

# Yeshivas Be'er Yitzchok

165 Conant Street  
Hillside, NJ 07205  
908-354-6057



**CATALOG**  
**2025-2026**

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**Title IX**

Yeshivas Be'er Yitzchok 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 Yeshivas Be'er Yitzchok's Title IX Coordinator, to the Assistant Secretary for Civil Rights of the Department of Education, or both.

**Title IX Coordinator:** Rabbi Mattis Stern  
Office Address: 165 Conant Street, Hillside, NJ 07205  
Email Address: mattisstern71@gmail.com  
Phone Number: (908) 354 6057

## **A NOTE FROM THE ROSH YESHIVA**

Dear Student,

Welcome to Yeshivas Be'er Yitzchok! The Yeshiva, an institute for advanced Torah study, stresses individual growth through specific mentoring: the spiritual side of education is enhanced by intellectual achievement. Thus, here you will discover a complete course of study resulting in a completed *Ben Torah*.

This catalog may be your first introduction to Yeshivas Be'er Yitzchok. Please take the time to read through it carefully. The best way to understand the vibrancy of our program, however, is to visit our campus. We are proud of our facilities, proud of our faculty, and (most of all!) proud of our students. We maintain strictly limited class sizes to maximize the student/teacher interaction.

Feel free to contact our office or myself with any questions that may arise about the college or its programs. Of course, we would love to show you around our campus, should you decide to visit.

With our very best wishes,

Rabbi Avrohom Schulman  
*Rosh Yeshiva*

## **OUR BACKGROUND**

Yeshivas Be'er Yitzchok started in 1999. The yeshiva was built with the aim of integrating students who are intimidated by the large size of the regional Talmudic colleges and want a quality educational experience in a small package. Additionally, Yeshivas Be'er Yitzchok focuses on students whose learning methodologies are more nuanced, and who require additional teacher/student interaction in order to thrive.

Yeshivas Be'er Yitzchok is a hospitable institution, providing an environment for every student to excel in achieving academic excellence.

## **MISSION STATEMENT**

The mission of Yeshivas Be'er Yitzchok is to provide an advanced education in Talmud, Jewish law, Ethical Behavior and Torah utilizing the European yeshiva model in a non-competitive, warm environment. Inherent in this mission are the following aims:

- To provide an advanced education in Talmud, Jewish Law, Ethical Behavior and Torah.
- To teach each student how to independently learn, thus paving the way for a lifetime of unlimited learning.
- To maximize the potential of each student,
- To provide the academic foundation necessary for those students who wish to choose a Torah-oriented career.

And, most of all:

- To provide the framework necessary to live a Torah lifestyle.

## **ADMISSIONS POLICY**

Generally, 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 completed homeschooling at the secondary level as defined by state law and provide documentation of homeschooling
3. Have been homeschooled and provide documentation of homeschooling
4. 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.

Yeshivas Be'er Yitzchok does not utilize an Ability to Benefit test for admitting students.

Additionally, students must have:

- A commitment to develop in the personal growth of character traits, and ethical and moral obligations
- An interview and oral exam administered by the Rosh Yeshiva

The first step in the application process is to arrange for a personal interview with the Rosh Yeshiva. Before being granted an interview, applicants are carefully screened by contacting previous instructors and/or Rosh Yeshivas. If it is determined that the student is a good candidate for admission to the Yeshiva, he will be interviewed and tested. 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  
165 Conant Street  
Hillside, NJ 07205

## **TRANSFER CREDIT POLICY**

Credits may be granted, at the discretion of the Yeshiva, for courses taken at another postsecondary institution of Talmudic Studies, providing the following stipulations 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 towards the number of attempted credits and the number of credits earned by the student

Knowledge and experiences and prior enrollment in courses related to the field of Talmudic Studies may be eligible for credit for prior learning experience and is assessed at the time the student is admitted to Yeshivas Be'er Yitzchok.

Yeshivas Be'er Yitzchok 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 degree earned at Yeshivas Be'er Yitzchok 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.

## **HEALTH SERVICES**

Students have access to a range of medical services and support systems near campus. For urgent medical needs, there are several conveniently located urgent care facilities just minutes away. Additionally, the presence of Hatzolah Volunteer EMTs ensures that emergency medical attention is readily accessible. For students requiring non-urgent medical attention or doctor visits, the Yeshiva's office serves as a vital resource for referrals, and assistance with appointment scheduling and transportation.

## **COUNSELING**

Students at Yeshivas Be'er Yitzchok enjoy a close relationship with the Rosh Yeshiva, Rabbi Schulman. Any student who has a need to discuss a problem may approach him for counseling.

## **TUTORING**

Tutoring is available in several forms, overseen by the Rosh Yeshiva. Students who require tutoring may partner with a Kollel member or older bochur for study support, as determined by the Rosh Yeshiva and faculty in collaboration with the student.

The Yeshiva works closely with parents, tailoring financial arrangements to accommodate individual circumstances. The success of our chavrusa program is evidenced by remarkable improvements seen in students who were previously struggling or disengaged during study sessions.

## **OUR CAMPUS**

### **Main Campus**

Yeshivas Be'er Yitzchok's newly constructed campus, located at 165 Conant Street in Hillside, NJ, features two state-of-the-art buildings. One building houses the Bais Medrash, classrooms, library, administrative offices, and dining area. The second serves as a dedicated student dormitory, offering student housing and student living needs. The dormitory's basement level is designed for student recreation and includes an exercise room.

### **Additional Location – Lakewood, New Jersey**

The Yeshiva offers an intensive Halacha course, as well as some Talmud courses, at an additional location – 1070 Cross Street, in Lakewood, NJ. This site includes 2 buildings. The main building includes a large bais medrash with a fully stocked library, a dining room, and 6 dorm rooms. The second building includes 7 dorm rooms for additional student housing. All of the buildings are built according to code, and include required sprinkler systems and fire alarms. Parking is available on-site.

### **LIBRARY**

Yeshivas Be'er Yitzchok houses three libraries. One, in the main study hall, serves as the main library and contains all the works of Talmudic literature and related items that are generally necessary for the students. Another contains a wide selection of applicable works. Both these libraries are open all day, every day, for use by students, faculty, and visitors.

The third library is a reference library. It contains an eclectic collection of works, some of them rare, in addition to reference works on tractates not currently being studied. A large section of the library is a permanent loan from the collection of Rabbi P. Teitz, previous rabbi of the Elizabeth community. We acknowledge the efforts of the Teitz family in making this important collection available to our students.

This library is accessible to faculty and students, and is generally open from 9 AM to 10:30 PM.

### **TEXTBOOK INFORMATION**

Yeshivas Be'er Yitzchok 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 Gemarah, Kovetz Miforshim, and Shaarei Teshuva, 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.

## **STUDENT LIFE**

The Elizabeth location provides students with three hot, nutritious, and delicious meals of varied menus daily. With local conveniences a short walk away, students have access to a grocery store, cleaners, post office, and bank during their free time. The Lakewood location is similarly well-situated; however, meals are not provided.

