exhausted all other forms of assistance and are still unable to pay their direct educational charges. Students and, if applicable, their parents are expected to contribute toward the cost of education, based upon their ability to pay, as determined by formulas described above. Students who apply for other types of financial aid will automatically be considered for institutional scholarships. Those who do not apply for other financial aid programs may contact the financial aid office to inquire about applying for institutional scholarships.

COMPLAINT PROCEDURE

Internal Complaint Policy

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

AARTS Complaint Procedure

Complaints can be filed with the office of the Association of Advanced Rabbinical and Talmudic Schools (AARTS), the agency that accredits Mercaz Hatorah of Belle Harbor, by writing to 2329 Nostrand Ave, M-200, Brooklyn, NY 11210, with the title: Student Complaint – Mercaz Hatorah of Belle Harbor. AARTS can also be contacted by phone at (212) 363-1991 or by fax at (212) 533-5335.

NY State Complaint Policy

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

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

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

- The Office does not handle anonymous complaints.
- The Office does not intervene in matters concerning an individual's grades or examination results, as these are the prerogative of the college's faculty.
- The Office does not handle complaints concerning actions that occurred more than five years ago.
- The Office does not intervene in matters that are or have been in litigation.
- Complaints concerning **programs in fields leading to professional licensure** (e.g., nursing) should be directed to:

Office of the Professions
Professional Education Program Review
Education Building, 2 West
Albany, NY 12234

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

State University of New York
Central Administration
State University Plaza

Albany, NY 12246

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

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

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

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

Or with:

NYS Division of Human Rights
<https://dhr.ny.gov/complaint>

- A complaint of **consumer fraud** on the part of the institution should be directed to the Office of the New York State Attorney General, Justice Building, Empire State Plaza, Albany, NY 12223.
- For a complaint about **state student financial aid matters**, contact the Higher Education Services Corporation (HESC) Customer Communications Center at 1-888-NYS-HESC.

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

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

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 Mercaz Hatorah of Belle Harbor receives a request for access.

A student who wishes to inspect their education record should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) they wish to inspect. The school official will make arrangements for access and notify the eligible 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 eligible 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 eligible student believes is inaccurate, misleading, or otherwise in violation of their privacy rights under FERPA.

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

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

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.

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

Upon request or when initiated by the student, Mercaz Hatorah of Belle Harbor 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 Mercaz Hatorah of Belle Harbor to comply with the requirements of FERPA.

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

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

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

institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within Mercaz Hatorah of Belle Harbor whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To either parent of a 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, enrollment status, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, videos, 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. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

COPYRIGHT INFRINGEMENT POLICY

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

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

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

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion,

also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

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

Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials

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

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

Unauthorized Peer-to-Peer Sharing

Unauthorized peer-to-peer sharing is a copyright violation, and is prohibited by law, as well as by Mercaz Hatorah of Belle Harbor. The Yeshiva does not have an institutional information technology system for student use.

THE ACADEMIC PROGRAM

Mercaz Hatorah of Belle Harbor offers a 120-credit undergraduate program of study leading to the First Talmudic Degree. Students who successfully complete 60 credits are awarded an associates-level Intermediary Talmudic Degree. The curriculum is divided into two Talmud departments, Talmud Intensive and Talmud Research. In addition, there is a mandatory Ethics course. In order to graduate, students must achieve a minimum cumulative GPA of 2.0. There is only one major available, Talmud.

The following is a course map broken down by level and semester.

Introductory Level

| | <u>Fall-1</u> | <u>Fall-2</u> | <u>Spring</u> | <u>Summer</u> |
|------------------|------------------|-------------------|-------------------|-------------------|
| Talmud Intensive | 3 credits | 3 credits | 6 credits | 6 credits |
| Talmud Research | 2 credits | 2 credits | 5 credits | 5 credits |
| Ethics | 1 credit | 1 credit | 1 credit | 1 credit |
| Sub Total: | <u>6 credits</u> | <u>6 credits</u> | <u>12 credits</u> | <u>12 credits</u> |
| Total: | <u>6 credits</u> | <u>12 credits</u> | <u>24 credits</u> | <u>36 credits</u> |

Beginning Level

| | <u>Fall-1</u> | <u>Fall-2</u> | <u>Spring</u> | <u>Summer</u> |
|------------------|-------------------|-------------------|-------------------|-------------------|
| Talmud Intensive | 3 credits | 3 credits | 6 credits | 6 credits |
| Talmud Research | 2 credits | 2 credits | 5 credits | 5 credits |
| Ethics | 1 credit | 1 credit | 1 credit | 1 credit |
| Sub Total: | <u>6 credits</u> | <u>6 credits</u> | <u>12 credits</u> | <u>12 credits</u> |
| Total: | <u>42 credits</u> | <u>48 credits</u> | <u>60 credits</u> | <u>72 credits</u> |

