OHEL MARGULIA SEMINARY

Student Catalog

2026-2027

School Contact Information

22 Ashel Lane

Kaser, New York 10952

845 -731-3700

seminary@viznitzny.com

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Title IX

Ohel Margulia Seminary does not discriminate on the basis of sex in the education program or activity that it operates, in compliance with all applications under Title IX. This requirement not to discriminate extends to employment. Inquiries about the application of Title IX may be referred to Ohel Margulia Seminary's Title IX Coordinator, to the Assistant Secretary for Civil Rights of the Department of Education, or both.

<u>Title IX Coordinator</u>

Name: Rabbi Hershel Moscowitz

Office Address: 22 Ashel Lane, Kaser, NY 10952

Email Address: seminary@viznitzny.com

Telephone Number: (845) 731-3703

HISTORY

Viznitz, the Yiddish name for Vyzhnytsia, a village in the present day Ukraine, is also the name of a Chasidic dynasty founded by Rabbi Menachem Mendel Hager of Kosov, in the year 1802. The Viznitzer tradition traces its roots back to the founder of the Chasidic movement, Rabbi Yisroel Ben Eliezer, commonly known as the Baal Shem Tov, who lived in the middle of the 18th century.

In 1946, Rabbi Chaim Mayer Hager, a scion of the Viznitzer dynasty, then Rebbe, introduced Viznitz Chasidus in Eretz Yisroel and eventually opened the Viznitz Yeshiva there. In 1947, the Rebbe dispatched his son, Rabbi Mordechai, to the United States to open a Viznitz Kehila in the U.S., and after some time Rabbi Mordechai Hager opened the Yeshiva Gedolah of Viznitz in Monsey.

Just as the Viznitz Yeshiva in Monsey was established as an independent educational system to ensure the perpetuation of the heritage, culture and practices of Viznitzer Chasidus, the Seminary too, shares this mission by educating the young women of the Viznitz community. The goal of the Seminary, in keeping with the legacy of the Viznitz Kehila in Europe, is to prepare the student for a lifestyle in accordance with the teachings of the Torah.

MISSION

Ohel Margulia Seminary (OMS) is the premier institution for Orthodox Jewish women of the Viznitz community, offering an advanced Jewish studies curriculum and core pedagogic training. The OMS program is designed to prepare graduates to serve as teachers of Torah principles and ideals, in educational, communal and familial settings. The goal the OMS education is to provide students with the foundation for a life-long pursuit of Torah and spiritual growth, and imbue within them a commitment to the timeless Torah values and the Viznitz traditions.

OMS is committed to these principal institutional goals that are reflective of the mission:

- Jewish Knowledge & Values – students who demonstrate a depth of knowledge of Jewish texts, philosophy, and Halacha, and can utilize this knowledge in decision-making, ethical reasoning, and daily practices.
- Critical and Creative – thinking students who can analyze issues, evaluate ideas, and apply solutions.
- Pedagogic Proficiency – students who are qualified, caring educators dedicated to disseminating Torah knowledge and values, while emphasizing the Viznitz ideology and teachings.

- Community Engagement – students who are connected to alumni, parents, and the Viznitz community at large, and work collaboratively towards shared goals.

BOARD OF DIRECTORS

Rabbi Yakov Y. Hager, Chairman of the Board
Mr. Abraham Einhorn
Rabbi Zishe Friedman
Rabbi Avrohom M. Hager
Mr. David Rosenberg- CEO
Mr. Abrahom Guttman
Mr. Moshe Streicher

ADMINISTRATION

Mr. David Rosenberg	Chief Executive Officer
Mr. Meyer Rosenfeld	Chief Operating Officer, Administrator
Rabbi Mechel Deutsch	Bursar - Tuition Office
Mr. Pinchus Samuel	Financial Aid Administrator
Mrs. Margulis Hager	Registrar
Rebbetzin G. Moskowitz	Dean
Mrs. B. Horowitz	Seminary Director
Mrs. S. Weinbaum	Menaheles/Shana Alef Director
Mrs. S. Brief	Menaheles/Curricular advisor
Mrs. Hindy Galandauer	Secretary
Mrs. C. Goldbrener	Library and student services
Mrs. C. R. Morgenstern	Secretary
Mrs. C. Wasserman	Secretary
Rabbi Hershel Moskowitz	Bnos School Director

