
YESHIVAS BE'ER YITZCHOK

ACADEMIC YEAR DEFINITION

Yeshivas Be'er Yitzchok bases eligibility of Federal Title IV aid and calculation of the aid on its academic year, defined as 30 weeks of instruction and 24 credit hours.

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ABILITY TO BENEFIT PROVISIONS

As part of its admissions criteria, Yeshivas Be'er Yitzchok requires prior high school graduation or its recognized equivalent. Students who do not meet the high school graduation or its recognized equivalent requirement may be admitted on a provisional basis, but will not be eligible for Title IV aid and will not be classified as regular, degree-seeking students. If a student who was originally admitted as a provisional student later provides evidence of high school graduation or has earned a GED, he may then be admitted as a regular degree-seeking student and be eligible for Title IV aid for the semester in which he completed his high school requirements or GED.

On occasion, an applicant who is unable to provide high school graduation documentation demonstrates at his interview the ability to benefit from the Yeshiva's program. In such cases, the ATB provisions may be applied, and may be accepted in lieu of high school graduation, provided that certain qualifying criteria are met. These provisions include the following:

- Evidence of the successful completion of 6 credits of college coursework from a Title IV eligible institution, if the student's registration in the Title IV eligible institution was prior to July 1, 2012. The student must provide proof of his registration unless he received Title IV assistance prior to July 1, 2012, and this information is listed in the NSLDS system.
- The student takes an ATB approved test and earns the minimum passing scores, if the student was registered in a Title IV eligible institution prior to July 1, 2012.

Students who meet one or more of the ATB provisions listed above do qualify for Title IV aid, provided that they have been accepted as regular, degree-seeking students.

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ADMISSIONS POLICY AND PROCEDURES

Students applying to Yeshivas Be'er Yitzchok must meet one of the following requirements:

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

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

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

Admission to Yeshivas Be'er Yitzchok is open to male members of the Orthodox Jewish faith without regard to color, race, national origin, or handicap.

In order to initiate the application process, we encourage qualified students to write to Yeshivas Be'er Yitzchok at:

Yeshivas Be'er Yitzchok
1391 North Avenue
Elizabeth, NJ 07208

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AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED AND PROSPECTIVE STUDENTS

Yeshivas Be'er Yitzchok has designated Mrs. Chana Miller, Financial Aid Administrator, as the full time employee available to assist enrolled and prospective students in obtaining information on financial aid programs available, criteria for eligibility, and procedure for applying for financial aid, cost of attendance, retention rates, completion and transfer rates, institutional security and crime statistics, and all required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of Title 34 of the Code of Federal Regulations. She is available in the administrative office during regular business hours or by calling 908-354-6057.

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VOTER REGISTRATION FORM

All students enrolled at Yeshivas Be'er Yitzchok are urged to exercise their right to vote. New Jersey Voter Registration Forms are available from the following website link:

<https://www.state.nj.us/state/elections/assets/pdf/forms-voter-registration/68-voter-registration-english.pdf>

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ATTENDANCE POLICY

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

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FEDERAL VERIFICATION PROCEDURES 2018-19

To be distributed to students selected for federal verification

Your Institutional Student Information Record (ISIR) has been selected for federal verification. This means that you must provide additional information to the Financial Aid office in order for us to continue processing any federal financial aid for you. You must submit the required information in a timely manner. Failure to provide this information will make it impossible for you to receive federal financial aid. Please read the following procedures very carefully. Please feel free to contact the Financial Aid Administrator, Mrs. Chana Miller at 908-354-6057, or come into the office if you have any questions.

1. Read the Institutional Student Information Record (ISIR)
2. Complete the enclosed verification worksheet and attach all documentation requested.
3. If the verification worksheet requires income verification, you must obtain an IRS Tax Return Transcript for any returns filed by yourself and/or your parents. (If you filed your FAFSA using FAFSA on the Web and you used the IRS Data Retrieval tool you may not need to provide the IRS Tax Return Transcript).
4. If your ISIR was flagged with Verification Tracking Group V4 or V5, you must attach documentation of high school completion or the equivalent. Additionally, you must appear in person with your government issued photo ID, at Yeshivas Be'er Yitzchok to complete Section F: Documentation of Identity/Statement of Educational Purpose.
5. You will be notified if additional documentation is required.

After all documentation is received, the financial aid office will review it. If there is any inconsistent information, you will be called to the financial aid office to explain the inconsistency and/or resolve it with further documentation. If school is not in session, you will be notified by telephone or by mail as expedient.

If based on information you provide it becomes necessary to make corrections to your ISIR (Institutional Student Information Report) the corrections can be submitted to the Financial Aid Office to be transmitted electronically. Corrections must be submitted by September 14, 2019 and the corrected ISIR must be received by Yeshivas Be'er Yitzchok on September 21, 2019, the latest, or 120 days from the last date of your attendance, whichever is earlier. We urge you to complete and submit all verification paperwork as

soon as possible, by August 23, 2019, the latest. If you do not provide the required documents by the correction deadline, your federal awards for 2017-18 will not be processed and you will not receive those awards.

