

# **SEMINAR L'MOROS BAIS YAAKOV**



**4420 Fifteenth Avenue  
Brooklyn, New York 11219  
(718) 851-2900 / (718) 435-7486**

**CATALOG SUPPLEMENT  
2020-2021**

## ACADEMIC CALENDAR

Year 1:

Fall Semester	September 9, 2020 – January 20, 2021
Spring Semester	February 1, 2021 – June 16, 2021
Fall Breaks	September 18, 2020- September 20, 2020 September 26, 2020 – October 12, 2020 December 11, 2020-December 14, 2020
Spring Breaks	February 25, 2021- February 28, 2021 March 13, 2021 – April 5, 2021 May 15, 2021 – May 18, 2021

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Fall:	August 24, 2020- December 23, 2020
Spring:	December 30, 2020- June 10, 2021
Fall Breaks:	September 28, 2020 October 1, 2020-October 12, 2020
Spring Breaks	February 25, 2021- February 26, 2021 March 11, 2021- April 6, 2021 May 17, 2021- May 19, 2021

## TUITION AND FEES

### Full Day Program (24-36 Credits)

Registration	\$200
Tuition	\$9,550
Miscellaneous Charge	\$100

### Half Day Program (up to 24 Credits)

Registration	\$200
Tuition	\$7,250
Miscellaneous	\$50

### Practicum (up to 24 Credits)

Tuition	\$6700
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## STUDENT BUDGET

	<u>Up to 24</u> <u>Credits</u>	<u>24-36</u> <u>Credits</u>	<u>Up to 24</u> <u>Credits-</u> <u>Practicum</u>
<b><u>Commuter - Living with Parents</u></b>			
Registration	\$200	\$200	\$0
Tuition and Fees	\$7,300	\$9,650	\$6,700
Living Allowance	\$1,800	\$1,800	\$1,800
Personal	<u>\$4,000</u>	<u>\$4,000</u>	<u>\$4,000</u>
<b>Total Budget</b>	<b>\$13,300</b>	<b>\$15,650</b>	<b>\$12,500</b>
<b><u>Commuter - Not Living with Parents</u></b>			
Registration	\$200	\$200	\$0
Tuition and Fees	\$7,300	\$9,650	\$6,700
Living Allowance*	<u>\$18,986</u>	<u>\$18,986</u>	<u>\$18,986</u>
<b>Total Budget</b>	<b>\$26,486</b>	<b>\$28,836</b>	<b>\$25,686</b>

\*Based on BLS Moderate Budget

*Miscellaneous fee which is included in the tuition charge is \$50 for 'Up to 24 Credits' and \$100 for '24-36 Credits'*

## WITHDRAWAL PROCEDURES

Seminar L'Moros Bais Yaakov is an institution that is not required to take attendance.

Any student who must leave school while the semester is in progress should inform the Dean or the Registrar's office, preferably in writing. The notification may be emailed to Mrs. Kaplan at seminar@thejnet.com or may be mailed to the administrative offices at Seminar L'Moros Bais Yaakov ATTN: Mrs Chaya Sara Kaplan, 4420 15<sup>th</sup> Ave, Brooklyn, NY 11204. Students in U2 may email Mrs. Lampel at sayanprogram@gmail.com or mail the administrative offices at Seminar L'Moros Bais Yaakov ATTN: Mrs Blimie Lampel, 4420 15<sup>th</sup> Ave, Brooklyn, NY 11204. Students who make formal notification of their intent to withdraw will be considered as withdrawn without penalty and their Grade Point Averages will not be adversely affected.

Students who follow the above procedures and withdraw from classes may be entitled to a refund of tuition and fees. Adjustment of institutional charges and calculation of

refunds will be based on the official date of withdrawal according to the schedule that appears in the Institutional Refund Policy.

Seminar L'Moros Bais Yaakov will determine the date of withdrawal for students who withdraw without notifying the Dean or Registrar's office based on the determined date of withdrawal, which will generally be the last day of attendance at an academically related activity.