INSTRUCTORS

Mrs. E.F. Austerlitz
Mrs. R. Bernfeld
Mrs. G. Brinner
Mrs. L. Davidson
Mrs. G. Deblinger
Mrs. C.S. Deutsch
Mrs. F. Deutsch
Mrs. D. Feig
Mrs. Y. Friedlander

Mrs. R. Gestetner
Mrs. M. Hass
Miss C.L. Herzog
Mrs. S. Horowitz
Mrs. G. Kasovitz
Mrs. S. Klughaupt
Mrs. D. Meisels
Reb. S. Morris
Mrs. C. Muller
Mrs. E. Rosenberg
Mrs. C.F. Rubenstein
Mrs. L. Scharf
Mrs. Shiff
Mrs. S.P. Stein
Mrs. E. Strasser
Mrs. S.E. Tauber
Mrs. R. Teitelbaum
Mrs. U. Twersky
Mrs. M. Joseph
Mrs. S. Malek
Mrs. H. Schwartz
Mrs. L. Srulowitz
Mrs. C. Stern
Mrs. E.G. Weiss
Mrs. F. Wiznitzer
Mrs. S. Friedman
Mrs. R. Weichbrod

STATE AUTHORIZATION AND ACCREDITATION

New York State Disclaimer

Ohel Margulia Seminary does not offer college credits or degrees that require authorization by the New York State Board of Regents. Under New York State Law a non-profit corporation formed for religious and educational purposes does not require New York State Education Department or New York State Board of Regents authorization to perform its postsecondary education functions in New York State. Ohel Margulia Seminary falls into this category.

Accreditation

Ohel Margulia Seminary is accredited by the Association of Institutions of Jewish Studies (AIJS) and approved to offer a Classical Torah Studies Degree, as well as an embedded Certificate in Classical Torah Studies. AIJS is recognized by the United States Department of Education as an accrediting agency and is located at 500 W. Kennedy Boulevard, Lakewood, NJ 08701. Their telephone number is 732-363-7330.

Copies of the letter of accreditation as well as the NY State exemption letter can be viewed in the office during regular business hours.

CAMPUS

Ohel Margulia Seminary is located at 22 Ashel Lane, Kaser, NY, in the heart of the Viznitz community. The third floor contains offices and classrooms with sufficient space to accommodate our student body. The academic office is located on the fourth floor with the lunchroom located on the fifth floor.

LIBRARY

The Seminary library is currently located in the third floor auditorium. The library features a selection of books relevant to course material, as well as five computers with the comprehensive Otzar Hachochma digital database containing over 90,000 texts.

STUDENT LIFE

Ohel Margulia Seminary provides a number of extracurricular activities designed to supplement the academic curriculum and augment the students' educational experience. Thus, a tutoring program is set in place where the Seminary students are assigned an elementary school student to tutor and assist with homework, fostering warm relationships between them, and helping the Seminary students gain hands-on teaching experience.

The girls are frequently invited to come to school and listen to a special guest speaker, ensuring that the girls hold onto their learning and retain all that they have gained.

Cultural and social activities are also incorporated in the Seminary's schedule, as a natural outgrowth of the yearly holidays and academic cycle. Therefore, every Rosh Chodesh the student body gets together for an inspiring Yom Iyun, where exceptional speakers are brought in to speak about the year's theme. Moreover, in the month of Tishrei, during a period of increased introspection, there is an intense program where additional speakers are brought in, to inspire and empower the students.

of special note is the Seminary's trip to Niagara Falls. This getaway is an opportunity to unwind and relax while seeing the beauty that nature provides.

Towards the end of the Fall Semester there is a major weekend retreat where the Seminary takes both the students and staff to the Catskill Mountains. The Seminary arranges for special programs, speakers, and workshops for the students. The students come out knowing how to transition between school and life. They gain valuable advice on jobs and marriage and learn how to keep hold of their heritage.