If while reviewing your ISIR you notice any incorrect information please come into the Financial Aid Office for guidance. You will be asked to correct the information on the ISIR and sign next to the corrected information. One of your parents may have to sign if you are a dependent student.

If you have any questions please come into the Financial Aid Office to speak to Mrs. Chana Miller, or call her at 908-354-6057.

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VERIFICATION OF HIGH SCHOOL DOCUMENTATION

Completion of a legitimate high school program is a pre-requisite for admission as a regular student to Yeshivas Be'er Yitzchok and for eligibility for federal financial aid.

To comply with these requirements Yeshivas Be'er Yitzchok staff review the students' high school documentation on file (generally a transcript or diploma) to determine its legitimacy.

The review checks if the information is complete and clearly documents high school graduation from a legitimate high school. Specific focus is placed on the name on address of the high school to ensure that the entity issuing the documentation is not a bogus institution or an entity that charges a fee for the issuance of the diploma while requiring the student to perform little or no work.

Yeshivas Be'er Yitzchok utilizes the following procedure to verify the high school information:

1. Is the high school well known to Yeshivas Be'er Yitzchok staff as a legitimate institution? (Faculty and staff are familiar with the majority of high schools that students who apply to Yeshivas Be'er Yitzchok have attended). If yes, high school is verified and so documented on a student checklist.
2. If the high school is unfamiliar, the name of the high school is checked against established and reliable national high school directories to see if school is listed. If yes, high school is verified and so documented on a student checklist.
3. If the high school does not appear in any established national directories, the high school is contacted directly and information about the school's high school curriculum, programs, faculty, officials and graduation requirements is gathered. A professional and informed determination is then made as to whether the high school information received appears legitimate and consistent with generally acceptable high school standards. If yes, the school is verified and so documented on a student checklist.
4. If the high school cannot meet any of the criteria listed above, the high school is not verified and cannot be used to satisfy the requirement of successful high school completion.

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AVAILABILITY OF GED/ TASC PROGRAM

Students who wish to be admitted to Yeshivas Be'er Yitzchok, but do not possess a high school diploma or its recognized equivalent may access a GED/ TASC Program through the Union County College located at 12-24 West Jersey St, Elizabeth, NJ 07202. The Union County College may be contacted at (908) 659-5154.

Additionally, information about the GED/TASC and preparatory programs may be obtained through:

<https://www.ucc.edu/continuing-and-professional-education-and-workforce-development/center-for-economic-and-workforce-development/ged-classes-testing/>.

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CAMPUS SECURITY PROCEDURES

(A) **Campus Crime Reporting Procedures:** Immediately after witnessing a crime, a student or employee must notify the nearest police station. In the event of any danger or risk, such as a bomb threat, suspected criminal or suspicious character on premises, etc., any witness should discreetly and cautiously notify the senior administrative staff member on campus. This will prompt immediate notification to all students and employees as to precautions to take while avoiding panic.

All crimes should be brought to the attention of the Rabbi Mattis Stern who serves as the liaison with the local police in coordinating information and keeping students informed. Relevant crime information will be publicly announced to the student body within 24 hours of a crime.

(B) **Policies on Access to Facilities:** Access to all school facilities is restricted to approved students and employees, as well as to authorized visitors. All buildings are to be securely locked after programs and study sessions have ended. After-hours student access is provided only by contacting appointed employees and/or students.

(C) **Current Campus Law Enforcement Policies:** The institution maintains no security department of its own. Students must always be mindful of their responsibility for the welfare of themselves as well as of fellow peers. Any student or employee that is witness to a dangerous or suspect situation is expected to immediately communicate with the local law enforcement agency.

(D) **Availability of On and Off-Campus Counseling and Mental Health Services for Crime Victims:** Counseling is available on campus and is provided by faculty and administration members. If a student would prefer to work with someone outside of the school administration, the institution may refer him to the Chai Lifeline Crisis Hotline. Their phone number is (212) 465-1300 or toll free 1-877-242-4543.

(E) **Policies for Preparing the Annual Disclosure of Crime Statistics:** The institution annually discloses crime statistics to students and employees.

(F) **Programs to Educate Students and Employees about Campus Security Procedures:** Students are expected to review all the security materials carefully, and to

strictly adhere to all policies.

(G) Programs to Educate Students and Employees about Crime Prevention: Students are expected to observe rudimentary safety precautions, such as traveling in groups after dark and in high crime areas.

(H) Statistics, for Most Recent Calendar Year (and last two as available), of Crimes Reported to Police: There have been no documented cases of criminal offenses.

(I) Policy Regarding Police Monitoring of Crime at Recognized Off-Campus Organizations: There are no authorized off-campus organizations.

(J) Substance Abuse Policy: See Drug and Alcohol policy.

(K) Statistics on Liquor, Drug, and Weapons Abuses: There have been no documented offenses related to liquor, illegal drugs or weapons.