The perpetual overall warm atmosphere is a hallmark at Yeshivas Be'er Yitzchok. However, on certain days it is highlighted.

With Shabbos arrives a special spirit in the Yeshiva, with a feeling of cohesiveness, augmented by the presence of one or more staff members and their families. Together, students and Rebbeim enjoy an uplifting festive meal, coupled with singing and exceptional camaraderie, followed by a learning session in which all are involved.

At the beginning of the summer season, faculty members and students are treated to a weekend retreat at the picturesque Lake Forest site in the Catskill Mountains. The healthy change of atmosphere adds a refreshing element to the yearly curriculum. In the Catskill Mountains too, Shabbos comes alive with meals that include singing, divrei Torah and a feeling of unity that forges lifelong significant memories.

In addition to this, the Rosh Yeshiva, Rabbi Schulman coordinates an exciting week-long mid-summer retreat in Montreal, Canada. A relaxing getaway, this excursion presents an opportunity to learn while relaxing and unwinding in the country-like surroundings. Students swim, play basketball, and enjoy each other's company.

## **ACADEMIC CALENDAR**

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

## **LICENSURE AND ACCREDITATION**

### ***NJ State Licensure***

Yeshivas Be'er Yitzchok is licensed by the Office of the Secretary of Higher Education of New Jersey to offer a Bachelor of Talmudic Studies Degree.

### **Accreditation**

Yeshivas Be'er Yitzchok is accredited by the Association of Institutions of Jewish Studies (AIJS), and approved to offer a Bachelor of Talmudic Studies Degree. AIJS is recognized by the United States Department of Education as an accrediting agency and is located at 500 W. Kennedy Boulevard, Lakewood, NJ 08701. Their telephone number is 732-363-7330.

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

### **COST OF ATTENDANCE 2025-2026**

*For the current schedule of cost of attendance, please refer to the yearly supplement of the catalog.*

### **FINANCIAL AID**

Yeshivas Be'er Yitzchok 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 and state 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), Rabbi Yisroel M. Glustein 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 and scholarships. 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 and State 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. 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

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.

### ***New Jersey Tuition Aid Grant (TAG)***

The TAG Program provides eligible New Jersey residents attending in-state postsecondary institutions with grants to help them pay for tuition.

#### ***Eligibility Requirements***

Students must:

- have a high school diploma or recognized equivalent;
- demonstrate financial need;
- be citizens, eligible non-citizens or eligible to file the NJ Alternative Financial Aid Application;
- be a resident of New Jersey for at least 12 consecutive months immediately prior to enrollment;
- maintain satisfactory academic progress; and
- be a full-time undergraduate student enrolled in an approved degree or certificate program.

The New Jersey Alternative Financial Aid Application allows New Jersey Dreamers enrolled in eligible New Jersey colleges and universities to apply for state financial aid.

New applicants for the TAG Program must submit their Free Application for Federal Student Aid (FAFSA) by September 15, 2025, to be considered for fall and spring awards. New applicants who apply by February 15, 2026, will be considered for spring awards only. Renewal applications for TAG for fall and spring awards must be submitted by April 15, 2025. Renewal applicants who apply by February 15, 2026, will be considered for spring awards only.

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 (fall and spring).

Students may be eligible to receive Summer TAG while enrolled in at least six credit hours during the summer term, provided that they received a TAG award in the immediately prior fall and/or spring term, and their summer courses are in the same undergraduate program at the same institution at which the student enrolled during the preceding academic year.

Please note that the TAG grant is subject to availability of funds from the state, which is decided on a year-by-year basis and may not be known until after the

start of the academic year. Additional information regarding the TAG Program is available from the financial aid office.

Students may review their tuition records at the business office during regular business hours.

### ***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.

## **WITHDRAWAL, INSTITUTIONAL REFUND, AND RETURN TO TITLE IV POLICIES**

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

## **ACADEMIC REGULATIONS**

### **SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

All matriculated students pursuing an approved program at Yeshivas Be'er Yitzchok 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 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 Yeshivas Be'er Yitzchok.

- **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.

#### **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 financial aid warning period, during which time they will remain eligible for financial aid. Additionally, they will be notified of their option to appeal their SAP status in order to be granted a 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 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 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 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 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 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 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 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 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 the student's 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.

## **GRADE POINT SYSTEM**

The grading of academic performance followed at Yeshivas Be'er Yitzchok is based on a combination of criteria. These include a careful evaluation by the faculty of the student's growth in learning based on firsthand interaction with the student, the student's participation and contribution to the Shiur, progress in Chavrusa study, oral exams and overall Hasmoda.

Rather than deriving grades from a precise numerical average, Yeshivas Be'er Yitzchok 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	2.0	= 2.0
A	1 (credits)	x	4.0	= 4.0
	12 (credits)			41.4

Divided by 12 Credits for the Semester = 3.45 GPA

## **TUTORING**

The Yeshiva wants to ensure each student's academic success and part of that is meeting the needs of all types of students as well as students with unique learning styles among the student population. Students who require additional assistance in order to build their skills or learn the way they learn best in more focused settings are assigned one-on-one tutors, or placed in small groups or small classes with mentors. Tutoring services are also provided for students

who fall behind in their academic studies and are ready to catch up to their peers. The actual tutoring services are provided by alumni and kollel fellows via the yeshiva administration.

### **AVAILABILITY OF FULL TIME EMPLOYEE TO ASSIST ENROLLED OR PROSPECTIVE STUDENTS**

Yeshivas Be'er Yitzchok has designated Rabbi Yisroel M. Glustein, 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. He can be reached in the office during regular business hours or by calling 908 354 6057.

### **GROUND FOR DISMISSAL**

Students are expected to keep the hours of Yeshivas Be'er Yitzchok's course and study schedule and attend all lectures. They must also complete regular oral exams.

A student who fails to adhere to Yeshivas Be'er Yitzchok's regulations may be placed on probation. If improvement is not seen, the Rosh Yeshiva will notify the student that he may be dismissed from the school.

Students who persistently violate Yeshivas Be'er Yitzchok's rules of conduct and discipline may also be dismissed from Yeshivas Be'er Yitzchok.

It should be noted that dismissals are extremely rare as every effort is made to accept students of high character and diligence.

### **ATTENDANCE REQUIREMENTS**

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

### **LEAVE OF ABSENCE**

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 Yeshiva, Rabbi Avrohom Schulman. The request must include the reason for which the student is requesting a leave of absence, and must be signed and dated. The request will be reviewed by the Rosh Yeshiva within ten days of submission. 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 the student to do so, i.e. if the student was in a car accident or other unforeseen emergency/disaster. If unforeseen circumstances prevent a student from providing a prior written request, the institution may grant the student's request for a leave of absence. In this case, the institution will document its decision and collect the written request at a later date.