TEXTBOOK INFORMATION

Ohel Margulia Seminary offers a highly specialized program of study. The Seminary maintains a library of all texts necessary for its program. Many students prefer to purchase their own copies of the texts studied. Therefore, a book list is sent to the students before the start of each semester. Most texts used in the program are reprints of the Bible and other classical texts that do not have ISBN numbers.

ACADEMIC CALENDAR

Please consult the supplement to the catalog for the current academic calendar.

COST OF ATTENDANCE

Please consult the supplement to the catalog for the current cost of attendance schedule.

ADMISSION POLICIES AND PROCEDURES

Admission to Ohel Margulia Seminary is open to female members of the Orthodox Jewish faith without regard to age, color, race, national origin, or handicap.

In order to initiate the application process, we encourage qualified students to request an application by contacting the Registrar at:

Ohel Margulia Seminary
22 Ashel Lane
Kaser, New York 10952
845-731-3703
seminary@viznitzny.com

Once an application is received by the Seminary Director and reviewed, if it is decided that the applicant may benefit from our Seminary, the applicant is invited to a personal interview with

the Seminary Director. At the time of the interview, the Seminary Director will evaluate the applicant's suitability and assesses knowledge and skill level in Judaic studies.

Generally, students applying to Ohel Margulia Seminary must meet one of the following requirements:

1. Have graduated high school and provide evidence of high school graduation
2. Have completed homeschooling in a secondary school education setting that either (1) meets the state's definition of secondary-level homeschooling, or (2) qualifies the student for an exemption from compulsory attendance requirements in a state that does not issue or require a homeschool credential.
3. Meet one of the recognized equivalents. Recognized equivalents include:
    a. A GED certificate.
    b. A certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category).
    c. An associate's degree.
    d. The successful completion of at least 60 semester or trimester credit hours or 72 quarter credit hours that does not result in the awarding of an associate's degree, but that is acceptable for full credit toward a bachelor's degree at any institution.
    e. Enrollment in a bachelor's degree program where at least 60 semester or trimester credit hours or 72 quarter credit hours have been successfully completed, including credit hours transferred into the bachelor's degree program.

The institution will maintain documentation of the high school diploma or its recognized equivalent.

Ohel Margulia Seminary does not utilize an Ability to Benefit test for admitting students.

The Seminary Director may also request transcripts of previous advanced study in other institutions and recommendations from faculty members at their previous schools of attendance.

Each applicant is evaluated based on her suitability and potential for success as conveyed in Ohel Margulia Seminary mission statement. We seek to identify whether the applicant shares

the mission and goals of the program; can benefit from the academic curriculum; and demonstrates satisfactory skills and knowledge level to participate in advanced Judaic studies.

The selection of applicants will be based upon their intellectual ability, academic preparation, and personal ethical development. If accepted for enrollment, the applicant will then be asked to complete an admission form.

TRANSFER CREDIT POLICY

Credits may be granted, at the discretion of the Seminary, for study and courses taken at another postsecondary institution of Torah Studies providing the following conditions are met:

- The credits transferred must be based on course work similar in content, nature, style and academic rigor to the one offered at the institution.
- Only a block of course credit can be transferred.
- The student must have achieved a grade that would have enabled them to pass a similar course at the institution.
- All credits must be properly documented.

Transfer credits accepted are counted toward both the number of attempted credits and the number of credits earned by the student.

Ohel Margulia Seminary does not have any articulation agreements with regard to whether the Seminary will accept credits from other institutions nor with regard to whether other institutions accept the Seminary's credits. Before enrolling in the institution, students should be sure that their attendance will help them reach their educational goals.

Please be advised that the transferability of credits and acceptance of the degrees earned at Ohel Margulia Seminary are at the complete discretion of an institution to which a student may seek to transfer. If the credits or the degrees earned at this institution are not accepted at the institution to which a student seeks to transfer, she may be required to repeat some or all of the coursework at that institution.