(L) Campus Policy Regarding Sexual Violence and Sexual Misconduct: Yeshivas Be'er Yitzchok is completely committed to maintaining a safe and secure environment for all students. Accordingly, the school adheres to a strict and uncompromising no-tolerance policy with regard to sexual violence which includes any form of sexual assault, domestic violence, dating violence, stalking or any other form of sexual misconduct. Yeshivas Be'er Yitzchok also prohibits retaliation against any person who, in good faith, reports or discloses a violation of this policy, files a complaint, and/or participates in an investigation, proceeding, complaint, or hearing under this policy. Once Yeshivas Be'er Yitzchok becomes aware of an incident of sexual violence, dating violence, domestic violence and stalking or any other form of sexual misconduct, Yeshivas Be'er Yitzchok will promptly and effectively respond in a manner designed to eliminate the misconduct, prevent its recurrence, and address its effects.

The school official who is responsible for coordinating efforts to prevent sexual violence, dating violence, domestic violence and stalking or any other form of sexual misconduct is Rabbi Mattis Stern. He can be contacted at Yeshivas Be'er Yitzchok, Administrative Offices, 1391 North Avenue, Elizabeth, NJ 07208. He can also be reached by phone at (908) 354-6057, or by email at thekollel@gmail.com.

Any person seeking information or training about rights and available actions to resolve reports or complaints involving potential sexual violence, dating violence, domestic violence and stalking or any other form of sexual misconduct and/or any person who wants to file a complaint or make a report of sexual violence, dating violence, domestic

violence and stalking or any other form of sexual misconduct or get information about available resources (including confidential resources) and support services relating to sexual violence, dating violence, domestic violence and stalking or any other form of sexual misconduct should contact Rabbi Mattis Stern at the phone number, address or email address listed above.

In the event of a sex offense, or incident of domestic violence, dating violence or stalking, students are urged to contact the police immediately. The nearest police station is located at 1 Police Plaza, Elizabeth, NJ 07201. The Elizabeth police phone number is 908-558-2000. Should a student feel uncomfortable in contacting the police directly, he may indirectly do so through the Yeshiva's police liaison, Rabbi Mattis Stern.

In the event of an assault or incident, it is important for the student to preserve all evidence as proof of a criminal offense. Victims of sexual violence, domestic violence, dating violence, stalking or any other form of sexual misconduct are directed to contact a special culturally-sensitive project called Amudim. Their confidential hotline is (646) 517-0222. This is a dedicated hotline and is answered by culturally sensitive social workers and legal staff. Information about their services is available at the following website: Amudim.org.

Victims of domestic violence may also contact the Shalom Task Force's Confidential Hotline at (718) 337-3700.

Upon request and if reasonably attainable, Yeshivas Be'er Yitzchok will change a victim's academic and living situation after the alleged sex offense. In the case of an alleged sex offense, incident of domestic violence, dating violence or stalking, both the accuser and the accused will be called before a disciplinary committee headed by the Rabbi Mattis Stern, who receives annual training in domestic violence, dating violence, sexual assault and stalking. The accuser and the accused are entitled to the same opportunities to have others present during a disciplinary proceeding. Rabbi Mattis Stern will interview both parties and any witnesses in order to make a determination of the student's culpability. The accuser and the accused will be informed of the school's disciplinary proceeding with respect to the alleged offense or incident.

Yeshivas Be'er Yitzchok maintains a strict and uncompromising no-tolerance policy in regard to any sexual violence, domestic violence, dating violence, stalking or any other form of sexual conduct. Any student found guilty of sexual violence, domestic violence, dating violence or stalking, or any other form of sexual conduct, as determined by an investigation by a faculty board of inquiry, will immediately be expelled from the institution. There is no due process involved, and no appeal will be accepted. Attendance at

our institution is a privilege, not a right, and may be withdrawn without notice if the student is deemed a threat to the safety and security of the student body.

(M) Definitions:

Definition of Consent:

Informed, freely and actively given, mutually understandable words or actions that indicate a willingness to participate in mutually agreed upon sexual activity. A person can withdraw consent at any time. There is no consent when there is force, threats, intimidation, or duress. A person's lack of verbal or physical resistance or manner of dress does not constitute consent. Consent to past sexual activity with another person does not constitute consent to future sexual activity with that person. Consent to engage in sexual activity with one person does not constitute consent to engage in sexual activity with another person. A person cannot consent to sexual activity if such person is unable to understand the nature, fact, or extent of the activity or give knowing consent due to circumstances including without limitation the following:

- the person is incapacitated due to the use or influence of alcohol or drugs;
- the person is asleep or unconscious;
- the person is under the legal age to provide consent; or
- the person has a disability that prevents such person from having the ability or capacity to give consent.

Definition of Domestic Violence:

A pattern of abusive behavior in any relationship that is used by one partner to gain or maintain power and control over another intimate partner. Domestic violence can be physical, sexual, emotional, economic, or psychological actions or threats of actions that influence another person. This includes any behaviors that intimidate, manipulate, humiliate, isolate, frighten, terrorize, coerce, threaten, blame, hurt, injure, or wound someone.