A student will only be granted a leave of absence if it can be reasonably expected that he will return from the leave of absence on time. The leave of absence, together with any additional leaves of absence, must not exceed a total of 180 days in a 12 month period. Yeshivas Be'er Yitzchok 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.

## 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 Yeshivas Be'er Yitzchok 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) 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 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, Yeshivas Be'er Yitzchok will notify the student in writing of the decision and of the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the 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.

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 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, Yeshivas Be'er Yitzchok 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.

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](mailto: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 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 either parent of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))

- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, enrollment status, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, photos, videos, 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))

## **ACADEMIC PROGRAM**

Yeshivas Be'er Yitzchok offers a 150 credit undergraduate program of study leading to a Bachelor of Talmudic Studies degree. In order to graduate, students must achieve a minimum cumulative GPA of 2.0. There is only one major available, Talmud. A diverse range of courses is offered to enrich students with an authentic, stimulating program in Jewish Studies. Talmud courses are offered in Talmud Intensive, Talmud Survey, Talmud Research, and Talmud Review. There is a mandatory course in Ethics/Mussar. Additionally for students who wish to focus on Codes/Halacha we offer a course in Codes/Halacha as well. At the completion of his undergraduate course of studies, the student is well prepared to continue in a graduate program of advanced Talmudic Studies.

Yeshivas Be'er Yitzchok offers two modules in the fall semester. Students may take both modules for a total of twelve credits or one module of six credits.

### ***Frequency of Course Offerings***

Students enrolled at Yeshivas Be'er Yitzchok generally take the maximum number of courses offered each term at their grade level and progress toward their degrees in the time frame outlined in the sample curriculum. Courses are offered with enough frequency to enable students to complete the course requirements and graduate within the expected time frames.

### ***Textbooks and Required Materials***

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

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

Courses are given letter and number designations using the following system: The first letter refers to the department (T) Talmud; (C) Codes/Halacha; and (E) Ethics/Mussar.

The first digit refers to the year of study (1-5).

In the Talmud courses the second digit indicates the intensity of the course, Intensive (1), Survey (2), Research (3) and Review (4).

The third and fourth digits refer to the Tractate being studied.

The Codes/Halacha and Ethics/Mussar courses second and third digits are always 01.

The letters following the numbers indicates the semester, FA1 the first Fall Module and FA2 the second Fall Module. SP indicates the Spring Semester and SU indicates the Summer Semester.

### ***Department of Talmud***

The core of the academic program consists of the study of Talmud, comprising the bulk of the student's day. A brief introduction to the study of Talmud is in order. The Talmud comprises the central facet of the oral tradition passed down for generations amongst Jews since the year 1312 BCE. The Babylonian sages completed the Babylonian Talmud, over 2000 years ago. Famed for its esoteric style, the Talmud is designed to provide the ultimate challenge for its students. Over the centuries, thousands of companion volumes have been authored, to elucidate and elaborate upon the basic text. The study of Talmud is demanding task and a great deal of time must be devoted to fully appreciate its complexity and sophisticated levels. The Talmud is comprised of a number of Tractates, and each one consists of its own unique set of laws. Additionally they often differ greatly in language and style.

Yeshivas Be'er Yitzchok's undergraduate program strives to give students the skills they will need for a lifetime of independent study of the Talmud. Generally a Tractate is studied for either a half or a whole year depending on the length and how complex the particular Tractate is. Since the course of study is cyclical; students entering the Yeshiva at different years will study different tractates over the course of their five-year program. Despite the differences in material covered, the skills presented and acquired are essentially similar, and graduating students are expected to demonstrate a specified level of achievement in the Tractate.

As noted the majority of the curriculum is devoted to the study of Talmud. This includes an array of courses focusing on different skills and methods in Talmudic study. Courses are offered in Talmud Intensive, Talmud Survey, Talmud Research, and Talmud Review. The student will acquire over the five-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.

Throughout the millennia, the Talmud has been traditionally studied utilizing the Chavrusa (study partner) system. Under the Chavrusa system, students are able to match wits and hone each other's intellectual capabilities as they delve into the core of the Tractate. In this way, one student's strengths complement the other, and the learning of both is enhanced by this methodology. Each semester, the faculty pairs students with appropriate Chavrusas, bearing in mind each student's academic level and abilities.

### **Talmud Text Listings**

A brief summary of the subject matter of the Talmud Tractates is provided for the convenience of the reader unfamiliar with Talmudic study. However, it should be understood that 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) Berachos** - Laws of Prayer, "Krias Shema", Grace after Meals and blessings pertaining to foods, events, etc.

**(02) Shabbos** - The Sabbath; related restrictions and their source, in depth study of all regulations regarding the Sabbath, including problems that emanate from changes in society and technological advances.

**(03) Eruvin** - Domains. Transfer of individual or object from one place to another; use of devices to expand bounds of domains.

**(04) Pesachim** - Laws of Passover; leaven, the Seder, and Passover offering, concepts of ownership and relinquishment of rights, responsibilities for removal of leaven as related to status; tenant, landlord, head of household and watchman.

**(05) Shekalim** - Use of specified coins to purchase Temple supplies and Korbonos, structure of accounting system used to allocate incoming funds to various expense categories in the Temple.

**(06) Rosh Hashanah** - Laws of the New Year, the Shofar. Sanctification of new months.

**(07) Yuma** - The Day of Atonement and related laws. Korbonos, services in the Temple, repentance, the five Abstentions.

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

**(09) Beitza** - Laws of prohibited activities on Holidays, differing from the Sabbath. Objects not to be moved.

**(10) Taanis** - Laws of Fast days.

**(11) Megillah** - Laws of Purim, the Reading of the Book of Esther and other obligations of the Holiday, charitable donations and sending of gifts of edible foods.

**(12) Moed Koton** - Laws of Intermediate Festival days, mourning practices.

**(13) Chagigah** - Practices associated with visits to the Temple.

**(14) Yevamos** - Study of Levirate marriage and Chalitza, consanguinity. General anthropological structure of Jewish society, permitted marriage partners etc. Privileges and obligations of Kohanim. Legal procedures involved in determining the death of an individual; the Agunah.

**(15) 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.

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

**(17) Nazir** - The Nazarite vow, restrictions, practices associated.

**(18) Sotah** – Suspected adultery and its ramifications on a marriage; conditions for lodging a charge, religious practices associated with this situation. Philosophical and moral implications.

**(19) 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.

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

**(21) Baba Kama** - Talmudic Civil Law, Part I. Compensation for injury or loss, rectification and liability through injury or misuse, damages by the defendant, personally or by any agencies. Misappropriation also reviewed in its broad sense, whether through violence or theft.

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

**(23) Baba Basra** - Talmudic Civil Law, Part III. Claims of right of way, claims and rights of partners, neighbors, purchasers, vendors and heirs, legal forms of acquisition of partners; seller's liability for value of his wares and deeds in terms of consumer protection. Deeds and legal documents relating to business also treated.