Intermediate Level

| | <u>Fall-1</u> | <u>Fall-2</u> | <u>Spring</u> | <u>Summer</u> |
|------------------|-------------------|-------------------|-------------------|--------------------|
| Talmud Intensive | 3 credits | 3 credits | 6 credits | 6 credits |
| Talmud Research | 2 credits | 2 credits | 5 credits | 5 credits |
| Ethics | 1 credit | 1 credit | 1 credit | 1 credit |
| Sub Total: | <u>6 credits</u> | <u>6 credits</u> | <u>12 credits</u> | <u>12 credits</u> |
| Total: | <u>78 credits</u> | <u>84 credits</u> | <u>96 credits</u> | <u>108 credits</u> |

Senior Level

| | <u>Fall-1</u> | <u>Fall-2</u> |
|------------------|--------------------|--------------------|
| Talmud Intensive | 3 credits | 3 credits |
| Talmud Research | 2 credits | 2 credits |
| Ethics | 1 credit | 1 credit |
| Sub Total: | <u>6 credits</u> | <u>6 credits</u> |
| Total: | <u>114 credits</u> | <u>120 credits</u> |

Frequency of Course Offerings

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

Textbooks and Required Materials

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

Explanation of the Numbering System

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 (01-07).
- In the Ethics courses the second and third digits are always 01.
- The letters following the numbers indicate the semester of study, FA1 (Fall Module 1), FA2 (Fall Module 2), 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 BCE. The Babylonian sages completed the Babylonian Talmud, over 1500 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. The Talmud is comprised of 63 Tractates, and each one consists of its own unique set of laws and often differ greatly in language and style.

Obviously, it's impossible to cover the entire Talmud within a four-year course of study. Therefore, the goal of the undergraduate program is to give the students 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. 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 faculty makes certain every student has 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.

Talmud 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. 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.

02. 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.

03. 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.

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

05. 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 is also reviewed in its broad sense, whether through violence or theft.

06. 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, and interest.

07. 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 are also treated.

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 welcomed and encouraged to challenge the instructor's line of reasoning based on his own understanding of the texts studied. This method of give-and-take is a time-honored technique of Talmudic study and generally results in a much clearer and deeper understanding of the assigned readings.

Course Descriptions

T11FA1/T11**FA2**

Introductory Talmud Intensive I/II

3 credits each

The introductory Talmud Intensive course guides the students to make the transition from their high school training to independent study. The students begin to study with a Chavrusa and

novella to their peers and have the opportunity to defend their conclusions. The lectures and interaction with the Rosh Hayeshiva are designed to prepare the student for graduate work in Talmud.

*Prerequisite: T31**SU Intermediate Talmud Intensive IV*

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. In general, the pace of the Talmud Research sessions may be somewhat slower than the Talmud Intensive classes.

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

T12FA1/T12**FA2 Introductory Talmud Research I/II 2 credits each**

The introductory Talmud Research courses focus primarily on covering additional material in the Tractate beyond what the morning session allows, providing a broader perspective on the material. The course is designed to foster independent learning through self-directed study, closely guided by instructors.

No Prerequisites

T12SP Introductory Talmud Research III 5 credits**

In this course the objective is to convey a sense of the subject matter and conceptual framework of the Talmud text. The text is studied at a somewhat quicker pace and focuses on skill building

and familiarity with the structure of the Talmud. Developing intellectual independence is encouraged at the post-secondary level.

*Prerequisite: T12**FA1/T12**FA2 Introductory Talmud Research II*

T12SU Introductory Talmud Research IV 5 credits**

In this course, students further develop their research abilities and continue to build their skills in a self-study approach. Students advance their engagement with the text through structured instructor support, allowing them to explore the material while still covering significant ground.

*Prerequisite: T12**SP Introductory Talmud Research III*

T22FA1/T22**FA2 Beginning Talmud Research I/II 2 credits each**

At the beginning level, continued emphasis is placed on progressing quickly through the Tractate. The students incorporate additional Rishonim and Acharonim alongside their continued study of Rashi and Tosafos. With guidance from instructors the students refine their ability to utilize their developing skills while studying the commentaries.

*Prerequisite: T12**SU Introductory Talmud Research IV*

T22SP Beginning Talmud Research III 5 credits**

In this course, the students gradually transition away from instructor guidance in their study of the Gemorah, Rashi and Tosafos. They further strengthen their understanding of the text by engaging in a range of Rishonim and Acharonim. Increased focus is placed on advancing through the Tractate at a faster pace.