GRADE POINT SYSTEM

The grading system followed at Ohel Margulia Seminary is based on a combination of criteria. These include an evaluation by instructors of the student's classroom participation and performance, oral examinations, and diligence in individual study.

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

Grading Scale:

A = 93-100	A- = 90-92	B+ = 87-89	B = 83-86	B- = 80-82
C+ = 77-79	C = 73-76	C- = 70-72	D = 60-69	F <60

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	2.0	= 2.0
A	1 (credits)	x	4.0	= 4.0
	12 (credits)			41.4

Divided by 12 Credits for the Semester = 3.45 GPA

ATTENDANCE REQUIREMENTS

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 Seminary Director, Mrs. Baila Horowitz. 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 Seminary Director 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. In this case, the institution will document its decision and collect 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. Ohel Margulia Seminary 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.

AVAILABILITY OF FULL TIME EMPLOYEE

Ohel Margulia Seminary has designated Mr. Pinchus Samuel, Financial Aid Administrator, as the full time employee available to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies, and crime statistics, and any other required disclosures or information, as required by

Title 34 of the Code of Federal Regulations, sections 668.42, 668.43, 668.45 and 668.46. He can be reached in the administrative office during regular business hours or by calling 845-731-3700 ext. 1155.

FINANCIAL AID

Ohel Margulia Seminary utilizes the services of Higher Education Solutions, a financial aid consulting firm with many years of experience in the field. The institution offers federal financial aid programs to its students and Higher Education Solutions (HES) assists with their administration.

Students who have difficulty meeting their educational costs at the institution may contact the Financial Aid Administrator (FAA), Mr. Pinchus Samuel at the financial aid office. The FAA is generally available during regular business hours and can provide information about the available financial aid options.

These options may include a financial aid package comprised of grant and tuition waivers. The package reflects the total amount of aid offered to eligible students by the institution to help pay for their education. Additionally, the institution may offer a deferred payment plan, allowing students to spread out tuition payments over a period of time.

Federal grants are need based and do not require repayment. Similarly, institutional tuition waivers provide financial aid based on need and do not need to be repaid. Detailed information on these programs can be found below.

TITLE IV FEDERAL FINANCIAL AID

In order to qualify for Title IV aid programs, the student must:

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- maintain satisfactory academic progress in college or career school;
- provide consent and approval to have their federal tax information transferred directly onto their Free Application for Federal Student Aid (FAFSA®) form;
- sign the certification statement on the FAFSA form stating that they are not in default on a federal student loan, do not owe money on a federal student grant, and will only use federal student aid for educational purposes; and

- show they are qualified to obtain a college or career school education by:
  - having a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) certificate;
  - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
  - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives.

APPLYING FOR TITLE IV AID

To apply for Title IV aid, students should complete the FAFSA online at https://studentaid.gov/h/apply-for-aid/fafsa. Alternatively, a paper FAFSA may be obtained online from https://studentaid.gov/sites/default/files/2026-27-fafsa-form.pdf or the financial aid office, completed, and then submitted by mail to the designated address.

In addition to completing the FAFSA form and providing consent for the IRS to share federal tax information with the U.S. Department of Education, students may be required to submit additional documentation, such as a Verification Worksheet, W2 forms, and/or Tax Returns/IRS Tax Transcripts, to verify the information reported on the FAFSA.

Title IV aid awards are offered for one award year at a time, and are not automatically renewed. Students must reapply each year before the application deadline listed below.

TITLE IV AID NEED

Eligibility for Title IV programs is determined through a process called need analysis, which assesses how much financial assistance a student is eligible to receive based on the resources expected to be available from the student and, if applicable, their parents.

A student's financial need is calculated based on the formulas developed by the Department of Education. It is determined by subtracting the contributions expected from the student and, if applicable, their parents, from the student's Cost of Attendance (COA). The student's COA includes tuition, fees, books, transportation, personal expenses, and a standard allowance for living expenses. The living expense allowance varies depending on whether the student lives on campus, off-campus or with their parents. The total financial aid awarded to a student cannot exceed their financial need.