**(24) Sanhedrin** - Judicial processes, examination of witnesses, the Judicial Assembly, and trial conduct in civil, criminal and capital cases. Types of remedies and sentences, mild to severe, for various transgressions.

**(25) Makkos** - Severe judicial punishments and transgressions resulting therein. False and contradictory testimony and the treatment of affected witnesses in such proceedings. Incarceration in Arei Miklat for involuntary manslaughter.

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

**(27) Avodah Zorah** - Definitions of idolatry; and its consequences on the individual and community.

**(28) Eduyos** - A compilation of discussion on many topics that were debated by Talmudic sages, transcripts of testimony of students on the positions of their teachers.

**(29) Horayos** - Analysis of dealings with mistaken judgments by Bais Din or Kohen Gadol; methods of restitution.

**(30) Zevachim** - Discussions of various types of Korbonos offerings, conditions under which a particular offering may be invalidated.

**(31) Menachos** - Various types of prescribed meal offerings associated with specific categories of Korbonos.

**(32) Chullin** - A detailed analysis of the dietary laws; injuries and diseases of an animal or bird which render it non-kosher; study of kosher animals' anatomy as well as correct methods of slaughtering.

**(33) Bechoros** - Discussions of practices associated with the special status of a first-born; redemption of first-born animals, blemishes which render animals unfit for Korbon offerings. Particular status of certain first-born livestock.

**(34) Eruchin** - Evaluations associated with individuals who pledge to their own worth to Temple charity.

**(35) Temurah** - Exchanges of sanctified status from one animal to another; status of offspring of consecrated animals.

**(36) Krisus** - Categories of transgressions defined by law as most serious with severe associated consequences and Korbonos that may be brought for atonement.

**(37) Meilah** - Discussion of problems associated with attempts to remove sanctified status from objects or animals.

**(38) Nidah** - Ritual impurity associated with reproductive cycle, childbirth and related topics.

**(39) Mikvaos** - Detailed discussions of architectural requirements for ritual baths, dimensions and other specifications.

## **Talmud Course Descriptions**

### **Talmud Intensive**

#### **Introductory Talmud Intensive**

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

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

#### **Beginning Talmud Intensive**

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

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

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

### **Intermediate Talmud Intensive**

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

During the third year, the students continue to develop and solidify their knowledge base of Talmudic discourse and case law. The students begin to expand their capacity toward independence and development to understanding the Talmud on a deeper level. The daily lecture teaches the students to analyze the commentaries and to begin to reconstruct the hypotheses of why some commentaries reject the hypotheses of other commentaries.

### **Senior Talmud Intensive**

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

A familiarity with the major Achronim (later commentators; circa 1500 to the present) is developed. The students are exposed to the works of the Maharsha, Maharam, Rabbi Akiva Eiger, the Ketzos Hachoshen, and the P'nei Yehoshua, among others. In the process, the students learn to differentiate between reasonable and unreasonable proofs and to slowly begin to offer their own hypotheses and proofs as well.

### **Advanced Talmud Intensive**

<b>T51**FA1</b>	<b>3 credits</b>	<b>T51**FA2</b>	<b>3 credits</b>
<b>T51**SP</b>	<b>6 credits</b>	<b>T51**SU</b>	<b>5 credits</b>

Fifth-year students are presented with a variety of opinions and are capable of understanding the intellectual basis of each independently. The student can also identify and research appropriate commentaries relevant to the passage being studied further developing the students' capacity for creative thinking. The fifth year also focuses on preparing the students for the transition to higher-level academic programs.

## Talmud Survey

### **Introductory Talmud Survey**

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

On the introductory level, the students are guided in making the transition from their high school training to the post-secondary level. The students study another chapter in the Tractate than is being studied in the other Talmud courses. The focus is on basic textual reading, and the students approach the Tractate with an eye towards developing their breadth of Talmud knowledge.

### **Beginning Talmud Survey**

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

On this level the students begin to increase their breadth of Talmud knowledge. They study the Talmud text with the basic commentary of Rashi. This improves the students' familiarity of the Talmud's logical give-and-take. The emphasis is on surveying the text and through practice, honing the required thinking skills.

### **Intermediate Talmud Survey**

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

On this level the student expands his knowledge of Talmudic discourse and case law, while learning to focus his understanding of the texts. Consequently, this further develops the students' tools to independently study Talmudic texts. The persistent study of the Talmud with the basic commentary of Rashi, further improves the students' familiarity of the Talmud's logical give-and-take.

### **Senior Talmud Survey**

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

On this level the students are expected to have developed a broad knowledge base of Talmudic case law and the skills needed to independently study

Talmudic texts. As such the student pursues his Talmud Survey studies largely unsupervised. The students maintain their own pace and aim to cover as much of the tractate as possible within the limitations of the semester.

### **Advanced Talmud Survey**

<b>T52**FA1</b>	<b>2 credits</b>	<b>T52**FA2</b>	<b>2 credits</b>
<b>T52**SP</b>	<b>4 credits</b>	<b>T52**SU</b>	<b>3 credits</b>

On this level the students continue to hone their analytic and textual skills and avoid superficiality. Intellectual creativity is encouraged, and leads to a deeper understanding of the text. The students will occasionally reference the pertinent commentaries. The focus is to develop an incipient independent scholar which will lead to a lifetime of learning and potentially to master significant sections of the Talmud.

### **Talmud Research**

#### **Introductory Talmud Research**

<b>T13**FA1</b>	<b>3 credits</b>	<b>T13**FA2</b>	<b>3 credits</b>
<b>T13**SP</b>	<b>6 credits</b>	<b>T13**SU</b>	<b>5 credits</b>

On this level the student's study a different chapter in the Tractate then is studied during the other Talmud courses. The course is at a somewhat quicker pace and focuses on skill building and familiarity with the structure of the Talmud. The objective is to convey a sense of the subject matter and conceptual framework of the text.

#### **Beginning Talmud Research**

<b>T23**FA1</b>	<b>3 credits</b>	<b>T23**FA2</b>	<b>3 credits</b>
<b>T23**SP</b>	<b>6 credits</b>	<b>T23**SU</b>	<b>5 credits</b>

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

#### **Intermediate Talmud Research**

<b>T33**FA1</b>	<b>3 credits</b>	<b>T33**FA2</b>	<b>3 credits</b>
<b>T33**SP</b>	<b>6 credits</b>	<b>T33**SU</b>	<b>5 credits</b>

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

### **Senior Talmud Research**

<b>T43**FA1</b>	<b>3 credits</b>	<b>T43**FA2</b>	<b>3 credits</b>
<b>T43**SP</b>	<b>6 credits</b>	<b>T43**SU</b>	<b>5 credits</b>

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

### **Advanced Talmud Research**

<b>T53**FA1</b>	<b>3 credits</b>	<b>T53**FA2</b>	<b>3 credits</b>
<b>T53**SP</b>	<b>6 credits</b>	<b>T53**SU</b>	<b>5 credits</b>

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

### **Talmud Review**

#### **Introductory Talmud Review**

<b>T14**FA1</b>	<b>1 credit</b>	<b>T14**FA2</b>	<b>1 credit</b>
<b>T14**SP</b>	<b>2 credits</b>	<b>T14**SU</b>	<b>2 credits</b>

On the introductory level, the students are guided in making the transition from their high school training to the post-secondary level. The courses focus on the introduction of reading and understanding large areas of the Talmud. When

internalized, the student will feel competent to engage in independent Talmud study.

