

**CENTRAL YESHIVA  
TOMCHEI TMIMIM LUBAVITZ**



**CATALOG  
2021-2022**

## TABLE OF CONTENTS

Introduction to Central Yeshiva Tomchei Tmimim Lubavitz .....	4
Goals of the Yeshiva .....	5
Statement of Non-Discrimination .....	6
Covid-19 .....	7
State Authorization and Accreditation .....	7
NY State Disclaimer .....	7
Accreditation .....	7
Administrative Officers .....	8
Faculty .....	8
Placement Disclaimer .....	11
Academic Calendar .....	11
Tuition and Fees .....	11
Campus and Facilities .....	11
Library .....	11
Textbook Information .....	12
Student Life .....	13
Health Services .....	16
Admissions .....	17
Other Educational Opportunities .....	18
Transfer Credits .....	19
Financial Aid .....	20
Applying for Financial Aid .....	22
Financial Aid Need .....	22
Application Deadline .....	23
Federal Aid Programs .....	24
Institutional Scholarships .....	31
Withdrawal, Refund and Return to Title IV Policies .....	31
Academic Regulations .....	31
Satisfactory Academic Progress .....	31
Warning .....	34
Federal Financial Aid Warning .....	34
Appeals Process, Mitigating Circumstances .....	34
Reinstatement for Federal Financial Aid .....	36
Incompletes .....	37
Withdrawals from a Course .....	37
Transfer Credits and Satisfactory Progress .....	37
Repetitions .....	37
Change of Major .....	38
ESL/Noncredit Remedial Courses .....	38
Grade Point System .....	38
Grounds for Dismissal .....	40
Good Academic Standing for State Grant Programs .....	40

Attendance .....	42
Leave of Absence-Federal Policy .....	42
Availability of Full Time Employee to Assist Enrolled and Prospective Students .....	43
Internal Complaint Policy .....	43
AIJS Complaint Procedure .....	43
NY State Complaint Policy.....	46
Notification of Rights Under the Family Educational Rights and Privacy Act (FERPA) .....	49
Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws.....	53
Academic Programs .....	54
Textbooks and Required Materials .....	55
Frequency of Course Offerings .....	55
Explanation of Course Numbering System.....	55
Academic Program Description .....	55
Department of Talmud.....	56
Department of Philosophy and Ethics.....	62
Department of Law and Jurisprudence .....	66
Directions .....	68

## **INTRODUCTION TO CENTRAL YESHIVA TOMCHEI TMIMIM LUBAVITZ**

### *Historical Overview*

Central Yeshiva Tomchei Tmimim Lubavitz is the crown jewel of the world-wide Lubavitcher Yeshiva movement. As successor to the original Yeshiva in Lubavitch (Russia), Central Yeshiva Tomchei Tmimim Lubavitz continues in its historic role of serving the Jewish public.

In ever increasing numbers, Central Yeshiva Tomchei Tmimim Lubavitz graduates serve Jewish communities in hundreds of locations throughout the world. Many are in remote places where there was previously little or no Torah observance, such as Hong Kong, Peru, Columbia, Chile, Hawaii, Alabama, Indiana, Iowa, Montana and Oklahoma.

The Yeshiva was originally established by the fifth Rebbe of Chabad-Lubavitch, the Rebbe RaShaB (Rabbi Sholom Dov-Ber Schneerson, 1860-1920), of blessed memory, to be a unique Yeshiva. The Yeshiva's main innovation was the inclusion of in-depth study of Chassidic philosophy in the educational program. This study supplemented standard Yeshiva studies that included the study of Talmud and its commentaries and the Halachic literature which is derived from it.

The first Tomchei Tmimim Yeshiva was an elite Yeshiva to which only talented students were admitted. This admission policy was in effect until after the 1917 Bolshevik Revolution.

During the post-revolution period, the highly selective admissions policy was modified somewhat to accept any sincere student ready to study Torah. Branches of the Yeshiva were established in cities throughout Russia. At the same time, additional branches were established in Poland, Lithuania, and Latvia.

When the Rebbe RaShaB founded the original Yeshiva, he entrusted its direction to his only son and later, successor, Rabbi Yosef Yitzchok Schneerson (1880-1950).

Upon fleeing Nazi-occupied Poland to the United States in 1940, Rabbi Yosef Yitzchok Schneerson viewed his miraculous escape as a Divine mandate to undertake a special mission for his land of refuge. Sensing the impending collapse of Eastern Europe as the preeminent center of Torah study, the Rebbe declared his intention to establish North America as a new Torah center. The Rebbe informed the thousands who assembled to greet him at the dock that he was founding a Yeshiva, the present Central Yeshiva Tomchei Tmimim Lubavitz.

Since then, Central Yeshiva Tomchei Tmimim Lubavitz has served as the central Yeshiva of the world-wide Lubavitcher movement. When refugee Lubavitcher students from Poland reached the United States after spending the war years in Shanghai, China, they continued their studies at Central Yeshiva Tomchei Tmimim Lubavitz. Many senior students of the Russian Yeshivos who managed to reach Western Europe and Israel in the late 1940's and early 1950's later immigrated to the United States and attended Central Yeshiva Tomchei Tmimim Lubavitz as well. In the years following, this gravitation of senior students of other Lubavitcher Yeshivos towards Central Yeshiva Tomchei Tmimim Lubavitz intensified.

## **GOALS OF THE YESHIVA**

The primary goal of all Yeshivos of higher learning is to mold their students into conscientious Torah-observant Jews and Torah scholars who will continue their Torah studies throughout their entire lives.

In line with Chabad philosophy, Central Yeshiva Tomchei Tmimim Lubavitz also aims to concern itself with serving the spiritual needs of world Jewry and supplying even the remotest communities with their need for religious functionaries and communal workers.

Integral to these general goals is that all graduates be well acquainted with the unique Chabad perspective on all aspects of life. A major gauge of success is whether graduates of Central Yeshiva Tomchei Tmimim Lubavitz adopt this perspective in their lives to the extent that they dedicate their lives and careers to pursue its objective.

As Chabad yeshivos have proliferated, Central Yeshiva Tomchei Tmimim Lubavitz has come to view its role in the educational process as the final preparation of students for graduate school and for eventually stepping into the world as community workers for the Jewish public.

## **STATEMENT OF NON-DISCRIMINATION**

Qualified men of the Orthodox Jewish faith are admitted to Central Yeshiva Tomchei Tmimim Lubavitz without regard to age, race, color, national origin or physical handicap. Central Yeshiva Tomchei Tmimim Lubavitz is 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 Americans with Disability Act of 1992.

Beyond equal access, opportunity and accommodation, Central Yeshiva Tomchei Tmimim Lubavitz is committed to the understanding, sensitivity, patience, encouragement and support that are so vital to guaranteeing to all qualified students, the same educational experience and environment as well as the equal opportunity to learn and study at the institution.

While present facilities are not fully accessible to the handicapped student, every effort will be made to accommodate any handicapped student who is admitted to the institution.

Central Yeshiva Tomchei Tmimim Lubavitz does not have a program for students with intellectual disabilities. Central Yeshiva Tomchei Tmimim Lubavitz provides reasonable academic accommodations for students with intellectual disabilities.

## **COVID-19**

Any updates or changes that may arise during the course of the year due to COVID-19 will be communicated to the students. Students should refer to the school website, [www.cyttl.edu](http://www.cyttl.edu) for the most updated information.

## **STATE AUTHORIZATION AND ACCREDITATION**

### **NY State Disclaimer**

Central Yeshiva Tomchei Tmimim Lubavitz does not offer programs leading to the academic degrees authorized by the New York State Board of Regents. In Central Yeshiva Tomchei Tmimim Lubavitz's opinion, its studies, though different in kind, are equivalent in duration, intensity, depth of knowledge, and quality of scholarship to degree programs approved by the Regents. The credits offered by our institution measure a student's progress toward the rabbinical degrees offered by this institution. Under New York State Law, a corporation formed for religious and educational purposes which does not confer academic degrees requiring program registration by the State Education Department requires no State approval or credential in order to exist or to perform its postsecondary education functions. Central Yeshiva Tomchei Tmimim Lubavitz falls into this category and is therefore not subject to the evaluation of the New York State Board of Regents.