Each semester, there is a one-time enrollment confirmation roster generated by the registrar's office and circulated to the faculty to be completed at the point in time when 60% of the semester has passed. This roster enables the school to determine whether or not the student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point is determined to have withdrawn at the midpoint of the semester. A careful inquiry will be made for any student who fails to complete all coursework for a semester to determine if the student withdrew from all classes or if she actually earned failed grades in all classes. If a student receives F grades for all of her courses, the registrar will determine whether or not the student completed the semester. This is done via communication with the appropriate faculty members. Each faculty member who issued a failing grade will confirm if the student received an unearned or earned F grade.

### **YEAR 1 INSTITUTIONAL REFUND POLICY**

If an applicant is rejected for enrollment, a full refund of all tuition monies paid will be made to the applicant within 45 days of rejection.

Applicants who never attended class (no shows) or cancel enrollment prior to the beginning of classes, will be entitled to a full refund of all tuition monies paid, minus the \$200.00 registration fee.

For students withdrawing after the start date of classes, refunds will be calculated in the following manner: For students withdrawing within the first week of the term, tuition charges will be 10% of that term's tuition. After the first week of the term but before the completion of 50% of the term, tuition will be prorated by the portion of the term's cost (divide the completed number of weeks by the total number scheduled for the term) plus 10% of the unexpended tuition for the uncompleted term. Students withdrawing after 50% of the term is completed will be obligated to pay for the entire term. When determining the number of weeks completed by the student, the school will consider a

partial week the same as if a whole week were completed, provided the student was present at least one day during the scheduled week.

In all cases, students will be obligated to pay the \$200.00 registration fee.

Seminar L'Moros Bais Yaakov will not retain any Federal funds for any term for which the student has not attended. For all students the withdrawal date will be the last date of attendance. For the student's own protection withdrawal from classes should be done officially and in writing.

Refunds will be distributed as follows: Federal financial aid will be refunded first. Any institutional financial aid will be refunded next. Finally if balance still remains it will be returned to the student.

In the event of a cancellation of a program by Seminar L'Moros Bais Yaakov the student will receive a full refund of all monies paid for the cancelled program.

For an enrolled student, the refund due will be calculated using the last date of attendance and be paid within 45 calendar days from the documented date of termination. The date of termination is the date the student gives written or verbal notice of withdrawal to the school or the date the school terminates the student by applying the school's attendance, conduct, or satisfactory Academic Progress policy. If a student provides advanced notice of withdrawal such that the 45-day window for refund processing ends before the last date of attendance, the refund must be paid within 45 calendar days from the last day of attendance.

If an applicant never attends class or cancels the contract prior to the class start date, all refunds due will be made within 45 calendar days of the first scheduled day of class or the date of cancellation, whichever is earlier. All the above rules apply to students who leave on their own volition or who were dismissed due to non-compliance with Seminary regulations.

## SAYAN INSTITUTIONAL REFUND POLICY

Institutional charges for students who withdraw are adjusted according to the following schedule:

(Registration charge is non-refundable)

### **Fall 2020**

If the student is enrolled:	The student is responsible for:
Through 8/28/2020	10% of institutional charges for the semester
Through 9/11/2020	35% of institutional charges for the semester
Through 10/19/2020	48% of institutional charges for the semester
Through 11/2/2020	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/2/2020.	

### **Spring 2021**

If the student is enrolled:	The student is responsible for:
Through 1/6/2021	10% of institutional charges for the semester
Through 1/27/2021	35% of institutional charges for the semester
Through 2/25/2021	48% of institutional charges for the semester
Through 4/9/2021	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 4/9/2021.	