### **Beginning Talmud Review**

<b>T24**FA1</b>	<b>1 credit</b>	<b>T24**FA2</b>	<b>1 credit</b>
<b>T24**SP</b>	<b>2 credits</b>	<b>T24**SU</b>	<b>2 credits</b>

On this level the students are assisted in studying the Talmud by developing their understanding of the nuances of the text. The focus is on the basic commentary of Rashi which sheds light on difficult questions which arise. The students are taught to achieve greater clarity within their own thought processes. These courses complement the morning Talmud Intensive courses.

### **Intermediate Talmud Review**

<b>T34**FA1</b>	<b>1 credit</b>	<b>T34**FA2</b>	<b>1 credit</b>
<b>T34**SP</b>	<b>2 credits</b>	<b>T34**SU</b>	<b>2 credits</b>

On this level the students continue to develop their ability to interpret Talmudic texts. These courses further build the students' knowledge of a variety of sugyos (Talmudic topics) in various chapters. Subsequently this further develops the students' skills and tools to independently study Talmudic texts.

### **Senior Talmud Review**

<b>T44**FA1</b>	<b>1 credit</b>	<b>T44**FA2</b>	<b>1 credit</b>
<b>T44**SP</b>	<b>2 credits</b>	<b>T44**SU</b>	<b>2 credits</b>

On this level the students are taught to expand their scope and begin studying the interpretations of the early commentators or Rishonim. They learn to hone their analytic and textual skills and to avoid superficiality. Upon conclusion, the students will have expanded and developed the wherewithall to further study the interpretations of the early Rishonim.

### **Advanced Talmud Review**

<b>T54**FA1</b>	<b>1 credit</b>	<b>T54**FA2</b>	<b>1 credit</b>
<b>T54**SP</b>	<b>2 credits</b>	<b>T54**SU</b>	<b>2 credits</b>

On this level the students pursue their studies largely unsupervised. The students are expected to independently research the assigned readings and its commentaries. The breadth of study provides the student with a sense of accomplishment and positive reinforcement for further Talmud study. The fifth year also prepares the students for the transition to higher-level academic programs. The focus is to develop an incipient independent scholar which will lead to a lifetime of learning and potentially to master significant sections of the Talmud.

### ***Department of Codes/Halacha***

Halacha constitutes the final culmination of Talmudic debate epitomized in legal decisions. The goal of the Halacha Intensive courses is for the students to have clarity and a thorough understanding of “halacha l'maaseh” (final Halachic decision) and to apply it to various situations. The students first study the sugya (topic) in the Talmud with the relevant commentaries. After acquiring a thorough understanding of the sugya they move on to the study of Halacha.

The study of Halacha is in depth beginning with the Tur (a thirteenth century work). The Tur is wide-ranging and divided into four main sections. Rav Josef Caro a fifteenth century scholar wrote a comprehensive commentary on the Tur called Bais Yosef. He subsequently went on to write the authoritative Shulchan Aruch or book of Jewish Legal Codes. The Shulchan Aruch is based on the Tur and includes both the authoritative judgments of Rabbi Joseph Caro, and the Psak (final law) of Rabbi Moshe Isserliss (known as the Rema) as well as glosses of later commentators and interpreters.

The students study the Tur with the commentary of the Bais Yosef, the Bach, the Taz and some of the other leading commentaries on the Tur; and the study of the Shulchan Aruch with the commentaries of the Magen Avrohom, Pri Megadim, Dogul Mervava, etc. These great sages comment upon and provide deep analysis of the Shulchan Aruch. They then study some of the later Halachic works including but not limited to the Aruch Hashulchan, Chaya Adam, and the Mishnah Berurah.

The final stage is to study the rulings of some of the foremost poskim of the recent past including Rav Moshe Feinstein, Rav Shlomo Zalman Auerbach and Rav Yosef Sholom Elyashiv, among others. With this solid background, the

student can now appreciate the subtleties in how to apply the “halacha l'maaseh” (final Halachic decision) in various situations.

### **Introductory Codes – Intensive**

<b>C101FA1</b>	<b>3 credit</b>	<b>C101FA2</b>	<b>3 credit</b>
<b>C101SP</b>	<b>6 credits</b>	<b>C101SU</b>	<b>5 credit</b>

On this level the students study the Talmud text which is the foundation of Halacha. The emphasis is on the syntax and structure of the Talmud, this improves the students’ familiarity of the Talmud’s logical give-and-take. The students study in the traditional Chavrusa method under the guidance of the faculty.

### **Beginning Codes - Intensive**

<b>C201FA1</b>	<b>3 credit</b>	<b>C201FA2</b>	<b>3 credit</b>
<b>C201SP</b>	<b>6 credits</b>	<b>C201SU</b>	<b>5 credit</b>

On this level the student expands his knowledge of Talmudic texts and case law, while learning to focus his efforts on understanding the texts in greater depth. The instructor will direct them which Halachic commentaries discuss the subject. Besides the obvious benefit of knowing more Halacha, this knowledge will help the student understand the underlying sources.

### **Intermediate Codes – Intensive**

<b>C301FA1</b>	<b>3 credit</b>	<b>C301FA2</b>	<b>3 credit</b>
<b>C301SP</b>	<b>6 credits</b>	<b>C301SU</b>	<b>5 credit</b>

In these courses the study of Talmud focuses on the Rishonim (commentators of the medieval era) which discuss Talmudic Law such as the Rambam, Rif, and Rosh. In addition the students begin studying the Tur (the forerunner of the Shulchan Aruch) with its main commentaries; the Bais Yosef, the Bach and the Taz.

### **Senior Codes - Intensive**

<b>C401FA1</b>	<b>3 credit</b>	<b>C401FA2</b>	<b>3 credit</b>
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**C401SP**

**6 credits**

**C401SU**

**5 credit**

On this level the students study the Tur with its main commentaries and the Shulchan Aruch which includes the Psak (final law) of Rabbi Moshe Isserliss (known as the Rema). In addition they study the commentaries of the Achronim (literally the later commentators) on the Shulchan Aruch such as the Magein Avrohom, Pri Megadim, Dogul Mervava, etc.