### **Accreditation**

Central Yeshiva Tomchei Tmimim Lubavitz is accredited by the Association of Institutions of Jewish Studies (AIJS) and is approved to offer a Classical Talmudic Studies Degree, Advanced Classical Torah Studies Degree, as well as a First Rabbinic Degree. Accreditation indicates that the institution has achieved recognition by AIJS, by demonstrating compliance with AIJS accreditation standards. AIJS is recognized by the United States Department of Education as an accrediting agency and is located at 500 W. Kennedy Boulevard, Lakewood, NJ 08701. Their telephone number is 732-363-7330.

Copies of the New York State Exemption Letter and Letter of Accreditation can be viewed in the office during regular business hours.

## **BOARD OF DIRECTORS**

Rabbi Moshe Bogomilsky

Mr. Shaya Boymelgreen

Rabbi Moshe Gluckowsky

Rabbi Zalman Labkowsky

Rabbi Shloime Zarchi

## **ADMINISTRATIVE OFFICERS**

Rabbi Shloime Zarchi

President

Rabbi Abraham Rosenfeld

Chief Financial Officer

Mr. Menachem Nevo

Comptroller

Rabbi Moshe Gluckowsky

Director of Financial Aid

Rabbi Menachem Junik

Administrator - Senior Division

Rabbi Dov Baron

Administrator – Junior Division

Rabbi Sholom Ber Spielman

Administrative Assistant

Rabbi Sholom Ber Brod

Registrar

Mrs. Sterna Tenenbaum

Deputy Registrar

## **FACULTY**

Central Yeshiva Tomchei Tmimim Lubavitz students will find a carefully chosen and highly qualified faculty to serve their academic needs. While faculty members are selected primarily on the basis of their knowledge of the subject and their aptitude for teaching, a close secondary consideration is their ability to serve as role models of the Chassidic way of life. Thus all



members of our faculty are scholars of the first rank who have spent many years studying at Chabad affiliated institutions, and are well established in the Lubavitch Chassidic community. Many are relatively young men with a deep understanding of the American student and the ability to relate to them.

Counseling and student guidance are important functions of all faculty members, second in importance only to their function as teachers and scholars.

Rabbi S. Zalman Labkowski	Rosh HaYeshiva/Dean of Faculty
Rabbi Shloime Zarchi	Dean of Students
Rabbi Shlomo Sternberg	Dean of Students – 885 Division
Rabbi Levi Tzukernik	Dean of Students – 885 Division
Rabbi Shmuel Avtzon	
Rabbi Binyomin Baras	
Rabbi Yosef Yitzchok Barber	
Rabbi Gedaliah Bluming	
Rabbi Simon Dekhter	
Rabbi Yekutiel Feldman	
Rabbi Yehuda Fenton	
Rabbi Yosef Geisinsky	
Rabbi Yaakov Goldberg	
Rabbi Michoel Golomb	
Rabbi Yaacov Gurwitz	
Rabbi Meir Kaplan	
Rabbi Shmuel Kesselman	
Rabbi Levi Klyne	
Rabbi Yaakov Klyne	
Rabbi Yisroel Labkowski	
Rabbi Sholem B. Lipskier	
Rabbi Avrohom Losh	

Rabbi Abraham Osdoba

Rabbi Yosef Paltiel

Rabbi Chaim Polter

Rabbi Yisroel Noach Raichik

Rabbi Zushe Winner

## **PLACEMENT DISCLAIMER**

Central Yeshiva Tomchei Tmimim Lubavitz is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

## **ACADEMIC CALENDAR**

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

## **TUITION AND FEES**

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

## **CAMPUS AND FACILITIES**

Central Yeshiva Tomchei Tmimim Lubavitz is located in the Crown Heights section of Brooklyn, New York.

The main educational facility is located at 770 Eastern Parkway, with additional classes being offered at 885 Eastern Parkway. There are also a few classes offered at 303 Kingston Avenue.

Dormitory facilities are located at the following location:

1414-1418 President Street (Crown Heights)

## **LIBRARY**

The library facilities of Central Yeshiva Tomchei Tmimim Lubavitz are a major educational

resource. The main reference library at 770 Eastern Parkway contains over 10,000 volumes. It is open and available to students during official hours of study. An additional library is housed at 885 Eastern Parkway. Each study hall has open shelves of reference works for constant use, with each collection containing several thousand volumes.

The magnificent Levi Yitzchok Library of the Lubavitch Youth Organization containing twenty thousand volumes on all Torah subjects, audio library and collection of rare books and manuscripts is available for student use. Also accessible to students is the Sifrei Agudas Chabad Library which is located at 770 Eastern Parkway. Students requiring rare research texts not included in the Levi Yitzchok Library or the Sifrei Agudas Chabad Library can use the million volume collection at the Central Library of the Brooklyn Public Library, located not far from Central Yeshiva Tomchei Tmimim Lubavitz.

## **TEXTBOOK INFORMATION**

Central Yeshiva Tomchei Tmimim Lubavitz offers a highly specialized program of study in Talmud and related subjects. All textbooks are readily available for use on open stacks in the study hall and school library. Students who wish to purchase their own copies of the texts studied may purchase them from one of the Judaic bookstores in the area.

Many students prefer to have their own Gemara, Kovetz Miforshim, Sifrei Chassidus, and Shulchan Aruch. The cost of each text is between \$20 and \$50, depending on the publisher and edition. Most texts used in the program are reprints of the Talmud and other classical texts that do not have ISBN numbers.

Below are the addresses of three local Judaica stores:

Merkaz Stam	Kehot Publishing Society	Judaica World
309 Kingston Avenue	291 Kingston Avenue	329 Kingston Avenue
Brooklyn, NY 11213	Brooklyn, NY 11213	Brooklyn, NY 11213
(718) 773-1120	(718) 778-0226	(718) 604-1020

## **STUDENT LIFE**

### **STUDENT BODY**

Central Yeshiva Tomchei Tmimim Lubavitz's student body has grown in recent years. Most of CYTTL students are US citizens, although not all were born here; some are children of American citizens who have settled in other lands as shluchim to work with local Jewish communities. A majority of the foreign students are Israeli citizens, but many are from Europe, South America, Australia, South Africa, etc.

### **PRESENTATIONS**

Many students alternately present weekly presentations on Torah subjects of their choice, fruits of their research, drawing from various Torah sources – Talmud, Halacha, Chassidus etc. – a list of which is often publicized in advance.

At the 770 campus, students organize chaburos on two evenings a week, after the evening study schedule, delving into subjects of Moshiach and Geula as they appear in Torah sources. Students take turns researching various themes and then lead a chabura to explain them. Many students attend these chaburos, which feature lively discussions with audience participation.

Students at the Chovevei Torah campus are also encouraged to prepare and give their own Torah presentations in the presence of their peers. Besides the challenge of researching a Torah topic of their own, delving into the sources and discovering what has already been written on the subject elsewhere, this gives students a wonderful opportunity to gain confidence in speaking publicly, particularly as it is much easier when these first efforts are before their peers with whom they are more familiar.

## DINING AND ACCOMMODATION

Central Yeshiva Tomchei Tmimim Lubavitz has two dining rooms, one located at 885 Eastern Parkway for students who study at that site and the other at 1414-1418 President Street for students who study at the 770 Eastern Parkway location.

## YOUTH GROUPS AND TORAH STUDY FOR THE LOCAL COMMUNITY

Some Central Yeshiva Tomchei Tmimim Lubavitz students run weekly youth groups for local children – melaveh malka gatherings on Saturday evenings in the winter and Mesibos Shabbos groups on Shabbos afternoons in the summer. They organize these in cooperation with the local Chabad elementary schools, which distribute flyers every week urging their students to attend.

On Thursday evenings, Central Yeshiva Tomchei Tmimim Lubavitz students at the Chovevei Torah campus spend time studying with students of the United Lubavitcher Yeshiva's mesivta-high school. Each CYTTL student "adopts" a mesivta student, studying inspiring subjects of Chassidus or the Rebbe's sichos on the mesivta student's level.