Definition of Dating Violence:

Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim is dating violence. The existence of such a relationship shall be determined based on a consideration of the following factors:

- the length of the relationship
- the type of relationship
- the frequency of interaction between the persons involved in the relationship

Definition of Stalking:

Stalking is a pattern of repeated and unwanted attention, harassment, contact, or any other course of conduct directed at a specific person that would cause a reasonable person to feel fear.

Stalking can include:

- Repeated, unwanted, intrusive, and frightening communications from the perpetrator by phone, mail, and/or email.
- Repeatedly leaving or sending victim unwanted items, presents, or flowers.
- Following or laying in wait for the victim at places such as home, school, work, or recreation place.
- Making direct or indirect threats to harm the victim, the victim's children, relatives, friends, or pets.
- Damaging or threatening to damage the victim's property.
- Harassing victim through the internet.
- Posting information or spreading rumors about the victim on the internet, in a public place, or by word of mouth.
- Obtaining personal information about the victim by accessing public records, using internet search services, hiring private investigators, going through the victim's garbage, following the victim, contacting victim's friends, family work, or neighbors, etc.

(N) Information for Crime Victims about Disciplinary Proceedings – Upon request, Yeshivas Be'er Yitzchok will provide the victim with the results of any disciplinary proceeding or actions taken by the Yeshiva against the perpetrator of such a crime or offense.

If the victim has died as a result of the crime or offense, the information will be provided, upon request, to the closest relative of the victim.

(O) Registered Offenders List – The following link is provided to enable students and employees of Yeshivas Be'er Yitzchok to access information about registered sex offenders in the state of NJ. The website can be found at http://www.njsp.org/info/reg_sexoffend.html.

(P) Emergency Evacuation Procedures: In the event of an emergency, an alarm sounds throughout the entire building, classrooms, study area and restrooms. Students are

instructed to evacuate the premises as posted and meet at the designated emergency evacuation site upon hearing the alarm.

(Q) Other Emergency Procedures: If an emergency or threat requires that students remain in the building and that the building remains securely locked, Lockdown Procedures will go into effect securing the building and students from any outside threat.

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COMPLAINT POLICY

Internal Complaint Procedure:

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

AIJS Complaint Procedure:

500 W. Kennedy Boulevard
P.O. Box 594
Lakewood, NJ 08701-2620
732.534.7436
Fax: 732.364.7627
Email: nlandesman@theaijs.com

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

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS' role in accrediting and overseeing the institution. This generally means that the complaint has to address an institutional issue that bears on compliance with AIJS's Standards for Accreditation.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS. As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.
3. If AIJS determines that the complaint is relevant to its accreditation Standards or policies, or if it falls within AIJS' oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the Institution to respond to AIJS that it has reviewed the matter and either resolved the complaint to the complainant's satisfaction or otherwise dealt with the issue in accordance with the Institution's published Complaint Policy. An

explanation of its actions is required, as well as a statement that Institution certifies that it followed its own published Complaint Policy.

4. AIJS will then review the institution's response and Complaint Policy.
5. If the Institution informs AIJS in its response that the complainant did not follow the complaint policy of the school, AIJS will instruct the complainant to follow the complaint policy of the institution.
6. If the complainant claims to have followed the Institution's published Complaint Policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether the complainant did actually follow the Institution's complaint policy. If it is determined by AIJS that the Institution did in fact follow its published Complaint Policy, and followed through with a proper disposition, the complainant will be so informed and that case will be closed.
7. If AIJS determines that the Institution did not in fact follow its own published Complaint Policy, or if the matter involves issues to substantially question the Institution's compliance with AIJS Standards or policies, AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant, substantiating the complaint; and an explanation of the disposition from the Institution (which should document how the Institution followed its own Complaint Policy and procedures).
8. Within 10 days of the receipt of these above materials, the executive director of AIJS, together with the chairman of the Executive Accrediting Council, will review the complaint file to determine if the institution complied with AIJS standards and policies. AIJS will contact the institution and allow the institution the opportunity (30 days) to review the matter and provide an explanation and/or additional information to AIJS.
9. If after receipt of the Institutional response and a review of any additional documentation, AIJS makes a final determination that the institution is not in compliance with AIJS standards and/or policies, a formal corrective action plan will be required from the institution within 30 days.
10. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
11. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action, or other sanction should be initiated against the institution for noncompliance with AIJS' Standards of Accreditation.
12. AIJS will make a good faith effort to address anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.