### **Advanced Codes - Intensive**

**C501FA1**

**3 credit**

**C501FA2**

**3credit**

**C501SP**

**6 credits**

**C501SU**

**5 credit**

On this level the students now focus on the final rulings of some of the foremost poskim of the recent past including Rav Moshe Feinstein, Rav Shlomo Zalman Auerbach and Rav Yosef Shalom Elyashiv, among others. Using his knowledge of Halacha and the guiding principles gleaned from the commentaries and contemporary Poskim (halachic authorities) the student can now apply the “halacha l'maaseh” (final Halachic decision) to various situations. This inherent knowledge will be the foundation of the students’ graduate work.

### ***Department of Ethics/Mussar***

Yeshivas Be'er Yitzchok aims to produce not only knowledgeable students, but also individuals with a strong commitment to high ethical standards. To achieve this goal, the study of Ethics is a requirement in Yeshivas Be'er Yitzchok. The study of Ethics and Jewish Philosophy is commonly known as Mussar study. The purpose of studying Mussar is to instill the desire and ability to develop good character traits and inspire personal growth. The courses in the Department of Ethics are offered to train students in the basic tenets of Jewish faith and to develop their abilities of self-analysis and character improvement.

In studying Mussar, the concepts of right and wrong, good and bad, in regards to human behaviors and traits, are challenged and evaluated. The course focuses on character building, with an emphasis on interpersonal relationships. The study of Mussar is goal oriented, inspiring students to engage in self-evaluation and self-reflection, and to act upon their conclusions. The topics studied address modern day issues, and prepare students for real-life ethical dilemmas and moral questions.

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

Besides for the study of the selected text there is a weekly Ethics lecture. In these lectures the instructor derives moral messages from biblical sources. They illustrate their relevance to personal growth and modern day ethics. The foundations for moral development are discussed, with a focus on practical life lessons. The students are encouraged to set personal goals and to strive to constantly improve their character.

### **Ethics/Mussar Text Listings**

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

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

**Orchos Tzaddikim** (Ways of the Pious), of unknown authorship, from the era following the Ramban (Rabbi Moshe Ben Nachman), dealing 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** (The Way of G-D), a study of a basic text of the author of the "Mesilas Yeshorim", which lays the foundations of Jewish philosophy.

**Nefesh Hachaim** (The Soul of Life), 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.

**Sifrei Maharal** - Rabbi Yehudah Loew (1525-1609) also known as the Maharal of Prague was one of the outstanding Jewish minds of the sixteenth century. He wrote numerous books on Jewish law, philosophy, and morality, and developed an entirely new approach to the Aggada (narrative non-legal parts) of the Talmud. In this course the students are introduced to the unique philosophical approach of the Maharal.

### **Ethics Course Descriptions**

#### **Introductory Ethics**

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

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

#### **Beginning Ethics**

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

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

### **Intermediate Ethics**

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

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

### **Senior Ethics**

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

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

### **Advanced Ethics**

<b>E501FA1</b>	<b>1 credit</b>	<b>E501FA2</b>	<b>1 credit</b>
<b>E501SP</b>	<b>2 credits</b>	<b>E501SU</b>	<b>1 credit</b>

As the students prepare to complete their undergraduate studies, they sharpen their skills of studying Mussar and develop a commitment to the life long process of character development and ethical conduct.

Yeshivas Be'er Yitzchok offers its students more than one option to earn the Bachelors of Talmudic Studies Degree.

### ***Sample Curriculum 1***

#### **Year 1**

##### **Fall Semester Module 1**

T11##FA1 Introductory Talmud Intensive	3 credits
T12##FA1 Introductory Talmud Survey	2 credits
E101FA1 Introductory Ethics	1 credit

##### **Fall Semester Module 2**

T11##FA2 Introductory Talmud Intensive	3 credits
T12##FA2 Introductory Talmud Survey	2 credits
E101FA2 Introductory Ethics	1 credit

#### **Spring Semester**

T11##SP Introductory Talmud Intensive	6 credits
T12##SP Introductory Talmud Survey	4 credits
E101SP Introductory Ethics	2 credit

#### **Summer Semester**

T11##SU Introductory Talmud Intensive	5 credits
T12##SU Introductory Talmud Survey	3 credits
E101SU Introductory Ethics	1 credit

#### **Year 2**

##### **Fall Semester Module 1**

T21##FA1 Beginning Talmud Intensive	3 credits
T22##FA1 Beginning Talmud Survey	2 credits
E201FA1 Beginning Ethics	1 credit

##### **Fall Semester Module 2**

T21##FA2 Beginning Talmud Intensive	3 credits
T22##FA2 Beginning Talmud Survey	2 credits
E201FA2 Beginning Ethics	1 credit

#### **Spring Semester**

T21##SP Beginning Talmud Intensive	6 credits
T22##SP Beginning Talmud Survey	4 credits
E201SP Beginning Ethics	2 credit

**Summer Semester**

T21##SU Beginning Talmud Intensive	5 credits
T22##SU Beginning Talmud Survey	3 credits
E201SU Beginning Ethics	1 credit

**Year 3**

**Fall Semester Module 1**

T31##FA1 Intermediate Talmud Intensive	3 credits
T32##FA1 Intermediate Talmud Survey	2 credits
E301FA1 Intermediate Ethics	1 credit

**Fall Semester Module 2**

T31##FA2 Intermediate Talmud Intensive	3 credits
T32##FA2 Intermediate Talmud Survey	2 credits
E301FA2 Intermediate Ethics	1 credit

**Spring Semester**

T31##SP Intermediate Talmud Intensive	6 credits
T32##SP Intermediate Talmud Survey	4 credits
E301SP Intermediate Ethics	2 credit

**Summer Semester**

T31##SU Intermediate Talmud Intensive	5 credits
T32##SU Intermediate Talmud Survey	3 credits
E301SU Intermediate Ethics	1 credit

**Year 4**

**Fall Semester Module 1**

T41##FA1 Senior Talmud Intensive	3 credits
T42##FA1 Senior Talmud Survey	2 credits
E401FA1 Senior Ethics	1 credit

**Fall Semester Module 2**

T41##FA2 Senior Talmud Intensive	3 credits
T42##FA2 Senior Talmud Survey	2 credits
E401FA2 Senior Ethics	1 credit

**Spring Semester**

T41##SP Senior Talmud Intensive	6 credits
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T42##SP Senior Talmud Survey	4 credits
E401SP Senior Ethics	2 credit

**Summer Semester**

T41##SU Senior Talmud Intensive	5 credits
T42##SU Senior Talmud Survey	3 credits
E401SU Senior Ethics	1 credit

**Year 5**

**Fall Semester Module 1**

T51##FA1 Advanced Talmud Intensive	3 credits
T52##FA1 Advanced Talmud Survey	2 credits
E501FA1 Advanced Ethics	1 credit

**Fall Semester Module 2**

T51##FA2 Advanced Talmud Intensive	3 credits
T52##FA2 Advanced Talmud Survey	2 credits
E501FA2 Advanced Ethics	1 credit

**Spring Semester**

T51##SP Advanced Talmud Intensive	6 credits
T52##SP Advanced Talmud Survey	4 credits
E501SP Advanced Ethics	2 credit

**Summer Semester**

T51##SU Advanced Talmud Intensive	5 credits
T52##SU Advanced Talmud Survey	3 credits
E501SU Advanced Ethics	1 credit

At the successful completion of 150 credits, the student is awarded a Bachelors of Talmudic Studies Degree.