## PUBLIC SPEAKING

Central Yeshiva Tomchei Tmimim Lubavitz students visit shuls on Shabbos afternoons (between Mincha and Maariv) to address the congregants with inspiring Torah insights. Since the massive movement of Jews to other, more distant neighborhoods than Crown Heights several decades ago, numbers of CYTTL students walk regularly to those neighborhoods – in Flatbush, Manhattan's East Side, and even Brighton and Queens – particularly on the long Shabbos afternoons in the summer when there is more time, to bring them words of Torah and Chassidus. This gives our students excellent practice in public speaking and is therefore very helpful for when they later become shluchim.

## MIVTZO'IM – MITZVA CAMPAIGNS

Central Yeshiva Tomchei Tmimim Lubavitz students are involved in mitzvah outreach campaigns in hundreds of locations all over the New York area. On their visits, the students give out explanatory literature, flyers or brochures with new inspiring Torah insights every week, in different languages. Central Yeshiva Tomchei Tmimim Lubavitz's ATAH student union has a "Mivtzo'im Resource Center," which, every Thursday, picks up the various materials from the different offices in Crown Heights that publish them. Students now order packages of the materials they need, and ATAH has them ready, at cost price, by midday Friday, in the basement of 770. While there, students can inspect many other materials available, for immediate or future use.

Before holidays, the Mivtzo'im Resource Center arranges special orders for holiday materials. Thus, before Chanuka students order menoros, boxes of candles, dreidels and doughnuts for their clients; before Purim they order small packages of mishloach manos (including two coins for charity) to encourage fulfilling the Purim observances; before Pesach, they order large quantities of shmura matza for the seder. The center obtains these materials at cost price, which is what it charges students.

Several times a year, such as for Chanuka and Purim, students also arrange special gatherings for all the Jews they regularly visit in specific parts of Manhattan, Brooklyn, etc. Special events such as Megilla readings for Purim are coordinated for workers at several offices in a building or for several businesses on a block. At least once a year, usually before Pesach, all these Jews are invited to attend a special large gathering – of several thousand guests – in Crown Heights.

As a result of these visits and gatherings, students develop close relationships with thousands of Jews, influencing them to introduce and improve Jewish observance in their personal lives and families, and to give their children a Jewish education, particularly at Jewish day schools.

## HOSPITALS, PRISONS, CHABAD HOUSES

Some students regularly visit correctional facilities throughout the northeast to provide religious services to Jewish prisoners. They read them the Megilla on Purim, hold model seders and bring them matzos before Pesach, spend the High Holidays there to blow the shofar and hold services, and visit with the lulav and esrog on Sukkos. They also bring them Jewish literature, which they deeply appreciate, and often keep in touch with them regularly by phone, even giving some inmates Torah lessons weekly or more often. Others provide similar services at hospitals in Brooklyn, Queens and Manhattan, often walking long distances, such as early on Rosh Hashana morning, for example, to blow the shofar for Jewish patients.

In addition, Central Yeshiva Tomchei Tmimim Lubavitz students may be invited to spend occasional weekends or Jewish holidays at Chabad Houses around the country, helping to organize and run Shabbaton or holiday programs. A few students are involved in helping to kosher kitchens for the kashrus campaign.

## HEALTH SERVICES

Students needing to see a doctor are referred to physicians in the Crown Heights community. Most students are covered by their parents' medical insurance. In cases where they have no other medical coverage, Medicaid or CHIP coverage can often be arranged. Otherwise, CYTTL works out special arrangements with a medical practitioner. Hatzolah medical corps of Crown Heights has about 50 trained paramedics who live and work in the community and are available around the clock in case of emergency, donating their services without charge. They have three ambulances on constant call, two of them usually parked outside 770. If a student needs hospital treatment, Hatzolah paramedics or local doctors bring or refer him to the hospital most suitable for his situation. In serious cases when students have no medical coverage, the Ahavas Chesed organization based in Crown Heights can often arrange heavily discounted rates and raises funds on behalf of needy patients.



## ADMISSIONS

Prospective applicants to Central Yeshiva Tomchei Tmimim Lubavitz must have a strong background in traditional Jewish studies, including classical studies in Bible, Mishna, Talmud, History, Law and Jurisprudence, and Philosophy and Ethics. Specific requirements include a thorough knowledge of the five books of the Bible and its commentaries as well as a mastery of a minimum of 150 folio pages of Talmud. These qualifications will be assessed orally at a personal interview with the Rosh HaYeshiva.

Applicants must meet one of the following requirements:

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

Central Yeshiva Tomchei Tmimim Lubavitz does not utilize an Ability to Benefit test for admitting students.

Applicants must also demonstrate the interest, ability and dedication necessary to pursue the rigorous program at Central Yeshiva Tomchei Tmimim Lubavitz. Moreover, an advanced level of moral and ethical development, as well as the commitment to pursue the aims of the Yeshiva will be evaluated at the interview.

Applicants who would like to apply to Central Yeshiva Tomchei Tmimim Lubavitz may call or write to the administrative offices to arrange for a personal interview to (718)774-3430 or 770 Eastern Parkway, Brooklyn, NY 11213. Letters of recommendation from teachers or principals should be presented to the admissions office.

The applicant will be notified of his acceptance soon after his admission interview, whereupon if accepted, he will be required to complete an admission form.

Admission to Central Yeshiva Tomchei Tmimim Lubavitz is open to male members of the Jewish faith without regard to color, race, national origin or physical handicap.

## **OTHER EDUCATIONAL OPPORTUNITIES**

CYTTL offers its students a number of educational opportunities at select institutions abroad and in the US. Courses offered are similar in content and style to those offered at CYTTL. This gives CYTTL students the opportunity to broaden their horizons by studying and mingling with students of other cultures in the natural surroundings of those students. These arrangements are approved by our accrediting agency, AIJS.

For more information on these opportunities, please see <https://cyttl.edu/wp-content/uploads/Written%20Arrangements.pdf>.

Enrollment in a program of study abroad approved for credit by the home institution may be considered enrollment at the home institution for the purpose of applying for assistance under the FSA programs.

## **TRANSFER CREDITS**

Students who transfer from other institutions may submit academic transcripts for evaluation. In general, studies which are not equivalent to those at Central Yeshiva Tomchei Tmimim Lubavitz cannot be considered for credit (for example, liberal arts).

Although credit is frequently granted for previous Talmudic study, or for other courses comparable to those at those at Central Yeshiva Tomchei Tmimim Lubavitz, each case must be evaluated individually to ascertain whether the level and type of study is analogous to that required to complete the curriculum at the Central Yeshiva Tomchei Tmimim Lubavitz.

Since the Central Yeshiva Tomchei Tmimim Lubavitz programs are highly intensive, it is possible that courses at other institutions may not be accepted for credit.

Credit by examination may be granted to students based on the examination that the Rosh HaYeshiva administers to each incoming student. Students will be placed at the appropriate academic level and granted the credits by examination that will place them on par with the class.

Central Yeshiva Tomchei Tmimim Lubavitz will grant a maximum of 90 transfer credits towards the undergraduate degrees, for transfer coursework submitted.

### Advanced Classical Torah Studies Degree Program

To earn an Advanced Classical Torah Studies Degree at Central Yeshiva Tomchei Tmimim Lubavitz, students must earn 120 credits toward the degree, with a minimum of 30 credits earned in the Advanced Classical Torah Studies Degree program in the advanced level. Students who wish to change programs must fulfill this requirement as well.

### First Rabbinic Degree Program

To earn a First Rabbinic Degree at Central Yeshiva Tomchei Tmimim Lubavitz, students must earn 150 credits toward the degree, with a minimum of 60 credits earned in the First Rabbinic Degree program in the advanced and senior levels. Students who wish to change programs must fulfill this requirement as well.

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

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

Please be advised that the transferability of credits and acceptance of the degrees earned at Central Yeshiva Tomchei Tmimim Lubavitz 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.