A student's dependency status- whether they are considered dependent or independent of their parents-is determined by their responses to specific questions and other information provided on the FAFSA. This status is used in calculating financial need. Students are encouraged to review the FAFSA instructions thoroughly and consult financial aid staff for guidance as needed.

Once dependency status is determined, the student's financial contribution is assessed. For independent students, this is based on their income, and, if applicable, their spouse's income, as reported on their tax return, along with any counted assets, as applicable. Certain allowances, such as the Employment Expense Allowance, Payroll Tax Allowance and Income Protection Allowance (IPA), are factored in to offset income. The IPA is a living allowance based on family size and considers food, housing, and other relevant factors.

For dependent students, their financial contribution is based on their income, as reported on their tax return, and applicable assets, with previously described allowances applied to offset earnings. A separate parental contribution is assessed, based on their parents' income, as reported on their tax return, and their counted assets, as applicable. Specific allowances are also allocated against their parents' income, as detailed above

The student's contribution is combined with the parental contribution, when applicable, to calculate the Student Aid Index (SAI). The SAI is subtracted from the student's COA with the remaining amount known as the student's financial need.

Under certain circumstances, based on poverty guidelines, a student may automatically be eligible for either a Maximum or Minimum Pell Grant (Max or Min Pell).

A student with an SAI equal to or greater than twice the maximum Pell Grant award amount for the award year is ineligible for a Pell Grant. This limit does not apply to students who qualify for a Pell Grant under the Special Rule (dependents of certain deceased servicemembers and Public Safety Officers).

Updated FAFSA Information

Students may update, or be required to update, certain information on their FAFSA application, such as dependency status or household size, only under specific circumstances. Students who have a change in circumstances that affects any of these areas should contact the financial aid office.

Professional Judgment

In addition to the process used to calculate financial aid need, there are unique situations where the financial aid administrator may use professional judgment (PJ) on a case-by-case basis to adjust the components of a student's COA, or the data used to determine their Pell Grant eligibility or calculate their SAI, and/or perform dependency overrides. Students may pursue a PJ adjustment based on the categories of special circumstances and unusual circumstances, as described below.

Professional Judgment for Special Circumstances

Special Circumstances are financial situations that may prompt an FAA to do a PJ leading to an adjustment of the COA, Pell Grant eligibility determination, or an element of the SAI calculation.

To initiate a PJ request for special circumstances, a student and/or their parent must submit documentation of these circumstances to the financial aid office. Among other circumstances that might affect the student's or their parents' ability to pay for college, special circumstances may include a change in employment status, income or assets, medical expenses not covered by insurance, or severe disability of the student or other member of their household. These factors may be taken into account by the financial aid staff to adjust the components of a student's COA or the data used to determine their Pell Grant eligibility, or adjust components in the SAI calculation. The PJ process may be initiated at the parent's or student's request after the student's initial eligibility has been determined, and, if applicable, verification has been completed.

Professional Judgment During a Disaster, Emergency, or Economic Downturn

During a qualifying emergency, an FAA may determine that a contributor's income from work is zero, provided appropriate documentation is submitted. The FAA may also make additional adjustments to the reported income of the student, parent, parent's spouse or student's spouse, as applicable, based on the household's overall financial situation, including unemployment benefits.

Professional Judgment for Unusual Circumstances

Unusual circumstances refer to conditions that justify an FAA adjusting a student's dependency status based on a unique situation - more commonly referred to as a dependency override. These circumstances may include, but are not limited to, human trafficking, refugee or asylee status, parental abandonment or estrangement, or incarceration of the student or parent, as defined in the regulations.

When a student indicates on their FAFSA form that they have an unusual circumstance, the FAFSA Processing System (FPS) processes their application as provisionally independent, allowing them to complete the application without parental information. The student must then submit supporting documentation of the unusual circumstances to the institution.

The institution will review all requests for a determination of independence as soon as practicable, but no later than 60 days after the student enrolls. If the request is made later in the term, the institution will review it as quickly as possible, but no later than 60 days after the student submits the request and required documentation. The FAA will then make a final determination regarding the student's independent status.

