TUITION WAIVERS

Tuition waivers may be available to students who have exhausted all other forms of assistance and are still unable to pay their direct educational charges. Students and, if applicable, their parents are expected to contribute toward the cost of education, based upon their ability to pay, as determined by formulas described above.

There is an application for tuition waivers which must be completed and submitted for consideration of tuition waivers.

ACADEMIC REGULATIONS

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

All matriculated students pursuing an approved program at Talmudical Seminary Oholei Torah are required to maintain satisfactory academic progress, which is defined below by the institution.

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

Below is a comprehensive explanation of the qualitative and quantitative standards at Talmudical Seminary Oholei Torah.

- **Qualitative Standard**

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

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

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B-	2.7	W(Withdrawn)	not included in calculation of GPA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

Courses with a grade of Incomplete or Withdrawn do not impact the GPA.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If a student receives failing grades for all of their courses, they will generally be considered as having unofficially withdrawn unless there is evidence showing they completed the semester.

- **Quantitative Standard**

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

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

  - **Pace of Completion**

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

WHEN SAP IS NOT MET

Warning

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

be subject to academic discipline which may include suspension, or expulsion from the institution.

Federal Financial Aid Warning

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

Appeals Process

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

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

If the appeal is not accepted, the student will be subject to academic discipline, which may include suspension or expulsion from the institution. They will also be ineligible for federal financial aid until they reestablish eligibility, as described below in the section

entitled “Reestablishing Aid Eligibility”. The final decision - academic probation with or without a study plan, or denial of the appeal - will be conveyed to the student by mail or email.

Academic Probation

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

Academic Probation With a Study Plan

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

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

Reevaluation After a Probationary Period

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

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

Reestablishing Aid Eligibility

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

Incompletes

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

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

Withdrawals

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

Transfer Credits

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

Repetitions

All repeated courses are counted in the number of the student's attempted credits, and are included in the student's GPA, including failing grades. For SAP pace calculations, only one passing attempt of a repeated course may be counted as credits completed, even if the student passes the course more than once. A student repeating a course must remain within the time frame required for SAP standards.

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

For TAP grant awarding purposes, a repeated course in which the student has already received a passing grade cannot be counted towards the student's enrollment status. However, a repeated course may be counted towards the student's enrollment status if a student is repeating a failed course, repeating a course for additional credit, or is repeating a course after receiving a grade that is passing at the institution but is unacceptable in a particular curriculum.

Change of Major

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

Remedial Courses

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

GRADE POINT SYSTEM

The grading system followed at Talmudical Seminary Oholei Torah is based on a combination of criteria. These include an evaluation by instructors of the student's classroom interaction, oral examinations and written tests.

Rather than deriving grades from a precise numerical average, the institution utilizes a grading system commonly used in higher education. Essentially, this system provides for the following course grades:

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

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

Courses with a grade of incomplete or withdrawn do not affect the GPA. However, courses with a grade of fail, whether earned or unearned, are included in the GPA calculation. A student who receives failing grades for all their courses will generally be considered as having unofficially withdrawn unless there is evidence that they completed the semester.

Sample GPA Calculation:

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

Divided by 12 Credits for the Semester = 3.45 GPA

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

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

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

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

A student will only be granted a leave of absence if it can be reasonably expected that they will return from the leave of absence on time. The leave of absence, together with any additional leaves of absence, must not exceed a total of 180 days in a 12 month period. Talmudical Seminary Oholei Torah will not assess the student any additional institutional charges or award the student any additional Title IV aid during this time period. Upon the student's return from the leave of absence, the student must resume their coursework at the same point in the academic program that they began prior to the leave of absence. A student returning from an LOA must complete the term to be eligible to receive a second or subsequent disbursement.

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

GOOD ACADEMIC STANDING FOR THE NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)

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

Pursuit of program is the requirement that a student receive a passing or failing grade (A-F letter grade) in a certain percentage of courses each term, depending on the number of TAP awards they have received. The percentage is determined according to the following schedule:

Number of Payment	**Must Receive a Grade for**
Semester	
1, 2	50% of minimum full-time requirement
3, 4	75% of minimum full-time requirement
5 or more	100% of minimum full-time requirement

Satisfactory academic progress is the requirement that a student accumulates a specified number of credits and achieves a specified cumulative grade point average each term, depending on the number of state award payments he has received.

First Talmudic Degree Program

Semester										
Before being certified for this payment	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th
Student must have accrued at least this many credits	0	6	15	27	39	51	66	81	96	111
With at least this GPA	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. Students must meet both Pursuit of Program and Satisfactory Academic Progress requirements for that term to be

considered in good academic standing. Students who lose good academic standing in a term when they received a TAP grant are not eligible for an award for the next term.

Students who have lost good academic standing may restore this standing in one of the following ways:

- make up past academic deficiencies by completing one or more terms of study without receiving a TAP grant;
- be readmitted to school after an absence of at least one calendar year;
- transfer to another TAP eligible institution; or
- be granted a waiver.

Waivers

There are two types of waivers for students who do not meet Good Academic Standards.

One-time Waiver – this one-time waiver may be issued if an institution determines that there are extenuating circumstances which would justify the waiver. Situations that justify a waiver are those beyond the student's control, rather than chronic circumstances that cannot be remedied.

This provision applies to students who failed to make satisfactory academic progress, pursuit of program, or both. With the additional term that results from approval of the waiver, the student should be able to regain good standing.

When a student submits a request for a one-time waiver, the institution will review the documentation and discuss with the student whether the approval of a one-time waiver is in their best interests. If the waiver is granted, the school will enter a "W" in the waiver column on the payment roster.

C-Average Waiver - the C-average requirement may be waived for undue hardship based on the death of a student's relative, the student's personal illness or injury, or other extenuating circumstances.

The C-Average waiver will be documented and will relate to circumstances that have affected the student's ability to achieve a cumulative C-average as of the end of a particular semester or term. If warranted, a C-average waiver may be granted more than once. C-average waivers are not reported in the certification process.