

NEW YORK STATE NOTICE

Yeshiva Sha'ar HaTorah does not offer programs leading to the academic degrees authorized by the New York State Board of Regents. In the opinion of Yeshiva Sha'ar HaTorah, 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 this 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 post secondary education functions. Yeshiva Sha'ar HaTorah falls into this category and is therefore not subject to the evaluation of the New York State Board of Regents.

ACCREDITATION

Yeshiva Sha'ar HaTorah is an institution of higher education accredited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS), 11 Broadway, New York, NY 10004. The telephone number of AARTS is (212) 363-1991. Yeshiva Sha'ar HaTorah ascribes to the AARTS statement of principles.

PROCEDURES AND REQUIREMENTS FOR ADMISSION

Requirements for Admission to Undergraduate Program:

The undergraduate division accepts applications from students of good intellectual promise and high moral character who can benefit from the educational program offered at Yeshiva Shaar Hatorah. Students are admitted on the basis of their potential for intellectual, social, personal and professional growth. A student's prospect for success are measured by an evaluation of past academic performance, scholastic ability and personal characteristics such as an ethical life style, respect for others and moral sensitivity and serve as determining factors of the decision of his acceptance to the Yeshiva.

When a student applies for admission to Yeshiva Shaar Hatorah, the school assumes he will complete the program, as is the case for the vast majority of students. As such, the student does not have to re-register every semester, but must inform the Registrar if he has plans to leave the institution.

To enroll at Yeshiva Sha'ar Hatorah an applicant must be:

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- Have a High School Diploma or Transcript or has the recognized equivalent of a High School diploma.
- Have a personal interview
- Take a Talmudic aptitude test administered by a faculty member
- Have letters of recommendation and referrals from previous educators

Meet the following minimum standards:

Talmud: The completion of 150 folios of Talmud with the commentary of Rashi. The ability to independently comprehend basic Talmudic text in its original Hebrew or Aramaic.

- **Bible:** A completion of the Pentateuch and substantial parts of the Prophets and Hagiographa.
- **Language:** The ability to read and write classical Hebrew; a working knowledge of the Aramaic language of the Talmud. Yiddish may be required in addition at the discretion of a student's adviser.

To initiate the admission process, students may call the administrative offices at (718) 846-1940 ext.110, 9:30am-5:00 pm Monday through Thursday and request an admission form or may write to the school requesting an admission form. The address is:

Yeshiva Shaar Hatorah Admissions Office

117-06 84th Avenue,

Richmond Hill, N.Y.

TUITION AND FEES

Tuition for the high school is \$14,850

Tuition (including Room and Board) for the 2012-13 school year \$15,850 (Beth Medrash and High School)

Application Fee \$100

Registration Fee \$300

All charges include registration and book fees and meals.

These charges are subject to change at the discretion of the Board of Directors. Students are required to purchase their own books and supplies.

SCHOLARSHIPS AND GRANTS

In accordance with Judaism's traditional regard for engaging in the full-time study of Jewish Law and its cognate fields, a series of full and partial scholarships are available to enable deserving students to pursue their studies at the Yeshiva. Full and partial scholarships and financial aid are available to qualifying students.

FEDERAL STUDENT AID PROGRAMS

The Yeshiva Financial Aid Officer and Registrar are prepared to assist students who cannot meet tuition charges.

The student must submit an application detailing his financial status. The information in this form will be kept completely confidential. Complete information of Eligibility Requirements, Application Procedures, and student Obligations under each of the following sources is available from the financial aid office. The student is also encouraged to immediately report to the Financial Aid office if there are any significant changes in his ability to pay at any time during that year.

Yeshiva Shaar Hatorah is recognized by the U.S. Department of Education as an eligible institution for federal financial aid programs. This means that students can take advantage of Federal Financial Aid programs known as the Title IV programs. Currently, the Yeshiva participates in the Federal Pell Grant, CWSP, FSEOG, Federal Work Study

In addition to a limited number of scholarships available from Yeshiva itself, students are directed to the following source of support during their Yeshiva career.

The Federal Pell Grant Program provides undergraduate students with outright grants, which need not 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. Grants range from \$555 to \$5,550, based on the "Expected Family Contributions" generated by a federally mandated formula. Eligibility is determined by the processing of the Pell Grant application and is reported to the student in the SAR (Student Aid Report) from the Federal Pell Grant Program.

The Campus Based Programs are a group of programs funded under the Title I. These programs are:

* FSEOG – Federal Supplementary Educational Opportunity Grants

* FWS – Federal Work Study

The Federal Supplemental Educational Opportunity Grant is a Campus-Based grant program available to undergraduate students. Priority is given to Pell recipients with the lowest Family Contribution Awards, when available, and will range from \$300 to \$5500.