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

NJ State Complaint Policy:

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

For complaints about state student financial aid matters (student loans, grants, scholarships, TAG, NJ STARS, etc.), contact:
Higher Education Student Assistance Authority (HESAA)
(800) 792-8670 or (609) 584-4480

Civil rights complaints should be filed with:
Office for Civil Rights (OCR) – Enforcement Office
U.S. Department of Education
32 Old Slip, 26th floor
New York, NY 10005 – 2500
Telephone: (646) 428-3900
FAX: (646) 428-3843

Or:
New Jersey Office of the Attorney General, [Division of Civil Rights](#)

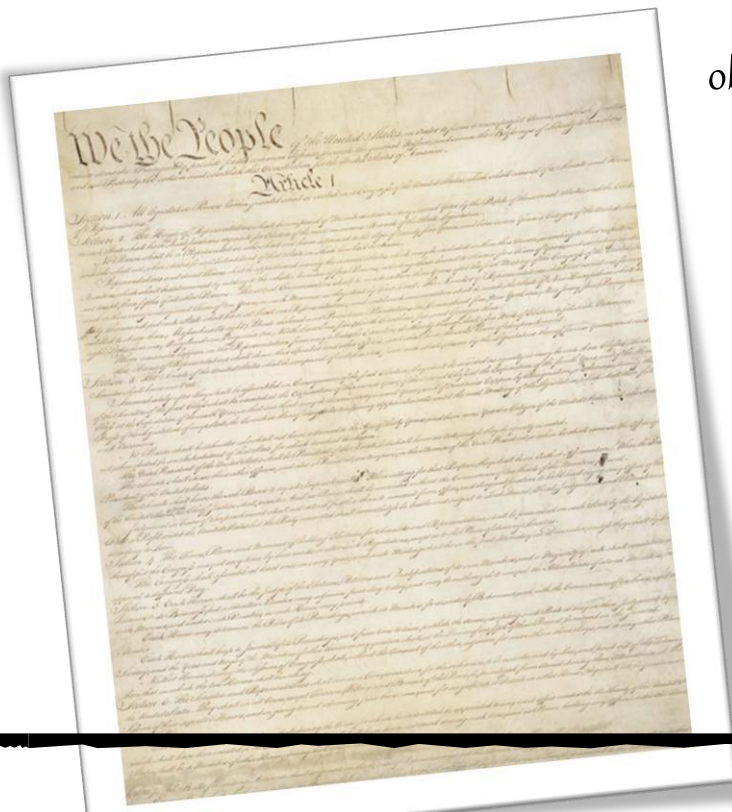
Complaints of consumer fraud on the part of the institution should be filed with:
New Jersey Office of the Attorney General
[Division of Consumer Affairs](#)

Students can also file a complaint form with:
Office of the Secretary of Higher Education
PO Box 542
Trenton, NJ 08625

Today is
CONSTITUTION DAY
AND
CITIZENSHIP DAY



observed on September 17, 2018



Please pick up your copy of:

**“A Summary of the US Constitution
and the Bill of Rights”**

and join a Discussion Group



September 17, 2018

In commemoration of the signing of the U.S. Constitution on September 17, 1787, and in fulfillment of federal requirements to have an educational program on Constitution Day our Yeshiva presents the following information to students for their awareness and discussion:

HISTORY AND BACKGROUND

The U.S. Constitution contains the fundamental principles of the U.S. Government. It was written by a convention of delegates from various states and was based upon numerous debates and discussions between them. The delegates met in Independence Hall in Philadelphia between May 1787 and September 1787. The original intention of the convention of delegates was to revise the existing principles of government known as the "Articles of Confederation". However, after much discussion it was decided to write a new set of principles of government.

PRINCIPLES OF GOVERNMENT

The Constitution sets out the democratic form of government that we have today. It invests the Congress of the United States, which is made up of the Senate and the House of Representatives with legislative power such as the power to make laws, collect taxes, declare war, establish a system of currency etc. It states that each state, regardless of size, will have two members in the Senate, but in the House of Representatives, the number of representatives from each state will be based upon the population of each state. It also sets forth qualifications for members of the Senate and the House of Representatives i.e. to be a senator a person must be at least 30 years old and must have been a citizen of the United States for at least 9 years and must reside in that state.

The Constitution invests the President of the United States with executive power such as the power to nominate and appoint (with the advice and consent of the Senate) Judges of the Supreme Court, Ambassadors, Consuls and Officers, to grant pardons, to ensure that laws are executed faithfully etc. It states that the president shall be the Commander in Chief of the United States Army and Navy. The Constitution discusses how the president is elected and sets forth necessary qualifications for presidency i.e. to be elected as President a person must be at least thirty- five years old.

The Constitution invests the Supreme Court and other courts that congress establishes with judicial power. It states that trial of all crimes shall be by jury and shall be held in the state where the crime was committed.

These principles of government form the three branches of our government. They are: the Legislative Branch, the Executive Branch and the Judicial Branch.

AMENDMENTS

The Constitution has an important provision for addition to or change of its sections. Additions or changes are known as amendments. The Constitution states that an amendment may be proposed to the Constitution when at least two thirds of each part of Congress (the Senate and the House of Representatives) votes to propose the amendment. A proposed amendment can only be ratified (approved) when at least three quarters of each part of Congress approves.

BILL OF RIGHTS

The first ten amendments to the Constitution are known as the Bill of Rights. In 1789 these amendments were proposed in order to safeguard the rights of the citizens of the United States.

The First Amendment protects freedom of religion, freedom of speech, freedom of press, and the right of the people to assemble peacefully and petition the government. This amendment is particularly relevant to us, as Jews. This amendment guarantees that we will always be able to practice our religion freely.