## **Sample Curriculum 2**

### **Year 1**

#### **Fall Semester Module 1**

C101FA1 Introductory Codes Intensive	3 credits
T12##FA1 Introductory Talmud Survey	2 credits
E101FA1 Introductory Ethics	1 credit

#### **Fall Semester Module 2**

C101FA2 Introductory Codes Intensive	3 credits
T12##FA2 Introductory Talmud Survey	2 credits
E101FA2 Introductory Ethics	1 credit

### **Spring Semester**

C101SP Introductory Codes Intensive	6 credits
T12##SP Introductory Talmud Survey	4 credits
E101SP Introductory Ethics	2 credit

### **Summer Semester**

C101SU Introductory Codes Intensive	5 credits
T12##SU Introductory Talmud Survey	3 credits
E101SU Introductory Ethics	1 credit

### **Year 2**

#### **Fall Semester Module 1**

C201FA1 Beginning Codes Intensive	3 credits
T22##FA1 Beginning Talmud Survey	2 credits
E201FA1 Beginning Ethics	1 credit

#### **Fall Semester Module 2**

C201FA2 Beginning Codes Intensive	3 credits
T22##FA2 Beginning Talmud Survey	2 credits
E201FA2 Beginning Ethics	1 credit

### **Spring Semester**

C201SP Beginning Codes Intensive	6 credits
T22##SP Beginning Talmud Survey	4 credits
E201SP Beginning Ethics	2 credit

**Summer Semester**

C201SU Beginning Codes Intensive	5 credits
T22##SU Beginning Talmud Survey	3 credits
E201SU Beginning Ethics	1 credit

**Year 3**

**Fall Semester Module 1**

C301FA1 Intermediate Codes Intensive	3 credits
T32##FA1 Intermediate Talmud Survey	2 credits
E301FA1 Intermediate Ethics	1 credit

**Fall Semester Module 2**

C301FA2 Intermediate Codes Intensive	3 credits
T32##FA2 Intermediate Talmud Survey	2 credits
E301FA2 Intermediate Ethics	1 credit

**Spring Semester**

C301SP Intermediate Codes Intensive	6 credits
T32##SP Intermediate Talmud Survey	4 credits
E301SP Intermediate Ethics	2 credit

**Summer Semester**

C301SU Intermediate Codes Intensive	5 credits
T32##SU Intermediate Talmud Survey	3 credits
E301SU Intermediate Ethics	1 credit

**Year 4**

**Fall Semester Module 1**

C401FA1 Senior Codes Intensive	3 credits
T42##FA1 Senior Talmud Survey	2 credits
E401FA1 Senior Ethics	1 credit

**Fall Semester Module 2**

C401FA2 Senior Codes Intensive	3 credits
T42##FA2 Senior Talmud Survey	2 credits
E401FA2 Senior Ethics	1 credit

**Spring Semester**

C401SP Senior Codes Intensive	6 credits
T42##SP Senior Talmud Survey	4 credits
E401SP Senior Ethics	2 credit

**Summer Semester**

C401SU Senior Codes Intensive	5 credits
T42##SU Senior Talmud Survey	3 credits
E401SU Senior Ethics	1 credit

**Year 5**

**Fall Semester Module 1**

C501FA1 Advanced Codes Intensive	3 credits
T52**FA1 Advanced Talmud Survey	2 credits
E501FA1 Advanced Ethics	1 credit

**Fall Semester Module 2**

C501FA2 Advanced Codes Intensive	3 credits
T52**FA2 Advanced Talmud Survey	2 credits
E501FA2 Advanced Ethics	1 credit

**Spring Semester**

C501SP Advanced Codes Intensive	6 credits
T52**SP Advanced Talmud Survey	4 credits
E501SP Advanced Ethics	2 credit

**Summer Semester**

C501SU Advanced Codes Intensive	5 credits
T52##SU Advanced Talmud Survey	3 credits
E501SU Advanced Ethics	1 credit

At the successful completion of 150 credits, the student is awarded a Bachelors of Talmudic Studies Degree.

### **Sample Curriculum 3**

#### **Year 1**

##### **Fall Semester Module 1**

T13##FA1 Introductory Talmud Research	3 credits
T12##FA1 Introductory Talmud Survey	2 credits
E101FA1 Introductory Ethics	1 credit

##### **Fall Semester Module 2**

T13##FA2 Introductory Talmud Research	3 credits
T12##FA2 Introductory Talmud Survey	2 credits
E101FA2 Introductory Ethics	1 credit

#### **Spring Semester**

T13##SP Introductory Talmud Research	6 credits
T12##SP Introductory Talmud Survey	4 credits
E101SP Introductory Ethics	2 credit

#### **Summer Semester**

T13##SU Introductory Talmud Research	5 credits
T12##SU Introductory Talmud Survey	3 credits
E101SU Introductory Ethics	1 credit

#### **Year 2**

##### **Fall Semester Module 1**

T23##FA1 Beginning Talmud Research	3 credits
T22##FA1 Beginning Talmud Survey	2 credits
E201FA1 Beginning Ethics	1 credit

##### **Fall Semester Module 2**

T23##FA2 Beginning Talmud Research	3 credits
T22##FA2 Beginning Talmud Survey	2 credits
E201FA2 Beginning Ethics	1 credit

#### **Spring Semester**

T23##SP Beginning Talmud Research	6 credits
T22##SP Beginning Talmud Survey	4 credits
E201SP Beginning Ethics	2 credit

#### **Summer Semester**

T23##SU Beginning Talmud Research	5 credits
T22##SU Beginning Talmud Survey	3 credits
E201SU Beginning Ethics	1 credit

**Year 3**

**Fall Semester Module 1**

T33##FA1 Intermediate Talmud Research	3 credits
T32##FA1 Intermediate Talmud Survey	2 credits
E301FA1 Intermediate Ethics	1 credit

**Fall Semester Module 2**

T33##FA2 Intermediate Talmud Research	3 credits
T32##FA2 Intermediate Talmud Survey	2 credits
E301FA2 Intermediate Ethics	1 credit

**Spring Semester**

T33##SP Intermediate Talmud Research	6 credits
T32##SP Intermediate Talmud Survey	4 credits
E301SP Intermediate Ethics	2 credit

**Summer Semester**

T33##SU Intermediate Talmud Research	5 credits
T32##SU Intermediate Talmud Survey	3 credits
E301SU Intermediate Ethics	1 credit