*Prerequisite: T22**FA1/T22**FA2 Beginning Talmud Research II*

T22SU Beginning Talmud Research IV 5 credits**

In this course, the students expand their knowledge of Talmudic case law, while learning to focus their effort on an in-depth understanding of the texts. The students follow the thread of the resolution of the Sugya (Talmudic topic) during the intellectual give-and-take of Chavrusa study.

*Prerequisite: T22**SP Beginning Talmud Research III*

T32FA1/T32**FA2 Intermediate Talmud Research I/II 2 credits each**

At the intermediate level the students develop their knowledge of Talmudic case law and hone their analytic and textual skills. The students become more familiar with some of the major commentaries. Intellectual creativity is encouraged which leads to an understanding of the interactions between the texts and their commentators.

*Prerequisite: T22**SU Beginning Talmud Research IV*

The study of Ethics is central to the development of the thinking Jew. The purpose of studying Ethics commonly known as Mussar is to instill the desire and ability to develop good character traits and personal growth. When studying Mussar concepts of right and wrong, good and bad, regarding human behaviors and traits, are challenged and evaluated. In addition, the study of Mussar imparts the basic tenets of the Jewish faith. It is for these reasons the Ethics courses are a core requirement of the curriculum.

The study of Mussar is goal oriented and inspires the students to engage in self-analysis and self-evaluation, and act upon their conclusions. The courses focus on character building, with an emphasis on interpersonal relationships, as well as to advance the maturation of character, motivation, persistence, and concern for others. The focus is not just on mastering the text but to internalize the concepts learned. The students are encouraged to set personal goals and to constantly strive to improve their character.

Mussar is traditionally studied in short daily lessons and the students either study individually or with a Chavrusa with a faculty member always available for consultation. There is a weekly lecture given by a faculty member. The foundations for moral development are discussed, with a focus on practical life lessons. The topics include modern day issues preparing the students for real-life ethical dilemmas and moral questions. In addition, the Rosh Hayeshiva (Dean) gives a weekly Ethics lecture. In these addresses, the Rosh Hayeshiva derives moral messages from biblical sources. Concepts from the weekly Torah portion are expounded, illustrating their relevance to personal growth and modern-day ethics.

Ethics Text Listings

A summary of several classic Ethics texts is provided for the convenience of the reader.

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.

Writings of Rabbi Yisrael Salanter and his disciples, A survey of the major writings of the father of modern Mussar movement and his disciples. Works include, “Ohr Yisrael”, Kochvei Ohr” and “Chochma U’Mussar”.

Ethics Course Listings

E101FA1/E101FA2 **Introductory Ethics I/II** **1 credit each**

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

No Prerequisite

E101SP **Introductory Ethics III** **1 credit**

This course is designed to teach the students what Mussar is about and how it can improve their lives. This is the foundation of their understanding of the Ethical/Mussar topics which will be discussed on the higher levels.

Prerequisite: E101FA1/E101FA2 Introductory Ethics II

E101SU **Introductory Ethics IV** **1 credit**

In this course the students study the foundations of Mussar. They study the texts in depth and analyze the ethical and moral teachings within. They also discuss the concepts with their peers and teachers to further develop their own character.

Prerequisite: E101SP Introductory Ethics III

E201FA1/ E201FA2 Beginning Ethics I/II 1 credit each

On this level the students begin to identify and understand some of the main ethical themes. The manner of studying the texts is with an eye towards beginning to incorporate the ideas into their personal level of conduct.

Prerequisite: E101SU Introductory Ethics IV

E201SP Beginning Ethics III 1 credit

In this course the students are familiar with the classic Ethics/Mussar texts and can study them independently. The focus is on internalizing the concepts learned and keeping to the objective of personal growth and integrity.

Prerequisite: E201FA1/ E201FA2 Beginning Ethics II

E201SU Beginning Ethics IV 1 credit

In this course the focus is on the philosophical aspects of Mussar. Using Seforim like Nefesh Hachaim and others the focus is more on the knowledge of Mussar concepts rather than the actual characteristic development.

Prerequisite: E201SP Beginning Ethics III

E301FA1/ E301FA2 Intermediate Ethics I/II 1 credit each

On this level the focus is to train the student to become principled and upright in all their interactions with others. There is an emphasis on theorizing the Mussar approach of how to respond to specific scenarios they will encounter throughout their lives.

Prerequisite: E201SU Beginning Ethics IV

E301SP Intermediate Ethics III 1 credit

In this course the student's study some of the writings of the early great Mussar masters. Such as the writings of Rabbi Yisrael Salanter the father of the Mussar movement and his disciples, "Ohr Yisrael", Kochvei Ohr", and "Chochma U'Mussar".

Prerequisite: E301FA1/ E301FA2 Intermediate Ethics II

E301SU**Intermediate Ethics IV****1 credit**

In this course the students study select contemporary Mussar works by some of the great expositors of Mussar in recent generations. This includes Rabbi Yeruchem Levovitz, Rabbi Eliyahu Dessler, Rabbi Chaim Shmuelevitz and Rabbi Shlomo Wolbe amongst others.