### **FINANCIAL AID**

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

Any student who has difficulty in meeting his educational costs at Central Yeshiva Tomchei Tmimim Lubavitz should contact Rabbi Moshe Gluckowsky to learn about the options available

to him. These may include grants, scholarships, work-study programs and deferred payment plans.

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

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

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

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

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

## APPLYING FOR FINANCIAL AID

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

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

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

## FINANCIAL AID NEED

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

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

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

The students themselves are expected to contribute towards their education, using their earnings, if applicable. The students' assets (such as savings) are generally considered to be available for

the purpose of their education and are expected to be divided among their years of post-secondary education.

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

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

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

#### APPLICATION DEADLINE

While applications for Pell Grants may be processed until June 30, 2022, students may be required to submit their application earlier, as the application must be processed while the student is still eligible. Students are urged to submit their applications as early as possible. Late submissions may delay the processing of a student's application. More important, the funds for some programs are limited and will be distributed with priority given to those students who submit their application in a timely fashion.

Students may be required to update certain types of information that they have entered on their application, i.e. dependency status, household size, and number of family members enrolled in post-secondary education. Any such changes should be discussed with the financial aid office.

## FEDERAL AID PROGRAMS

The Federal Pell Grant Program provides grants to undergraduate students. These grants do not have to be repaid. This program is an “entitlement” which means that each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is \$6495 per award year, which is 100% of the scheduled award. The amount that each student is eligible for is based on the EFC generated by a federally mandated formula.

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

With the availability of Year-Round Pell, students can receive Federal Pell Grant funds for up to 150% of their Pell Grant Scheduled Award for an award year. An eligible student may now receive a Federal Pell Grant for the summer semester, even if he received 100% of his scheduled Federal Pell Grant award during the fall and spring semesters. To be eligible for the additional Pell Grant funds, the student must meet all general eligibility requirements to receive financial aid for the payment period and must be enrolled at least half time (six credits) in the payment period.

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



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

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

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

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

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

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

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

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

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

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

## **NY STATE TAP GRANTS – DESCRIPTION**

New York's Tuition Assistance Program (TAP), helps eligible New York residents attending in-state postsecondary institutions pay for tuition. TAP grants are based on the applicant's and his family's New York State taxable income.

To apply for a TAP grant, a student must fill out a FAFSA, generally followed by an additional TAP application by June 30, 2022.

To be eligible for an award the student must:

- meet one of the United States citizenship requirements;
- meet New York State residency requirements;
- enroll as a full-time undergraduate student;
- enroll in an approved program of study in an eligible New York State postsecondary institution;
- be matriculated;
- be in good academic standing; have at least a cumulative "C" average after receipt of two annual payments;
- not be in default on any Federal or State made student loan, or fail to comply with any service condition imposed by a State award program, or fail to make a required refund of any award;
- have a minimum tuition liability of at least \$200 per academic year (\$100 per semester);
- not exceed the income limitations established for the program;
- not be incarcerated;
- have a U.S. high school diploma satisfactory to TAP requirements, the equivalent recognized by the U.S. Secretary of Education, or a passing score on a federally approved ability-to-benefit test.

The New York State Dream Act enables some students who do not meet the above requirements, to be eligible for TAP Awards.

If you fit one of the descriptions below, you may be eligible.

1. Your permanent home is in NYS and you are or have one of the following:
  - A. U-Visa
  - B. T-Visa
  - C. Temporary protected status, pursuant to the Federal Immigration Act of 1990

D. Without lawful immigration status (including those with DACA status)

AND you meet one of the following criteria:

- a. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school diploma *OR*
- b. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for graduate study at a NYS college within *ten* years of receiving your NYS high school diploma *OR*
- c. You received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school equivalency diploma

2. Your permanent home is outside of NYS and you are or have one of the following:

- A. U.S. citizen
- B. Permanent lawful resident
- C. Of a class of refugees paroled by the attorney general under his or her parole authority pertaining to the admission of aliens to the U.S.
- D. U-Visa
- E. T-Visa
- F. Temporary protected status, pursuant to the Federal Immigration Act of 1990
- G. Without lawful immigration status (including those with DACA status)

AND you meet one of the following criteria:

- a. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school diploma *OR*
- b. You attended a NYS high school for 2 or more years, graduated from a NYS high school, and are applying for an award for graduate study at a

NYS college within *ten* years of receiving your NYS high school diploma  
*OR*

- c. You received a NYS high school equivalency diploma, and are applying for an award for undergraduate study at a NYS college within *five* years of receiving your NYS high school equivalency diploma

Students meeting the NYS Dream Act eligibility criteria can apply for TAP by accessing the Dream Act Application online at <https://nysdream.applyists.net/Account/LogOn?ReturnUrl=%2f>.

The application is simple and straightforward, and all information provided will be used only for determining eligibility for and administering awards. Applicants without lawful immigration status will not be asked for their home address and will not have to upload financial records.

Once you have submitted an application, it is your responsibility to monitor the status of your application and to make sure your application is complete. You will be able to monitor the status of your application online after submitting your application and uploading any required documentation. You will be notified by email when a determination has been made regarding your eligibility, at which point you will be required to accept the award.

The maximum yearly TAP award is \$5665. Award amounts are determined by:

- combined family NYS taxable income, Federal, State or local pension income and private pension and annuity income, if applicable;
- level of study;
- academic year in which first payment of TAP or any state award is received;
- type of postsecondary institution and the tuition charge;
- financial independence;
- other family members enrolled in NYS postsecondary education;
- other educational benefits received.

Central Yeshiva Tomchei Tmimim Lubavitz will disburse any TAP funds due to the student as soon as possible, but not more than 45 days after the institution has credited the award to the student's account.

Instead of disbursing funds due to the student, the institution may credit them toward a future term if the student authorizes the credit in writing. They may also credit TAP payments toward charges the student has incurred for a future term. That term must already be underway when the school receives the payment, and the balance for that term must exceed the amount deferred for that term based on anticipated receipt of a TAP award. An authorization form, which will remain in effect for the duration of their study, will be made available to students at the time of admission.

## **STUDENT LOANS**

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

## **INSTITUTIONAL SCHOLARSHIPS**

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

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

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

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

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

## **ACADEMIC REGULATIONS**

### **SATISFACTORY ACADEMIC PROGRESS**

All matriculated students pursuing an approved program at Central Yeshiva Tomchei Tmimim Lubavitz are required to maintain satisfactory academic progress toward graduation, which in this institution is defined as being in good academic standing as detailed below.

The SAP standards required for students receiving Title IV federal financial aid are the same for all matriculated students at Central Yeshiva Tomchei Tmimim Lubavitz. Satisfactory academic

progress at Central Yeshiva Tomchei Tmimim Lubavitz has two principal components: a qualitative standard and a quantitative standard:

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

- **Qualitative Standard**

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

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

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

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

Credit hours with a grade of Incomplete and Withdrawn are not included in the determination of the grade point average. Credit hours with a grade of fail (F) are included in the grade point



average. If a student receives failing grades for all of his courses, the Registrar will determine whether or not the student completed the semester.

- **Quantitative Standard**

- **Maximum Timeframe**

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

Students must make sufficient progress through the academic program to complete the 120 credit **Advanced Classical Torah Studies Degree** program with a maximum attempted credits ceiling of 179 credits, which is 150% of the published length of the program.

Students must make sufficient progress through the academic program to complete the 150 credit **First Rabbinic Degree** program with a maximum attempted credits ceiling of 224 credits, which is 150% of the published length of the program.

- **Pace of Completion**

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

## **WARNING**

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

### **Federal Financial Aid Warning**

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

## **APPEALS PROCESS, MITIGATING CIRCUMSTANCES**

A student may appeal the institution's determination that he is not making satisfactory academic progress. Basis for appeal include the death of a relative, an injury or illness of the student, or other special circumstances. The student must submit the appeal in writing to the administrative office. In the appeal, the student must describe why he failed to make satisfactory academic progress, and what has changed in his situation that will allow him to demonstrate satisfactory academic progress at the next evaluation. The senior faculty member will consider all information

provided by the student and will consult with faculty members, as appropriate. If it is determined that the appeal should be accepted, then the senior faculty member will determine whether or not the student will be able to meet the standard SAP requirements of the institution by the end of a one semester probationary period. If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, the student will be placed on academic probation as described below. If it is determined that the student will be able to meet the standard SAP requirements of the institution by the end of the probationary period with a customized study plan, then the student will be placed on academic probation with a study plan, as described below.

