

# **SEMINAR L'MOROS BAIS YAAKOV**



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

**CATALOG SUPPLEMENT  
2022-2023**

## ACADEMIC CALENDAR

### Year 1:

Fall Semester begins	September 7, 2022*
Fall Breaks	September 24, 2022 – September 27, 2022 October 1, 2022 – October 19, 2022 December 23, 2022 – December 26, 2022
Fall Semester ends	January 25, 2023**
Spring Semester begins	February 6, 2023***
Spring Breaks	March 4, 2023 – March 8, 2023 March 25, 2023 – April 16, 2023 May 25, 2023 – May 28, 2023
Spring Semester ends	June 19, 2022****

For the Sayan Practicum please note that the schedule differs as follows:

\*August 29, 2022, \*\*January 27, 2023, \*\*\*February 1, 2023, \*\*\*\*June 23, 2023

## TUITION AND FEES

	Fall 2022	Spring 2023	Totals
<b>Registration</b>	\$200.00	\$200.00 *	\$200.00
<b>Tuition 12 credits</b>	\$3,360.00		\$3,360.00
<b>Tuition 9 credits</b>		\$2,460.00	\$2,460.00
<b>Total</b>	<b>\$3,560.00</b>	<b>\$2,460.00</b>	<b>\$6,020.00</b>

### 25-36 Credits:

	Fall 2022	Spring 2023	Totals
<b>Registration</b>	\$200.00	\$200.00 *	\$200.00
<b>Tuition</b>	\$5,400.00	\$5,400.00	\$10,800.00
<b>TOTALS</b>	<b>\$5,600.00</b>	<b>\$5,400.00</b>	<b>\$11,000.00</b>

### 24 Credits:

	Fall 2022	Spring 2023	Totals
<b>Registration</b>	\$200.00	\$200.00 *	\$200.00
<b>Tuition</b>	\$4,025.00	\$4,025.00	\$8,050.00
<b>TOTALS</b>	<b>\$4,225.00</b>	<b>\$4,025.00</b>	<b>\$8,250.00</b>

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

## STUDENT BUDGET

	<u>24 Credits</u>	<u>25-36 Credits</u>	<u>24 Credit with Practicum</u>	<u>18 Credit with Practicum</u>
<b><u>Commuter - Living with Parents</u></b>				
Registration	\$200	\$200	\$200	\$200
Tuition and Fees	\$8,050	\$10,800	\$6,720	\$4,920
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>
<b>Total Budget</b>	<b>\$14,050</b>	<b>\$16,800</b>	<b>\$12,720</b>	<b>\$10,920</b>
<b><u>Commuter - Not Living with Parents</u></b>				
			\$0	\$0
Registration	\$200	\$200	\$200	\$200
Tuition and Fees	\$8,050	\$10,800	\$6,720	\$4,920
Living Allowance*	<u>\$20,590</u>	<u>\$20,590</u>	<u>\$20,590</u>	<u>\$20,590</u>
<b>Total Budget</b>	<b>\$28,840</b>	<b>\$31,590</b>	<b>\$27,510</b>	<b>\$25,710</b>

\*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](mailto: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 failing 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.

## **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.

## INSTITUTIONAL REFUND POLICY FOR THE SAYAN PRACTICUM

Institutional charges for students who withdraw are adjusted according to the following schedule:  
(Registration charge is non-refundable)

### **Fall 2022**

If the student is enrolled:	The student is responsible for:
Through 9/2/2022	10% of institutional charges for the semester
Through 9/16/2022	35% of institutional charges for the semester
Through 9/30/2022	48% of institutional charges for the semester
Through 10/27/2022	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 10/27/2022	

### **Spring 2023**

If the student is enrolled:	The student is responsible for:
Through 2/8/2023	10% of institutional charges for the semester
Through 2/22/2023	35% of institutional charges for the semester
Through 3/10/2023	48% of institutional charges for the semester
Through 3/24/2023	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 3/24/2023	

## 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, he qualifies for a post withdrawal disbursement and may be offered those funds. No post withdrawal funds for loans will be drawn down and disbursed without the borrower's authorization.

A post withdrawal disbursement of Title IV funds may be credited to a student's account for current allowable charges such as tuition, fees, room and board, up to the outstanding amount of these 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.

Any amount of the post withdrawal disbursement that is in excess of the balance of allowable charges will be disbursed to the student as soon as possible, but no later than forty five days after the date of determination of withdrawal. A post withdrawal disbursement that will be credited directly to the student's account may be made up to 180 days after the date the school determined 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.

## TIMELY PROCESSING OF REFUND CHECKS

Seminar L'Moros Bais Yaakov reviews bank accounts monthly, to ensure that all refund checks have cleared the account. In the event that a check has not cleared, we will notify the student that his refund check is outstanding. The student also has the opportunity to request a duplicate check if he misplaced the original check. Title IV funds will be returned to the Department of Education in the event they are left in the account 240 days from when the original check was issued.



## 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.