

SEMINAR L'MOROS BAIS YAAKOV



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

**CATALOG SUPPLEMENT
2021-2022**

ACADEMIC CALENDAR

Year 1:

Fall Semester	August 31, 2021 – January 19, 2022
Spring Semester	January 31, 2022 – June 20, 2022
Fall Breaks	September 4, 2021- September 8, 2021 September 15, 2021 – October 3, 2021 December 3, 2021–December 6, 2021
Spring Breaks	March 16, 2022- March 20, 2022 April 2, 2022 – April 24, 2022 June 3, 2022 – June 6, 2022

Sayan:

Fall:	August 30, 2021- January 27, 2022
Spring:	February 1, 2022- June 24, 2022
Fall Breaks:	September 6, 2021-September 8, 2021 September 15, 2021 – September 30, 2021
Spring Breaks	March 17, 2022- March 18, 2022 April 6, 2022 – April 24, 2022 June 3, 2022 – June 6, 2022

TUITION AND FEES

Year 1:

25-36 Credits:

	Fall 2021	Spring 2022	Totals
Registration	\$200.00	\$200.00 *	\$200.00
Tuition	\$4,900.00	\$4,900.00	\$9,800.00
TOTALS	\$5,100.00	\$4,900.00	\$10,000.00

Up To 24 Credits:

	Fall 2021	Spring 2022	Totals
Registration	\$200.00	\$200.00 *	\$200.00
Tuition	\$3,650.00	\$3,650.00	\$7,300.00
TOTALS	\$3,850.00	\$3,650.00	\$7,500.00

* for students who begin attendance at the start of this semester.

Sayan:

24 Credits

	Fall 2021	Spring 2022	Totals
Tuition	\$3,350.00	\$3,350.00	\$6,700.00

18 Credits

	Fall 2021	Spring 2022	Totals
Tuition	\$2,533.00	\$2,533.00	\$5,066.00

STUDENT BUDGET

	<u>YEAR ONE</u>		<u>SAYAN</u>	
	<u>24 Credits</u>	<u>25-36 Credits</u>	<u>24 Credit Practicum</u>	<u>18 Credit Practicum</u>
<u>Commuter - Living with Parents</u>				
Registration	\$200	\$200	\$0	\$0
Tuition and Fees	\$7,300	\$9,800	\$6,700	\$5,066
Living Allowance	\$1,800	\$1,800	\$1,800	\$1,800
Personal	<u>\$4,000</u>	<u>\$4,000</u>	<u>\$4,000</u>	<u>\$4,000</u>
Total Budget	\$13,300	\$15,800	\$12,500	\$10,866
<u>Commuter - Not Living with Parents</u>				
Registration	\$200	\$200	\$0	\$0
Tuition and Fees	\$7,300	\$9,800	\$6,700	\$5,066
Living Allowance*	<u>\$19,250</u>	<u>\$19,250</u>	<u>\$19,250</u>	<u>\$19,250</u>
Total Budget	\$26,750	\$29,250	\$25,950	\$24,316

*Based on BLS Moderate Budget

WITHDRAWAL POLICY AND PROCEDURES

Any student who must leave school while the semester is in progress should inform Mrs. Rachel Hoffman, Dean of Students or Mrs. Rivky Fink, Records Coordinator. The notification can be made in person or by phone to (718) 435-7486. Students in the Sayan program should inform Mrs. Lampel, Miss Chasha Y. Brander, or Mrs. Sara Kaplan. The notification can be made by email to sayanprogram@gmail.com or by phone. The member of the administration notified will relay this information to the Registrar's Office within ten days of the notification by the student. The official date of withdrawal for students who follow these withdrawal procedures is the date indicated by the student in her notification.

Students who 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 date of withdrawal according to the schedule that appears in the Institutional Refund Policy.

While Seminar L'Moros Bais Yaakov is an institution that is not required to take attendance, attendance is taken for each course at the beginning of each semester to determine whether or not the students have begun the courses for which they registered. Attendance is taken again at the 60% point of the semester.

This process of confirmation of attendance enables the school to determine if a student has withdrawn without giving official notification, if the student was confirmed to have begun attending classes that semester, and whether or not the student 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 using the following percentages based on the number of weeks attended and the number of weeks in the semester. 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 2021

If the student is enrolled:	The student is responsible for:
Through 9/3/2021	10% of institutional charges for the semester
Through 9/14/2021	35% of institutional charges for the semester
Through 10/8/2021	48% of institutional charges for the semester
Through 10/29/2021	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 10/29/2021	

Spring 2022

If the student is enrolled:	The student is responsible for:
Through 2/4/2022	10% of institutional charges for the semester
Through 2/25/2022	35% of institutional charges for the semester
Through 3/21/2022	48% of institutional charges for the semester
Through 4/29/2022	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 4/29/2022	

RETURN TO TITLE IV FUNDS

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.

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.

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 the amount that could have been 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.

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 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 for loans 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 year 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 after 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 begins between March 13, 2020 and the last date that the national emergency is in effect, and subsequently withdraws from the period as a result of COVID-19-related circumstances.