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

## **ACADEMIC PROBATION**

If it is determined that the student will be able to meet the standard SAP requirements after the probationary period, the student will be placed on academic probation. The period of academic probation is one semester during which the student has the opportunity to attempt to meet the SAP standards of the institution. The student can request counseling to assist him to improve his performance. In addition, the student may request to be provided with various student services that might include tutoring, scheduling accommodation, or other academic assistance.

## **ACADEMIC PROBATION WITH A STUDY PLAN**

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

## **REEVALUATION AFTER A PROBATIONARY PERIOD**

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

## **REINSTATEMENT FOR FEDERAL FINANCIAL AID**

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

## **INCOMPLETES**

If a student has not completed all required course work for a particular course, he may have additional time (up to six months), at the discretion of the instructor, to complete the work. A grade of incomplete will only be assigned with a documented plan from the instructor detailing course work that must be completed. In the interim, those course grades are marked as incomplete. Courses in which a student receives a grade of incomplete are not included in the GPA as long as the Incomplete remains on the transcript. The courses marked incomplete are included in the student's number of credits attempted but not credits completed. A grade of incomplete will be replaced with a grade at the conclusion of the period of time given for the work to be completed.

## **WITHDRAWALS FROM A COURSE**

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

## **TRANSFER CREDITS AND SATISFACTORY PROGRESS**

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

## **REPETITIONS**

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

For Title IV awarding purposes, if a student is repeating a course in which he earned a passing grade, for the purpose of grade improvement, it is counted towards the student's enrollment status for Title IV purposes only the first time the course is retaken. If a student is repeating a

course in which he received a failing grade, it is always counted towards the student's enrollment, regardless of how many times he repeats that course in an attempt to pass.

For TAP grant awarding purposes, repeated courses are only counted towards the student's enrollment status for TAP grant awarding purposes for the semester in which the repeated course is taken, if the student received a failing grade. All attempts of a course are included in the student's GPA, including failing grades.

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

### **CHANGE OF MAJOR**

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

### **ESL/NONCREDIT REMEDIAL COURSES**

Central Yeshiva Tomchei Tmimim Lubavitz does not offer any ESL or non-credit remedial courses.

### **GRADE POINT SYSTEM**

The grading system of academic performance followed at Central Yeshiva Tomchei Tmimim Lubavitz is based on a combination of criteria. These include an evaluation by the faculty member of the student's participation in and contribution to the lecture, oral/ written examinations and the student's overall Hasmoda.

Excessive absence is assessed by the individual Rebbe and may lead to a reduction of grade mark(s) or even course failure.

Rather than deriving grades from a precise numerical average, Central Yeshiva Tomchei Tmimim Lubavitz employs a grading system used by other institutions of higher education. The following letter grades are used in the Yeshiva, even though the grades themselves are only a proxy measure of the student's quality of work:

A	Superior	4.0	C-	Fair/Poor	1.7
A-	Excellent	3.7	D	Poor	1.0
B+	Very Good	3.3	F	Failing	0.0
B	Good	3.0	W	Withdrawn	
B-	Above Average	2.7	I	Incomplete	
C+	Average	2.3			
C	Fair	2.0			

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

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

Sample GPA Calculation:

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

Divided by 12 Credits for the Semester = 3.45 GPA

## GROUNDS FOR DISMISSAL

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

Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, the Rosh Hayeshiva will notify the student that he may be dismissed from the school.

Students who persistently violate the school's rules of conduct and discipline, or who have been found to conduct themselves in a manner that constitutes a breach of character, dress, or moral conduct as defined by the Shulchan Aruch, may also be dismissed from the school.

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

## GOOD ACADEMIC STANDING FOR STATE GRANT PROGRAMS

To maintain eligibility for NY State aid (TAP), a student must be in good academic standing, which includes two elements: pursuit of program and satisfactory academic progress.

**Pursuit of program** is a requirement that a student receive a grade (whether passing or failing) in a specific percentage of the courses each semester. The percentage is dependent on the number of TAP payments the student has received.

Payment	1	2	3	4	5	6 - 10
<b>Pursuit of Program: Minimum credits that the student must have completed in the previous term</b>	0	6 which is 50% of full time	9 which is 75% of full time	9 which is 75% of full time	9 which is 75% of full time	12 which is 100% of full time



**Satisfactory academic progress** is defined as accumulating a minimum number of credits and achieving a specified GPA each semester, depending on the number of TAP payments students have received

<b>Term Payment</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>Satisfactory Academic Progress: Minimum credits that student must have earned before being certified for this payment</b>	0	6	15	27	39	51	66	81	96	111
<b>Satisfactory Academic Progress: With a GPA of at least</b>	0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0

Good academic standing is assessed each term. There is no financial aid warning period for New York State aid programs (TAP). Students who do not meet good academic standing standards lose their eligibility for state aid except as provided below.

There is a one-time good academic standing waiver that the school may issue if it determines that it is in the student’s best interest. There is a C average waiver for students who fail to meet the required GPA average. The C average waiver is handled on a case-by-case basis and a request for the waiver, which includes supporting documentation, must be provided. Reasons for a waiver being granted may include death of a relative, personal illness or injury, or another extenuating circumstance.

Students who became ineligible for NY State aid because they were not meeting the good academic standing standards can reestablish eligibility by making up academic deficiencies during terms while not receiving a TAP award, being readmitted after not being enrolled for one calendar year, transferring to another TAP eligible institution, or being granted a waiver.

## **ATTENDANCE**

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

## **LEAVE OF ABSENCE-FEDERAL POLICY**

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

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

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

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

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

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

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

CYTTL has designated Rabbi Moshe Gluckowsky, Director of Financial Aid, as the full time employee available to assist enrolled and prospective students in obtaining information on financial aid programs available, criteria for eligibility, and procedure for applying for financial aid, cost of attendance, retention rates, completion and transfer rates, institutional security and crime statistics, and all required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of Title 34 of the Code of Federal Regulations. He is available in the administrative offices during regular business hours or by calling 718-774-3430.

## **COMPLAINTS PROCEDURE**

### Internal Complaint Policy

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

### AIJS Complaint Procedure

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

Association of Institutions of Jewish Studies

500 West Kennedy Boulevard

Lakewood, NJ 08701-2620

732.363.7330

Email: [cstern@theaijs.com](mailto:cstern@theaijs.com)

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

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS's role in accrediting and overseeing the institution.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS. As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.
3. If AIJS determines that the complaint is relevant to its accreditation standards or policies and falls within AIJS's oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the institution to respond to AIJS. The institution must provide, in its response to AIJS, an explanation of its actions, as well as a statement certifying that the institution followed its own published complaint policy.
4. AIJS will then review the institution's response and complaint policy.
5. If the institution informs AIJS in its response that the complainant did not follow the complaint policy of the school, AIJS will instruct the complainant to follow the complaint policy of the institution.
6. If the complainant claims to have followed the institution's published complaint policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether or not the matter involves issues that question the institution's compliance with its own policies and/or AIJS standards or policies. AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant,

substantiating the complaint; and an explanation of the disposition from the institution (which should document how the institution followed its own complaint policy and procedures as well as the steps taken to resolve the complaint.)

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

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

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

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

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

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

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

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

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

Chair of Executive Accreditation Council, AIJS

500 West Kennedy Boulevard

Lakewood, NJ 08701-2620

732.363.7330

Email: [cstern@theaijs.com](mailto:cstern@theaijs.com)

#### NY State Complaint Policy

A student also has the right to file a complaint with the State of New York Education Department using the policy below.

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

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

- The Office of College and University Evaluation handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of the Commissioner of Education, with the exceptions noted below.
- The Office does not handle anonymous complaints.
- The Office does not intervene in matters concerning an individual's grades or examination results, as these are the prerogative of the college's faculty.
- The Office does not handle complaints concerning actions that occurred more than five years ago.
- The Office does not intervene in matters that are or have been in litigation.