Prerequisite: E301SP Intermediate Ethics III

E401FA1/ E401FA2**Senior Ethics I/II****1 credit each**

As the students prepare to complete their undergraduate studies they are guided to cultivate a lifelong commitment to the study of Mussar, character development and personal improvement. Yeshiva Mercaz Hatorah of Belle Harbor's Ethics program lays the groundwork for a life of continuous spiritual development.

Prerequisite: E301SU Intermediate Ethics IV

Halacha

Mercaz Hatorah of Belle Harbor places significant importance on the study of Halacha (Jewish Legal Codes). It's important for the students to be knowledgeable in the practical aspects of Halacha to better participate in the day-to-day laws and practices of our community. As such there is a daily learning session devoted to the study of Halacha after the morning prayers. The goal is for the students to incorporate the Halacha into their actual daily living, so the laws, customs and practices are studied with an emphasis on practical application. The study of Halacha is currently non-credit bearing.

Sample Curriculum**Year 1****Fall Semester Module 1**

| | | |
|----------|---------------------------------|-----------|
| T1104FA1 | Introductory Talmud Intensive I | 3 Credits |
| T1204FA1 | Introductory Talmud Research I | 2 Credits |
| E101FA1 | Introductory Ethics I | 1 Credit |

Fall Semester Module 2

| | | |
|----------|----------------------------------|-----------|
| T1104FA2 | Introductory Talmud Intensive II | 3 Credits |
| T1204FA2 | Introductory Talmud Research II | 2 Credits |
| E101FA2 | Introductory Ethics II | 1 Credit |

Spring Semester

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

Summer Semester

| | | |
|---------|----------------------------------|-----------|
| T1104SU | Introductory Talmud Intensive IV | 6 Credits |
| T1204SU | Introductory Talmud Research IV | 5 Credits |
| E101SU | Introductory Ethics IV | 1 Credit |

Cumulative: 36 credits

Year 2

Fall Semester Module 1

| | | |
|----------|------------------------------|-----------|
| T2102FA1 | Beginning Talmud Intensive I | 3 Credits |
| T2202FA1 | Beginning Talmud Research I | 2 Credits |
| E201FA1 | Beginning Ethics I | 1 Credit |

Fall Semester Module 2

| | | |
|----------|-------------------------------|-----------|
| T2102FA2 | Beginning Talmud Intensive II | 3 Credits |
| T2202FA2 | Beginning Talmud Research II | 2 Credits |
| E201FA2 | Beginning Ethics II | 1 Credit |

Spring Semester

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

The Intermediary Talmudic Degree awarded for the successful completion of 60 credits.

Summer Semester

| | | |
|---------|-------------------------------|-----------|
| T2104SU | Beginning Talmud Intensive IV | 6 Credits |
| T2204SU | Beginning Talmud Research IV | 5 Credits |
| E201SU | Beginning Ethics IV | 1 Credit |

Cumulative: 72 credits

Year 3

Fall Semester Module 1

| | | |
|----------|---------------------------------|-----------|
| T3105FA1 | Intermediate Talmud Intensive I | 3 Credits |
| T3205FA1 | Intermediate Talmud Research I | 2 Credits |
| E301FA1 | Intermediate Ethics I | 1 Credit |

Fall Semester Module 2

| | | |
|----------|----------------------------------|-----------|
| T3105FA2 | Intermediate Talmud Intensive II | 3 Credits |
| T3205FA2 | Intermediate Talmud Research II | 2 Credits |
| E301FA2 | Intermediate Ethics II | 1 Credit |

Spring Semester

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

Summer Semester

| | | |
|---------|----------------------------------|-----------|
| T3105SU | Intermediate Talmud Intensive IV | 6 Credits |
| T3205SU | Intermediate Talmud Research IV | 5 Credits |
| E301SU | Intermediate Ethics IV | 1 Credit |

Cumulative: 108 credits

Year 4

Fall Semester Module 1

| | | |
|----------|---------------------------|-----------|
| T4106FA1 | Senior Talmud Intensive I | 3 Credits |
| T4206FA1 | Senior Talmud Research I | 2 Credits |
| E4101FA1 | Senior Ethics I | 1 Credit |

Fall Semester Module 2

| | | |
|----------|----------------------------|-----------|
| T4106FA2 | Senior Talmud Intensive II | 3 Credits |
| T4206FA2 | Senior Talmud Research II | 2 Credits |
| E4101FA2 | Senior Ethics II | 1 Credit |

Cumulative: 120 credits

The First Talmudic Degree is awarded for the successful completion of 120 credits.

MAP

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