The Second Amendment protects the right of the people to keep and bear arms.

The Third Amendment states that no soldier shall be in quartered in any house without consent of the owner.

The Fourth Amendment protects the people from unreasonable searches and seizures and states that search warrants can only be issued when there is probable cause.

The Fifth Amendment states that no person can be deprived of life, liberty or property without due process of law. It also states that no person shall be forced to be a witness against himself in any criminal case nor shall any person be held to answer for a capital or

infamous crime without indictment of a grand jury. This amendment protects the right of a person to remain silent.

The Sixth, Seventh and Eighth Amendments grant people rights pertaining to court trials i.e. the right to a speedy trial by an impartial jury, the right to have a lawyer, a guarantee that excessive bail will not be charged and that cruel and unusual punishments will not be inflicted.

The Ninth Amendment states that the rights of the people are not limited to the rights listed in the Constitution.

The Tenth Amendment states that powers not delegated to the United States government will be retained by the states or by the people.

Additional Resources:

<http://www.constitutionday.com/>

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COPYRIGHT INFRINGEMENT POLICY

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

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CREDIT BALANCE PROCEDURES

Procedures for handling credit balances of students at Yeshivas Be'er Yitzchok are as follows:

When Title IV awards that are credited to a student's tuition account exceed the student's tuition balance, and a credit balance occurs, the amount of the credit will be disbursed to the student.

The Yeshivas Be'er Yitzchok business office will issue a check to the student in the amount of the credit balance. These disbursements are made within fourteen days of the date that the credit balance occurs.

YESHIVAS BE'ER YITZCHOK

DRUG AND ALCOHOL ABUSE PREVENTION POLICY

The following is the Institutional Drug and Alcohol Policy in effect at Yeshivas Be'er Yitzchok:

Yeshivas Be'er Yitzchok is committed to maintaining a drug-free campus. This is for your benefit and protection, as well as for the welfare of your fellow students and employees.

Although drug and alcohol abuse is today common in American society, we want you to be assured that we expect the school to be totally drug-free. The policies listed below were formulated with that in mind, and we are very serious about enforcement of our standards.

Please read the following carefully, and ask for clarification if needed. Our policies are tough, and we expect them to work.

1. Standards of conduct regarding drug and alcohol use

We will not tolerate any unlawful use, possession or distribution of illicit drugs on school property, or as part of school activities.

In addition, any student misusing drugs or alcohol off-campus will be subject to the same reprimands and disciplinary sanctions listed for violation on-campus (see #5 below), up to and including suspension and expulsion.

Responsible use of alcohol on or off premises, by students over 21, while not encouraged, will be allowed under the following circumstances:

- a. as part of ritual services and celebrations
- b. as long as the student makes no attempt to use a motor vehicle.

2. Legal sanctions: local, state and federal

Please remember that local, state and federal laws are constantly changing. As a result, information we distribute about legal issues may not be up-to-date. [If you are interested, you may check with law enforcement offices about current information.]

Note that the trend in legislation, law enforcement and the courts is toward harsher penalties, larger fines and longer periods of incarceration.

Remember, a conviction causes you to have a permanent criminal record.

You can be arrested if you are in the company of friends who are using illegal drugs, even if you are not participating. The present penal system is such that even one night in jail awaiting a court appearance (even if you are not convicted) is not an experience you will relish.

a. Federal penalties

There are severe penalties for illegal drug trafficking with minimum sentences for many categories.

b. State penalties

State of NJ statutes provide penalties for a person found to have acted as an organizer, supervisor, manager, or financier of a scheme distributing illegal drugs, and provide that such conduct is a first degree crime punishable by imprisonment and fines.

c. Local ordinances

These may range from fines for driving with an open container of an alcohol beverage in the car, regardless of whether the driver has consumed any alcohol, to more severe penalties.

3. Health risks

Studies have now proven that all illegal (and many prescription) drugs are, to some extent, physically and/or psychologically addictive.

Marijuana, once considered relatively harmless, has been shown to affect memory and intelligence, most seriously among young people who are at a crucial stage of development. Marijuana may also act as a "gateway" to more dangerous drugs.

In the past, marijuana was often of very weak quality. Potency has increased over the years, and many samples have been found to be adulterated with dangerous hallucinogens and other substances.

There is no safe drug. Many drugs are potentially addictive after only one dose. Many drugs can kill with just the smallest amount of overdose. There is no drug experience that is worth risking your health, and the health of your family, including your unborn children. Remember, you may also be risking your life.

4. Available counseling and treatment

Our institution is committed to helping students deal with life's problems in a mature, sensible manner. The thrust of our institutional counseling effort is directed at prevention, rather than treatment. We take a very positive view on the counseling process. We provide specialists who are at your service on a constant basis. In addition, all faculty members have been trained to be sensitive to the physical and emotional well being of our students and to assist as appropriate.

If you need assistance, we expect you to come to us. We will refer you for counseling if you do not come forward, but we discover that you have a problem, you will be required to seek professional assistance before you can return to school.