Complaints concerning **programs in fields leading to professional licensure** (e.g., nursing) should be directed to:

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

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

State University of New York  
Central Administration  
State University Plaza  
Albany, NY 12246

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

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

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

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

Or with:

**NYS Division of Human Rights**

<https://dhr.ny.gov/complaint>

A complaint of **consumer fraud** on the part of the institution should be directed to the Office of the New York State Attorney General, Justice Building, Empire State Plaza, Albany, NY 12223.

For a complaint about **state student financial aid matters**, contact the Higher Education Services Corporation (HESC) Customer Communications Center at 1-888-NYS-HESC.



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

If your complaint does not fall into one of the exceptions noted above, a complaint form can be accessed at <http://www.highered.nysed.gov/ocue/spr/documents/complaintform-accessible.pdf>.

Further information regarding filing a complaint with the New York State can be found at <http://www.highered.nysed.gov/ocue/spr/COMPLAINTFORMINFO.html>.

## **NOTIFICATION OF RIGHTS UNDER THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)**

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Central Yeshiva Tomchei Tmimim Lubavitz receives a request for access. A student should submit to the registrar, dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed, and specify why it should be changed. The written request should also specify the purpose of the disclosure and the parties to whom the disclosure may be made. The request must be signed and dated.

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

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

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

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

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

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

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

- To other school officials, including teachers, within Central Yeshiva Tomchei Tmimim Lubavitz whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's

State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)

- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- The information the school has designated as “directory information” under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, degrees granted, dates degrees granted, names of prior institutions attended, chavrusas, chaburas, roommates, photos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

Note: Students have the right to restrict the sharing of directory information. Students who wish to make such a request must contact the registrar's office, and submit the request in

writing within 90 days from the beginning of the semester. Once a student requests that the school not disclose directory information, this hold on sharing directory information will remain in place until revoked by the student in writing. Requests cannot be put into effect retroactively.

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

## **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. Central Yeshiva Tomchei Tmimim Lubavitz forbids unauthorized distribution of copyrighted material including unauthorized peer-to-peer sharing. Safeguards are in place to prevent unauthorized distribution of copyrighted materials. Penalties for copyright infringement include civil and criminal penalties.

In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, see the website of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).

Legal alternatives to obtain copyrighted material include:

- Purchasing the material
- Securing permission from the copyright owner
- Linking to materials on other sites, rather than copying and posting
- Using material in the public domain
- Lawfully using protected materials after a fair use analysis

Students are reminded that even content paid for can be a copyright infringement and that free content is not always an infringement.

## **ACADEMIC PROGRAMS**

Central Yeshiva Tomchei Tmimim Lubavitz offers a two year 60 credit Associates-level undergraduate program leading to a Classical Talmudic Studies Degree, a four year 120 credit Bachelors-level undergraduate program leading to an Advanced Classical Torah Studies Degree, and a five year 150 credit Bachelors-level undergraduate program culminating in a First Rabbinic Degree.

Note: Those students who wish to be awarded the First Rabbinic Degree must pass comprehensive ordination exams in addition to accumulating the required 150 credits.

## **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.

## **FREQUENCY OF COURSE OFFERINGS**

Students enrolled at Central Yeshiva Tomchei Tmimim Lubavitz 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.

## **EXPLANATION OF COURSE NUMBERING SYSTEM**

The first letter of the course number represents the department of study:

T – Talmud

C – Chassidic Thought

L – Legal codes

The first digit following the letter represents the level: 1-5. The second digit indicates if the course is (1) intensive or (2) survey. The third and fourth digits represent the Mesechta being studied in the Talmud courses. A (Fall), B (Spring), or C/CS (Summer) following the course number refer to the semester of study.

## **ACADEMIC PROGRAM DESCRIPTION**

Central Yeshiva Tomchei Tmimim Lubavitz recognizes the primacy of Talmud and its commentaries, together with the Halachic codes and Responsa, as the foremost subject of study,

and these occupy the greater part of the day. However, these studies alone are insufficient. In the succeeding generations of the Diaspora, as people became gradually less sensitive by nature to spiritual values, it has become necessary to reinforce these values through other more philosophical branches of Torah which complement the intellectual nature of Talmudic studies. Therefore, the students also devote a good part of their daily study schedule to the study of Chassidic Philosophy.

Study of all subjects (Talmud, Chassidic Studies, and Legal Codes) is accomplished in pairs. This is the time-tested method of Torah study that has proven to be the most successful method for bringing the subject to life, reaching to the depths of its understanding, and providing an excellent aid to mastery of subject matter. Often senior students are paired up with weaker or younger students for part of the day. This strengthens the weaker student's scholastic level and offers the better student an excellent opportunity to crystallize his own understanding of the subject in a manner sufficiently clear to be comprehensible to others. This system also instills in the student a sense of responsibility and maturity - he is reluctant to miss his studies because it will also inconvenience his learning partner.

### **Department of Talmud**

The study of the Oral law, originally by memorization, was continued with the text of the Mishna in the second century. Due to the difficult conditions at that time (Roman subjugation), Rabbi Judah HaNasi had codified the Oral Law. Thorough discussions revolving around the brief text were carried out by the scholars of the day and became the basis of the Talmud.

With the continued dispersion of the Jewish people, the necessity of editing and publishing these discussions became apparent. Thus, the transcripts of the proceedings of the various academies of Israel and Babylon were recorded in written form. This process, under the direction of Rav (Rabbi) Yochanan and Rav Ashi, is thought to have been completed in the sixth century BCE.



At Central Yeshiva Tomchei Tmimim Lubavitz, the approach to the study of the Talmud is similar to the traditional approach used at the majority of contemporary Jewish Rabbinical Seminaries, with certain unique guidelines delineated by the Chabad leaders. As stated in detail in *Kuntres Etz HaChayim*, by Rabbi Sholom Ber Schneerson, the approach to Talmudic study has to be based first and foremost on a thoroughly objective and clear knowledge of what the Talmud is saying in accordance with the commentary of Rashi. Each opinion, question and answer in the Gemara has to be so clearly understood and differentiated that the student can orally repeat the entire Talmudic discussion, demonstrating distinctly the various points of view involved. Once this has been achieved, he can proceed to do the same with the study of the commentary of Tosfos and eventually the other Earlier and Later Commentaries.

In this method of study, Rabbi Sholom Ber emphasized, it is of utmost importance not to be satisfied with a superficial grasp of the subject. Review of the subject matter several times is essential. Likewise, the process of producing Torah Novellae involves thorough and methodical examination of the subject; delving far beneath the surface.

The core of the academic program lies in the area of Talmudic studies. A preponderant portion of the curriculum consists of the analysis of selected tractates of the Talmud which are studied for both in-depth comprehension and broad-ranging scholarship. Style and content are bywords of the program.

Style refers to the acquisition of the aptitude for sophisticated Talmudic research. These include the skills of textual analysis, logical reasoning, critical thinking, the ability to isolate, define, and clarify the key elements of a difficult Talmudic passage, to penetrate to the crux of the issue, and to crystallize and present the results of these deliberations. Also included in these skills are the abilities to make comparisons and distinctions between the works of various commentators, to offer original insights into their novella, and to defend and justify the views of a commentator in light of the critique of his peers. These skills are the hallmark of the serious Talmudic scholar.

Content refers to the exposure to and familiarity with the entire spectrum of the Oral Law. The literature is voluminous and a mastery of even limited sections is the work of a lifetime. Yet, it is the goal of every scholar to acquaint himself with as large a cross section as possible of the Talmudic literature.

Research into the writings of the Earlier and Later Commentaries and the responsa literature is a natural adjunct to the study of the Talmudic text proper. The study of Talmud is by definition a highly integrated field. It incorporates numerous diverse disciplines, such as Codes, Scriptures, and Philosophy and Ethics, among others. Each of these areas lends itself to formal study, independent of its role in the Talmudic process. However, since they are so closely related, they are all studied concurrently. Philosophy and Ethics is studied separately because of its central role in Chabad Chassidus.