**Year 4**

**Fall Semester Module 1**

T43##FA1 Senior Talmud Research	3 credits
T42##FA1 Senior Talmud Survey	2 credits
E401FA1 Senior Ethics	1 credit

**Fall Semester Module 2**

T43##FA2 Senior Talmud Research	3 credits
T42##FA2 Senior Talmud Survey	2 credits
E401FA2 Senior Ethics	1 credit

**Spring Semester**

T43##SP Senior Talmud Research	6 credits
T42##SP Senior Talmud Survey	4 credits

E401SP Senior Ethics 2 credit

**Summer Semester**

T43##SU Senior Talmud Research 5 credits

T42##SU Senior Talmud Survey 3 credits

E401SU Senior Ethics 1 credit

**Year 5**

**Fall Semester Module 1**

T53##FA1 Advanced Talmud Research 3 credits

T52##FA1 Advanced Talmud Survey 2 credits

E501FA1 Advanced Ethics 1 credit

**Fall Semester Module 2**

T53##FA2 Advanced Talmud Research 3 credits

T52##FA2 Advanced Talmud Survey 2 credits

E501FA2 Advanced Ethics 1 credit

**Spring Semester**

T53##SP Advanced Talmud Research 6 credits

T52##SP Advanced Talmud Survey 4 credits

E501SP Advanced Ethics 2 credit

**Summer Semester**

T53##SU Advanced Talmud Research 5 credits

T52##SU Advanced Talmud Survey 3 credits

E501SU Advanced Ethics 1 credit

At the successful completion of 150 credits, the student is awarded a Bachelors of Talmudic Studies Degree.

## **BOARD OF DIRECTORS**

Rabbi Avrohom Schulman  
Mr. Mordechai Cohen  
Mr. Joe Harari  
Mr. Gregg Rothstein  
Dr. Eli Schulman  
Mr. Robert Snyder  
Mr. Moshe Leib Stern  
Mr. Jonathon Tulkoff  
Mr. Jay Buchsbaum  
Mr. Jack Basch  
Mr. Frank Mandel  
Mr. Nathan Herzog

Honorary Board Members:  
Mr. Martin Knecht

## **ADMINISTRATION**

Rabbi Elazar M. Teitz	Dean Emeritus
Rabbi Avrohom Schulman	Rosh Yeshiva/Dean
Rabbi Akiva Hauer	Registrar
Rabbi Yisroel M. Glustein	Financial Aid Administrator
Rabbi Yaakov Zargari	Executive Director
Rabbi Hillel Neuhaus	Administrator
Rabbi Ari Skolnick	Administrator
Mrs. D. Penstein	Bookkeeper

## **FACULTY**

Rabbi Avrohom Schulman	Rosh Yeshiva/Dean
Rabbi Kalman Rosenberg	Rosh Kollel/Instructor
Rabbi Mattis Stern	Mashgiach/Instructor
Rabbi Yisroel Mayer Glustein	Rosh Kollel/Instructor
Rabbi Yisroel Wenick	Instructor
Rabbi Avrohom Avigdor	Instructor
Rabbi Binyamin Grossman	Instructor
Rabbi Akiva Hauer	Instructor
Rabbi Yisroel Tzvi Savitz	Instructor

Rabbi Yoni Paryzer	Instructor
Rabbi Yitzchok Weinstein	Instructor
Rabbi Refoel Stefansky	Instructor
Rabbi Yerachmiel Tress	Instructor

## **PLACEMENT DISCLAIMER**

Yeshivas Be'er Yitzchok, Elizabeth, New Jersey is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

## **STATEMENT OF NON-DISCRIMINATION**

Qualified men of the Orthodox Jewish faith are eligible for admission to Yeshivas Be'er Yitzchok. Yeshivas Be'er Yitzchok 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 Avrohom Schulman  
165 Conant Street, Hillside, NJ 07205  
(908) 354 6057

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, the Yeshiva is committed to the understanding, sensitivity, patience, encouragement and support that are so vital in guaranteeing to all students the same educational experience and environment as well as the equal opportunity to learn and study at the institution.

Most of the present facilities are fully accessible to the handicapped student, and every effort will be made to accommodate the special needs of any student who is admitted to the institution.

Yeshivas Be'er Yitzchok does not have a program for students with intellectual disabilities. Yeshivas Be'er Yitzchok provides reasonable academic accommodations for students with intellectual disabilities.

## **COMPLAINT PROCEDURES**

### ***Internal Complaint Procedure***

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

### ***AIJS Complaint Procedure***

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

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

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

OSHE handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of OSHE, with the exceptions noted below.

- OSHE does not handle anonymous complaints.
- OSHE does not intervene in matters concerning an individual's grades or examination results as these are the prerogative of the college's faculty.
- OSHE does not intervene in matters concerning tuition & fee refunds.
- OSHE does not intervene in matters concerning student conduct violations.
- OSHE does not intervene in human resources matters.
- OSHE does not handle complaints concerning actions that occurred more than two years ago.
- OSHE does not intervene in matters that are or have been in litigation.

Residents of other states and territories who are seeking information about filing a complaint about a New Jersey institution operating outside of New Jersey

under the State Authorization Reciprocity Agreement (SARA), as well as New Jersey residents seeking information about filing a complaint about an out-of-state institution operating under SARA can find more information by viewing the [SARA Agreement](#).

New Jersey residents who are seeking information about filing a complaint in regard to an out-of-state institution that is not operating under SARA, can file a complaint with New Jersey Office of the Attorney General, Division of Consumer Affairs (contact information below).

For complaints about:

- **New Jersey student financial aid matters (e.g. 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** involving discrimination based on race, color, national origin, age, disability and sex, including sexual harassment, 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

TDD: 877-521-2172

Email - [OCR.NewYork@ed.gov](mailto:OCR.NewYork@ed.gov)

Or:

New Jersey Office of the Attorney General

[Division on Civil Rights](#)

- **Consumer fraud** on the part of a NJ institution should be filed with:

New Jersey Office of the Attorney General

[Division of Consumer Affairs](#)

Complainants should be aware that OSHE does not conduct a judicial investigation and, with the exception of complaints brought by non-New Jersey residents under SARA, has no legal authority to require a college or university to comply with a complainant's request. If you have reviewed these instructions and still feel your issue falls under the purview of the Office of the Secretary of Higher Education, then complete and submit the [OSHE Complaint Form](#).

## **COPYRIGHT INFRINGEMENT POLICY**

As per 34 CFR 668.43(a)(10), students of Yeshivas Be'er Yitzchok are hereby informed that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the student 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 Material*

- 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 can contain copyrighted work. B 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 Yeshivas Be'er Yitzchok. Yeshivas Be'er Yitzchok does not have an institutional information technology system for the students' use.

## YESHIVAS BE'ER YITZCHOK MAP AND DIRECTIONS

Yeshivas Be'er Yitzchok  
165 Conant Street  
Hillside, NJ 07205  
(908) 354-6057