For counseling and treatment, we refer students to the CounterForce, the counseling and drug abuse prevention and treatment division of the Torah Umesorah National Association of Hebrew Day Schools.

5. Disciplinary sanctions that the institution will impose on students and employees

As an institution, which is firmly opposed to any drug involvement, we shall deal severely with any student who misuses controlled substances. Please read the following guidelines carefully as it is the only warning you will receive before sanctions are imposed.

a. Knowledge that another student or employee is involved with drugs or alcohol

Students or employees who become aware of a fellow student or employee, who is misusing drugs or alcohol, are expected to bring the problem to the attention of Rabbi Mattis Stern immediately. A student or employee who fails to do so will be held responsible and will be censured.

Any problem can be resolved more easily the earlier it is caught. Neglect of a problem can be a severe danger to the person involved, as well as those around him.

b. First offense - students

A student who is reported to have misused drugs or alcohol will be called to the Administrative office to explain himself. Rabbi Mattis Stern will interview any witnesses and make a determination of the student's culpability.

If the student is found at fault, he will receive a reprimand and the offense will be noted in his permanent record.

At the discretion of Rabbi Mattis Stern, the student will be suspended, pending discussion with the student's parents and meeting with a health professional to assess the degree of the problem.

If Rabbi Mattis Stern is fully satisfied that this was a unique occurrence, and that the student is sincerely regretful, and can be trusted to refrain from any future involvement with drugs, the student will be allowed back into school.

He will be clearly warned that any repeat of the offense will result in immediate suspension pending investigation, and ultimately in expulsion.

c. Second offense - students

Any student, who is guilty of a second offense, as determined by investigation by a faculty board of inquiry, will immediately be expelled from the institution.

Reinstatement may be considered only after a prolonged period of professional counseling and compliance testing, and at the discretion of Rabbi Mattis Stern.

There is no due process involved, and no appeal will be accepted. Attendance at our institution is a privilege, not a right, and may be withdrawn without notice if the student is deemed a threat to the moral and/or physical integrity of the student body.

d. First offense - employees

In general, no applicant who has been convicted of a drug-related offense will be hired as an employee of this institution, although we may consider extenuating circumstances.

Any employee who has concealed a past drug-related conviction will be terminated without notice if such offense comes to our attention.

Any employee who is observed to be misusing drugs/engaging in the unlawful possession or sale of drugs will immediately be terminated and referred to appropriate law enforcement officials.

e. Addiction to prescription drugs/alcohol

As legal substances, prescription drugs and alcohol are, unfortunately susceptible to misuse and addiction under the proper circumstances.

The institution is sympathetic to any individual who is inadvertently entrapped in such a situation, and urges that individual to obtain immediate professional and/or self-help group type of assistance in curing the addiction.

The administration will make every effort to allow the employee to arrange his/her schedule to facilitate seeking professional assistance, and will make every possible effort to allow an employee to return to work after seeking treatment for their addiction at a residential clinic.

f. Responsible use of alcohol

Under no circumstances is a student who has consumed any alcohol beverage, in any quantity, to drive any motor vehicle. A student's friends are expected to exercise good judgment and seek the assistance of an adult if they are unable to dissuade a student from driving.

Preferably, a student who is drinking should turn his car keys over to a friend. We wholeheartedly support the idea of a designated driver. This is an arrangement where one person, who will not drink at all, is selected in advance to drive home.

Any student who drinks in violation of the rules will be held responsible, and censured severely, up to and including a meeting with the student's parents, and/or suspension.

YESHIVAS BE'ER YITZCHOK

FAMILY EDUCATIONAL RECORDS PRIVACY ACT (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 Yeshivas Be'er Yitzchok receives a request for access. A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

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

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

Yeshivas Be'er Yitzchok discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate

educational interests. A school official typically includes a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service or function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

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

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Yeshivas Be'er Yitzchok to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

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

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

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

student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))

- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11)) such as name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

Note: Students have the right to restrict the sharing of directory information. Students who wish to make such a request must contact the registrar's office, and submit the request in writing within 90 days from the beginning of the semester. Once a student requests that the school not disclose directory information, this hold on sharing

directory information will remain in place until revoked by the student in writing. Requests cannot be put into effect retroactively.

- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him. (§ 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))

YESHIVAS BE'ER YITZCHOK

FINANCIAL AID HANDBOOK

Yeshivas Be'er Yitzchok utilizes the services of Higher Education Compliance and Management, a financial aid consulting firm with many years of experience in the field of financial aid. Yeshivas Be'er Yitzchok offers a variety of federal and state financial aid programs to its students. Higher Education Compliance and Management oversees administration of the programs.

Any student who has difficulty in meeting his educational costs at Yeshivas Be'er Yitzchok should make an appointment with Mrs. Chana Miller, the Financial Aid Administrator to learn about the options available to him, which may include grants, scholarships, work-study programs and deferred payment plans.