The Department of Talmud provides the majority of the academic program. The entire school studies the same tractate, to facilitate sharing of ideas between students at various levels, with each year proceeding at the depth appropriate to its level and developing the skills to progress to the next level.

This “spiral” approach means that a student will generally study a cycle of eight tractates, according to the Yeshiva’s schedule; another student entering a year later would study the same tractates in a different sequence, although the level of study in each year would follow the same progress from introductory through intermediate and advanced levels of study.

The lectures are all intended to afford the student additional insight into the profundity of the material and provide him with a correct approach to guide him in his own Talmudic study and research. There are, of course, differences in approach at each level.

Thus, course numbers are indicative of the Department, course level and specific type of course, while the subject matter studied, whether in first, second, third, fourth, or fifth year courses, will depend on the particular year of the student’s entry.

### *Talmud Text Listings*

A brief summary of the subject matter of the tractates is provided for the convenience of the reader unfamiliar with Talmudic study. It should be understood, however, that these short descriptions do not reflect the depth, detail and complexity of the study involved.

(1) 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.

(2) 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.

(3) KESUBOS - The marriage contract; obligations and commitments incurred therein, specifically in relation to financial considerations and obligations made prior to marriage. Family structure; the status, role and rights of women in society.

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

(5) GITTIN - Traditional divorce with emphasis on Get (divorce document); technical aspects regulating its legality. Review of legal documents and methods of establishing authenticity of signatures; related regulations.

(6) 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.

(7) 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.

(8) 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.

### **Talmud Intensive Course Descriptions**

In this listing the \* refers to the tractate number.

#### ***Introductory Talmud Intensive – T11\*\* (A) - 6 credits      T11\*\* (B) – 6 credits***

This is the first intensive course of Talmud. Students are guided in making the transition from their high school training to independent study and preparation of the tractate through lectures for nine hours per week. The lecturer concentrates on presenting the student with a clear conception of the text and its standard commentaries. Other commentaries are introduced only insofar as they assist in arriving at a straightforward understanding of the text.

#### ***Beginning Talmud Intensive T21\*\* (A) - 6 credits      T21\*\* (B) - 6 credits***

On this level the students continue to develop their analytical abilities in preparation and review of the text, with guidance from their lecturer. Although still concentrating on plain meaning, the student is already far more deeply involved with other commentaries. At this level, the students are encouraged to do a certain degree of private research into various interpretations of the Talmud from Earlier and Later Commentaries.

#### ***Intermediate Talmud Intensive - T31\*\* (A) - 6 credits      T31\*\* (B) - 6 credits***

While this level still revolves around the text, it is, however, a profound in-depth treatment of the subject matter with strong emphasis on clarifying differences in the varying points of view and

approaches of dozens of commentaries. Students are expected to prepare for this lecture using both the Talmudic text and a considerable number of standard commentaries.

***Advanced Talmud Intensive - T41\*\* (A) - 6 credits***

**T41\*\* (B) - 6 credits**

The senior level students are on the way to becoming Talmudic scholars and there is more emphasis on independent study. The text itself is studied by the students on their own with all of the usual commentaries. The twice-weekly lecture is intended to afford a “bird’s eye” analysis of the entire subject matter. This includes its relationship to similar topics in this and other tractates, how its themes were developed in late Talmudic and Halachic works up to our own day, as well as flashes of insight into various complicated points. This is, generally speaking, a guide to the direct approach to in-depth Talmudic studies. This is the level where students can really develop their own original insights into the Talmudic subject studied, and one of the aims of the course is to guide them towards this goal.

***Senior Talmud Intensive - T51\*\* (A) - 6 credits***

**T51\*\* (B) - 6 credits**

The fifth year level students study independently in Chavrusos (pairs). While they are closely supervised, they do not have frequent formal lectures. The text itself is studied by the students on their own with all usual commentaries.

***Talmud Survey Course Descriptions***

In this listing the \* refers to the tractate number.

***Introductory Talmud Survey - T12\*\* (A) - 3 credits***

**T12\*\* (B) - 3 credits**

This is the first Talmud survey course. Students are assisted in approaching the tractate with an eye towards developing their breadth of scope. Broad general study of another chapter in the same tractate on a more superficial level is meant to provide them with a broader basis of knowledge on the subject matter of the tractate. The material is covered at the rate of approximately one folio page per day.

***Beginning Talmud Survey - T22\*\* (A) - 3 credits***

**T22\*\* (B) - 3 credits**

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

***Intermediate Talmud Survey - T32\*\* (A) - 3 credits***

**T32\*\* (B) - 3 credits**

On this level the student expands his knowledge of Talmudic discourse and case law, while learning to focus his efforts on the understanding of the text. The students review the chapter being studied thus enriching their Talmudic vocabulary and knowledge. This also improves the students' familiarity of the Talmud's logical give-and-take.

***T42\*\* (A) Advanced Talmud Survey - 3 credits***

**T42\*\* (B) - 3 credits**

On this level the students gradually become familiar with some of the major commentaries. Intellectual creativity is encouraged, and independent study leads to an understanding of the interactions between the texts and their commentators. In addition the students learn to avoid superficiality during the intellectual give-and-take of study partners.

***Senior Talmud Survey - T52\*\* (A) - 3 credits***

**T52\*\* (B) - 3 credits**

On this level the students are increasingly independent of faculty assistance, and are capable of coming up with original interpretations of their own. Stress is placed upon the consistency of the students' interpretation of the major commentaries, and contrasts that are invariable when the Chiddush, or novel interpretation, is developed.

***Department of Philosophy and Ethics***

The study of Chassidic Philosophy and Ethics is a position second only to Talmud in the total curriculum of the school. Designed primarily to help the student develop as a mature, responsible individual, the sequence of courses has resulted in far more: students develop patterns of logical

and critical thinking as they draw upon the classic works of some of the greatest Jewish thinkers of the past. Moreover, there is an important historical perspective that emerges as students move from the distant past through the period of the medieval philosophers. As they study the philosophy of Chabad, students begin to appreciate the manner in which broad philosophical principles are applied to modern world problems. The Maamorim and Sichos courses provide students with an appreciation of the manner in which philosophical concepts emanate from the Bible and from the Talmud.

Chabad Chassidic philosophy began with Rabbi Shneur Zalman of Liadi, founder of the Chabad movement, known to Chassidim as the Alter Rebbe. It was based on the teachings of his Master, Rabbi Dov Ber of Mezritch (successor of Rabbi Yisroel Baal Shem Tov as leader of the Chassidic movement). Chabad, as its name implies i.e. **Chochma, Bina, Daas** - wisdom, understanding, knowledge, is the intellectual branch of that movement. The general aim of Chassidim was to utilize the profound teachings of Jewish mysticism (Kabbalah) for inspiring all Jews to greater awareness of G-d and deeper feeling in prayer and Mitzvah observance. Chabad takes this aim one step further by explaining numerous Kabbalistic ideas in greater depth, utilizing a profound philosophical approach so that the average mind can comprehend them intellectually.

The advantage of this approach is that as the student absorbs these ideas intellectually, they are internalized to the extent that they affect his feelings permanently. Thus, though a somewhat revolutionary departure from previous practice for teenage youths to study Chassidic philosophy in depth several hours a day, this daring experiment was brilliantly vindicated during the years of trial and tribulation under the Bolshevik regime, when the Lubavitcher Yeshiva's students and graduates held on determinedly to traditional Judaism, and were even highly active in spreading its practice and teachings to other Jews with a most courageous and resolute tenacity. Likewise, at the present time, most Lubavitcher graduates dedicate their lives to Torah education and public service of various kinds, even in far-flung locations, often without the company of fellow scholars. The incentive for this is their intensive background in Chassidic study, which produces a profound awareness of spiritual values and communal responsibility, combined with a deeply-

ingrained commitment to continuous advancement in personal Torah scholarship throughout their lives.