## **RETURN TO TITLE IV**

For all Title IV eligible students who withdraw during a semester, the institution performs an R2T4 calculation utilizing the Return to Title IV software provided by the U.S. Department of Education. The institution determines the date of withdrawal to be used in the R2T4 calculation. For a student who gives official notification, the date of withdrawal is the date that the student indicates in her notice or the date of notification, whichever is earlier. For a student who withdraws without giving official notification, the date of withdrawal is the midpoint of the semester. The R2T4 calculation is performed within 30 days of the date of determination of the withdrawal.

Generally, if a student officially withdraws before 60% of the semester has passed, she will be able to retain a prorated portion of the financial aid award based on the number of days attended and the number of days in the semester. If she withdraws after 60% of the semester has passed she will most likely be able to retain all of the financial aid she has been awarded.

## UNOFFICIAL WITHDRAWALS

For a student who withdraws without giving official notification, the date of withdrawal is the midpoint of the semester, and the student will be able to retain 50% of the Title IV funds disbursed or able to be disbursed. If there is a last documented date of attendance in class or at an academically related activity, the R2T4 will be calculated based on this date. This will enable the student to retain a prorated portion of the financial aid award based on the number of days she attended and the number of days in the semester.

Each semester, there is a one-time enrollment confirmation roster generated by the registrar's office and circulated to the faculty to be completed at the point in time when 60% of the semester has passed. This roster enables the school to determine whether or not the student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point is determined to have withdrawn at the midpoint of the semester.

If the calculation on the U.S. Department of Education's R2T4 system results in the need to return funds to the Title IV programs, funds will be returned to the various federal financial aid programs according to the following order:

- (i) Unsubsidized Federal Direct Stafford loans
- (ii) Subsidized Federal Direct Stafford loans
- (iii) Federal Perkins loans
- (iv) Federal Direct PLUS received on behalf of the student

Any funds that need to be returned to a lender will be returned by the school on behalf of the student. If unearned funds remain to be returned after repayment of outstanding loan amounts, the remaining excess will be returned in the following order:

- (i) Federal Pell Grants
- (ii) FSEOG

Refunds and returns of Title IV funds will be made within forty-five days of the date of determination that a student has withdrawn. Institutional charges that were previously paid by FSA funds might become a debit that the student will be responsible to pay.

## RETURNING UNEARNED AID

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, the school will notify the student that she must repay the overpayment or make satisfactory arrangements to repay it. The student may sign a repayment agreement with the school or with the US Department of Education or pay the overpayment to the school. If a student fails to pay or sign a repayment agreement with the school or with the US Department of Education, the school will report the overpayment to NSLDS and refer it to the Default Resolution Group for collection.

## POST WITHDRAWAL DISBURSEMENTS

Students who withdraw in the middle of the semester will have an R2T4 calculation performed to determine if they earned more funds than funds that had already been disbursed at the time of withdrawal. If a student earned more funds than funds disbursed at the time of withdrawal, she qualifies for a post withdrawal disbursement and will be offered those funds. No post withdrawal funds will be drawn down and disbursed without the borrower's authorization.

The post withdrawal disbursement will be made within 180 days of the date the school determines that the student withdrew. In the case of a Federal Direct Loan the school will obtain confirmation from the student before disbursing any loan proceeds. In the case of a Federal Direct PLUS Loan the school will obtain confirmation from the parent before disbursing any loan proceeds.

The school will credit a student's account with a post withdrawal disbursement of Title IV funds without the student's permission for current charges for tuition, fees, room and board up to the amount of the outstanding charges. The school will obtain a student's authorization to credit a student's account with Title IV grant funds for charges other than the current charges.

The school will credit the charges within 180 days of the date of determination of withdrawal.



Any amount of a post withdrawal disbursement that is not credited to the student's account will be made as soon as possible, but not later than forty five days of the date of determination of withdrawal.

#### COVID-19 UPDATE

The school will not return Title IV funds for any student who begins attendance in a payment period or period of enrollment that includes March 13, 2020, or begins between March 13 and the later of December 31 or the last date that the national emergency is in effect, and subsequently withdraws from the period as a result of COVID-19-related circumstances.