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

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

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

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

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

APPLYING FOR FINANCIAL AID

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

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

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

FINANCIAL AID NEED

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

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

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

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

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

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

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

APPLICATION DEADLINE

Applications for Pell Grants may be processed until June 30, 2019. However, students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

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

FEDERAL AID PROGRAMS

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. This program is an "entitlement" which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$6095 per award year, which is 100% of the scheduled award. The amount that each student is eligible for is based on the EFC generated by a federally mandated formula.

Financial aid disbursements in the Federal Pell Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives half of his scheduled award during the first semester and the second half during the second semester. Students whose paperwork is completed during the second semester may be paid retroactively for the first semester.

With the advent of Year-Round Pell, students can now receive Federal Pell Grant funds for up to 150 percent of their Pell Grant Scheduled Award for an award year. An eligible student may now receive a Federal Pell Grant for the summer semester, even if he received 100 percent of his scheduled Federal Pell Grant award during the fall and spring

semesters. Students whose paper work is completed during the second or third semester may be paid retroactively for previous semesters in the same academic year.

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

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

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

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

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

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

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

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

Financial aid disbursements in the FSEOG Program are scheduled at the beginning of each semester, provided that all paperwork has been submitted and is complete. A student generally receives one half of his scheduled award during the first semester and the second

half during the second semester. Students who complete their paperwork during the second semester may be paid retroactively for the first semester. However, students should keep in mind the strong likelihood that all FSEOG funds will have been allocated by that time.

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

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

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

STUDENT LOANS

The Federal Direct Loan program offer loans to students, which must be paid back with interest, to help cover their education related expenses. There are two categories of direct loans, subsidized, where the government pays the interest that accrues while the student is in school and unsubsidized, where the student is responsible for the interest that accrues while he is in school.

Loans are only given to students who demonstrate willingness to repay. Direct PLUS loans are unsubsidized direct loans which are given to the parents of an eligible student to help who would like to help pay for the student's expenses in this manner. Although the school is eligible to participate in the federal loan programs, the school discourages students and parents from taking out loans. The school encourages its students to apply for the federal,

state, and institutional financial aid grant programs before considering the option of student loans and makes every effort to assist students with their direct educational needs.

Students who are considering taking out loans should contact the financial aid office for a detailed list of eligibility requirements, available loan amounts and sample repayment schedules.

INSTITUTIONAL SCHOLARSHIPS

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

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

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

TAG

The Tuition Aid Grant (TAG) Program provides eligible undergraduate students who are New Jersey residents with grants to enable them to pay tuition and other educational costs for attendance at Rabbinical College of America.

New applicants for the TAG Program must submit their Free Application for Federal Student Aid (FAFSA) by September 15, 2018 to be considered for fall and spring awards. New applicants who apply by February 15, 2019 will be considered for spring awards only. Renewal applications for TAG for fall and spring awards must be submitted by April 15, 2018. Additional information regarding the TAG Program is available from the Financial Aid Office.

Payments from the TAG Program will be made by credit to the student's tuition account. Generally, one half of the TAG grant is paid at the beginning of each semester. Students may inspect their tuition records at the Business office during regular business hours.

YESHIVAS BE'ER YITZCHOK

INFORMATION SECURITY PROCEDURES

Yeshivas Be'er Yitzchok has designated Rabbi Yisrael Kapenstein as coordinator of the institution's information security program. The program was established to ensure that all consumer data – whether from students, parents or others with whom the Yeshiva has a customer relationship - is safeguarded. The program includes administrative, technical, and physical protection that the Yeshiva uses to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle customer information. The safeguards ensure the security and confidentiality of customer information; the protection against anticipated threats or danger to the safety or integrity of such information; and shields against unauthorized access to or use of such information that could result in damage or inconvenience to any customer.

Yeshivas Be'er Yitzchok has implemented the following precautions to protect private information: The computers and computer systems in the Yeshiva are password protected and are only accessible to school officials who require entry to the system(s) to fulfill their institutional roles. Each Yeshiva official has his/her own unique password. In addition to the computer password, there is a supplementary password for each program utilized by Yeshivas Be'er Yitzchok, ensuring that only individuals who have a legitimate need to access the program(s) are granted entry into the program(s). Yeshivas Be'er Yitzchok does not use email to send any private information in order to avoid the risks involved in doing so. Moreover, the office is locked when no authorized personnel are inside; it is also under constant video surveillance.

Yeshivas Be'er Yitzchok takes reasonable steps to choose and maintain service providers that are capable of sustaining appropriate safeguards for its consumer information. NAME regularly monitors the effectiveness of the safeguards' systems and procedures; and evaluates and adjusts its information security program in light of the results of the monitoring.

Yeshiva officials have received training on the safeguards that they must use to protect private information.

YESHIVAS BE'ER YITZCHOK

LEAVE OF ABSENCE FEDERAL POLICY

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

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

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

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

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

Students on an approved leave of absence will not be considered withdrawn from the institution and no refund calculations will be made for Title IV financial aid received.

Students who fail to return to school after an approved leave of absence will be considered withdrawn from the institution as of the date of the start of the leave of absence and refunds will be calculated accordingly.