“Chassidus” (Philosophy and Ethics) courses grow progressively more complex, and each year the student becomes more capable of dealing with the abstract material. First year courses focus on the methodology of philosophical research and introduce the student to the terminology and fundamental concepts of Philosophy. The role of the lecturer/mentor changes significantly with time. Students grow more and more facile with texts, and are eventually equipped to compose original insights and participate effectively in seminars.

Starting with Rabbi Shneur Zalman, whose magnum opus, the famous Sefer HaTanya or Likutei Amarim, is considered the “Bible” of Chabad, all seven leaders of Chabad-Lubavitch have produced numerous works of Chabad literature which were always widely distributed and studied among their Chassidim, usually in manuscript form. (Of the hundreds of works published to date, most have actually only been published in the last few decades, and many works are still studied in manuscript or mimeographed form). All these works (which, taken together, form a comprehensive philosophical system), represent potential subjects of study for the third of the daily study schedule during which Central Yeshiva Tomchei Tmimim Lubavitch students study Chassidus. Chassidus studies of the various classes are based on a considerable variety of different texts. All five levels of study use at least two texts each in a structured program of study.

### **Text Selections**

Likutei Torah	(by Rabbi Shneur Zalman, founder of Chabad)
Derech Chaim	(by Rabbi Dov Ber, second leader of Chabad)
Kuntres Umayon	(by Rabbi Sholom Dov Ber, fifth leader of Chabad)
Sefer Ma’amorim – Kuntresim	(by Rabbi Yosef Yitzchak Schneerson)
Ma’amorim Melukotim	(by Rabbi Menachem Mendel Schneerson).
Tanya - Likutei Amarim	(by Rabbi Shneur Zalman, founder of Chabad)



Likutei Sichos	(by Rabbi Menachem Mendel Schneerson)
Derech Mitzvosecha	(by Rabbi Menachem Mendel, “Tzemach Tzedek”, third leader of Chabad)
Hemshech Rosh Hashana RaNaT	(by Sholom Dov Ber, fifth leader of Chabad)
Sefer Ma’amorim Bassi LeGanni	(by Rabbi Menachem Mendel Schneerson)
Hemshech Samach Vov	(by Rabbi Sholom Dov Ber, fifth leader of Chabad)

**Chassidic Thought Intensive Course Listings**

*Introductory Chassidic Thought Intensive - C110 (A) - 3 credits*      C110 (B) – 3 credits

*Beginning Chassidic Thought Intensive – C210 (A) - 3 credits*      C210 (B) – 3 credits

*Intermediate Chassidic Thought Intensive – C310 (A) - 3 credits*      C310 (B) – 3 credits

*Advanced Chassidic Thought Intensive – C410 (A) - 3 credits*      C410 (B) – 3 credits

*Senior Chassidic Thought Intensive – C510 (A) - 3 credits*      C510 (B) – 3 credits

**Chassidic Thought Survey Course Listings**

*Introductory Chassidic Thought Survey - C120 (A) - 2 credits*      C120 (B) – 2 credits

*Beginning Chassidic Thought Survey – C220 (A) - 2 credits*      C220 (B) – 2 credits

*Intermediate Chassidic Thought Survey – C320 (A) - 2 credits*      C320 (B) – 2 credits

*Advanced Chassidic Thought Survey – C420 (A) - 2 credits*      C420 (B) – 2 credits

*Senior Chassidic Thought Survey – C520 (A) - 2 credits*

*C520 (B) – 2 credits*

**Department of Law and Jurisprudence**

The study of the classical codes of Jewish Law is essential to the appreciation of how these codes emanate from the Bible and Talmud, and their practical daily applications. In order for the students to grow socially and intellectually, knowledge of the codes is critical. The codes provide authoritative directives for moral and ethical conduct, as well as the basis for all conduct of Jewish Courts of Law, Halachic Jurisprudence and Rabbinical decisions.

**Text Selections**

Shulchan Aruch HaRav

Shulchan Aruch – Orech Chaim

Shulchan Aruch – Yoreh Deah

Shulchan Aruch – Choshen Mishpat

Shulchan Aruch – Even Hoezer

**Legal Codes Intensive Course Listings**

*Introductory Legal Codes Intensive – L110 (A) - 4 credits*

*L110 (B) - 4 credits*

*Beginning Legal Codes Intensive – L210 (A) - 4 credits*

*L210 (B) - 4 credits*

*Intermediate Legal Codes Intensive – L310 (A) - 4 credits*

*L310 (B) - 4 credits*

*Advanced Legal Codes Intensive – L410 (A) - 4 credits*

*L410 (B) - 4 credits*

*Senior Legal Codes Intensive – L510 (A) - 4 credits*

*L510 (B) - 4 credits*

**Legal Codes Survey Course Listings**

*Introductory Legal Codes Survey – L120 (A) - 1 credit*

L120 (B) - 1 credit

*Beginning Legal Codes Survey – L220 (A) - 1 credit*

L220 (B) - 1 credit

*Intermediate Legal Codes Survey – L320 (A) - 1 credit*

L320 (B) - 1 credit

*Advanced Legal Codes Survey – L420 (A) - 1 credit*

L420 (B) - 1 credit

*Senior Legal Codes Survey – L520 (A) - 1 credit*

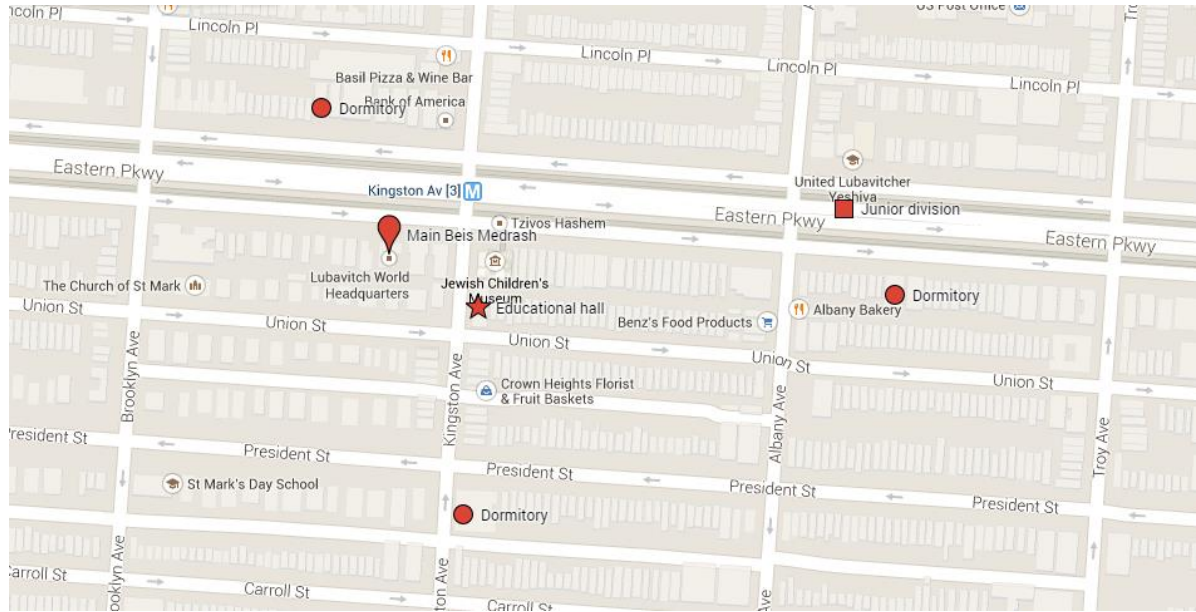
L520 (B) - 1 credit

# CENTRAL YESHIVA TOMCHEI TMIMIM LUBAVITZ

770 EASTERN PARKWAY

BROOKLYN, NY

718-774-3430



## DIRECTIONS

*From Manhattan:*

1. Merge onto Brooklyn Bridge.
2. Brooklyn Bridge becomes Adams St.
3. Turn right onto Flatbush Avenue Exit.
4. Turn slight left onto Fulton St.
5. Turn right onto Nostrand Ave.
6. Turn left onto Eastern Parkway.
7. Turn right onto Brooklyn Ave.
8. Take the first left onto Eastern Parkway.
9. 770 Eastern Parkway is on the right.