Payments from Federal SEOG program will be made by credit to the student's tuition account. For 2012-2013 the funds are matched 25% institutional to 75% federal. Students will be informed of the expected amounts of these payments, and may inspect their tuition records during regular hours of the Financial Aid Office.

The Federal Work-Study Program is an employment program. Funds are allocated to schools as part of the campus-based program as explained above. Eligible students are offered part-time employment. The Financial Aid Office, in conjunction with the Hanhala, determines through an interview 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, until the allocated funds are exhausted. The institution pays a percentage of matching funds for each federal dollar of work study. The institutional portion may be paid to the student or maybe credited to the student's tuition account. For 2012-2013 the funds are matched 25% institutional to 75% federal.

Two of these programs, the Federal Supplemental Education Opportunity Grant (FSEOG) Program and the Federal Work Study Program are administered by Yeshiva Shaar Hatorah through a process known as packaging. The Yeshiva is awarded a limited amount of funding by the Department of Education. The funding is allocated among those students with the greatest need, based on their income, parental contribution and expenses. Financial Aid disbursements in the Federal PELL and FSEOG programs are scheduled at the beginning of each semester, providing all paperwork has been submitted and are 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 submit the ISIR during the second semester may be paid retroactively for the first semester. However, students should keep in mind the strong likelihood that all funds for FSEOG will have been allocated by that time.

Applications for Pell Grants must be processed by June 30, 2013. Students are urged to complete the process by November 30th 2012.

Payments from the Federal Pell and FSEOG programs will be made either by check to the student or by direct credit to the student's tuition account. Students will be informed of these payments and will receive receipts for all payments credited to their accounts. Tuition records may be inspected during regular hours at the business office.

Pell Grants (formerly BEOG) will be available to students with acceptable academic standing and eligibility for financial need. Grants are renewable each year for the full extent of the program on the basis of continued need and normal satisfactory academic progress. (See later on in catalog for an explanation of Satisfactory Academic Progress).

Financial Aid packages that are offered to students include grants, and work-study jobs.

The institution 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 formula developed by the Department of Education.

FINANCIAL AID NEED ANALYSIS

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

Federal Title IV federal program eligibility is based on a process called "need analysis". The following is a brief explanation of need analysis.

First a determination is made whether the student is dependent on his parents or is independent. There are several factors that are taken into account. Students should carefully read the Free Application for Federal Student Aid (FAFSA) and its instructions. The Financial Aid Officer will be able to explain further if the student has any questions about his status.

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 student himself is expected to contribute towards his education, using his earnings, if applicable. The student's assets (such as savings) are generally considered to be available for the purpose of his education and are expected to be divided among his years of post-secondary education.

The Parental Contribution, where applicable, is added to the Student Contribution, to yield the "Expected Family Contribution". Expenses beyond those listed above may be considered under a process known as "Professional Judgment". This process can be initiated by student request after the student's initial eligibility has been determined. Then, the student and/or parent submit documentation of tuition, medical expenses, or other unusual expenses or circumstances (such as loss of income). Upon proper documentation, the circumstances can be taken into account by the Director of Financial Aid to produce a different Expected Family Contribution".

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 Expected Family Contribution is then subtracted from the student's total budget. The result is known as the student's "need". The concept of need is the foundation of financial aid. Student exhibiting need, who apply on time will probably be awarded aid.

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

- Be a regular student enrolled in an eligible program for the purpose of obtaining a degree
- Be a regular student enrolled in an eligible program for the purpose of obtaining a degree
- Be a U.S. Citizen, permanent resident of the U.S., or eligible non-citizen

- Have a valid social security number
- Utilize all assistance funds for education-related expenses
- Have fulfilled Selective Service registration requirements
- Not have been convicted of a drug offense that affects eligibility for SFA aid
- Maintain satisfactory progress toward completion of a program of study
- Have a high school diploma or GED
- Not owe a refund or overpayment to any Title IV program and must not be in default on any Title IV loan
- Not be enrolled in elementary or secondary school
- Complete the verification process, if required

Each accepted student who wishes to apply for financial aid must complete the Free Application for Federal Financial Aid (FAFSA) on line as soon as possible after admission. The student and parent must go on-line and apply for a pin number. Once the pin is received, the student and parent (if the student is dependent) must complete the FAFSA. Once this is filed, the school will receive a processed copy (ISIR) from Yeshiva's Third Party Servicer, Education Compliance Management, (ECM). The ISIR has an Expected Family Contribution (EFC) which is used to determine the student's eligibility for Financial Aid. Some students are selected by the government for verification, which requires that the school confirm the student's and parent's income information and have a verification form completed.