A student who has obtained an adjustment for unusual circumstances and a final determination of independence will be presumed to be independent for each subsequent award year at the same institution, unless the student informs the institution that their circumstances have changed or the institution has conflicting information about the student's independence.

Students may have both a special circumstance and an unusual circumstance. Financial aid administrators may make adjustments that are appropriate to each student's situation with appropriate documentation.

Unaccompanied Homeless Youth

For the 2026-2027 award year, a student is independent if, at any time on or after July 1, 2025, the student was determined to be an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. A student may self-report their independence due to homelessness by indicating on the FAFSA form that they have a determination from one of the following entities:

- a local educational agency homeless liaison (or designee), as designated by the *McKinney-Vento Homeless Assistance Act* (42 U.S.C. 11432(g)(1)(J)(ii));
- the director (or designee) of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving individuals who are experiencing homelessness;
- the director (or designee) of a Federal TRIO program or a Gaining Early Awareness and Readiness for Undergraduate program (GEAR UP) grant; or
- an FAA at another institution who documented the student's circumstance in the same or a prior award year.

If a student indicates on their FAFSA form that they are unaccompanied and homeless, or at risk of being homeless without a designation from a specified entity, the FPS allows them to submit the application without parental information. The institution's FAA will review the student's circumstances and make a case-by-case determination of homeless youth status based upon a written statement from, or a documented interview with, the student.

A student who is determined to be independent due to their unaccompanied homeless youth status, will be presumed to be independent by the institution for each subsequent award year at the same institution, unless the student informs the school that their circumstances have changed, or the school has conflicting information.

TITLE IV APPLICATION DEADLINE

While FAFSA applications may be submitted until June 30, 2027, students should be aware that an earlier submission may be required as the application must be processed, and a valid SAI received, while the student is still enrolled. Students are urged to submit their applications as early as possible to avoid processing delays. More importantly, some programs have limited funding, and priority consideration is given to students who submit their applications earlier in the cycle.

TITLE IV AID PROGRAMS

Federal Pell Grant Program

The Federal Pell Grant Program awards grants to undergraduate students who meet federal eligibility criteria. These grants do not have to be repaid. As an entitlement program, any student whose ISIR reflects Pell grant eligibility, attends a participating institution, and applies on time may receive a Federal Pell Grant. The maximum grant for a fully eligible student is $7395 per award year, which is 100% of the scheduled award. The amount that each student may receive is based on the SAI, which is calculated using a federally mandated formula, as explained above.

As part of Additional Eligibility, students may receive up to 150% of their Pell Grant Scheduled Award within a single award year. An eligible student may receive additional Federal Pell Grant funds for an additional term(s), even if they received 100% of their scheduled Federal Pell Grant award during the preceding terms in that award year.

Under federal law, the total amount of Federal Pell Grant funds a student may receive over their lifetime is capped at 600%. Once a student's Lifetime Eligibility Used (LEU) reaches this limit, they are no longer eligible to receive additional Pell Grant funding.

Federal Pell Grant payments are made either by applying a credit to the student's tuition account or by direct disbursement to the student. If the student provides a voluntary written authorization, the school will hold the excess funds on account. Students will be informed in writing of the expected amount of these payments. Tuition records may be reviewed by the student during regular business hours at the business office.

The Campus-Based Programs

The Campus-Based Programs are a group of programs funded under Title IV. The institution participates in the following:

- FSEOG - Federal Supplemental Educational Opportunity Grants

Each year, fixed sums are allocated to participating schools based on the Federal formula. The school analyzes the need of all eligible financial aid applicants whose paperwork is completed in a timely manner, and determines an equitable distribution of the funds available through the packaging process. Students who apply after the posted deadlines may no longer be considered for funding from these programs.

The FSEOG is a campus-based grant program available to eligible undergraduate students. Awards, when available, may range from $100 to $4,000 per award year.

FSEOG disbursements are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives one half of their scheduled award during the first semester and the other half during the second semester. Students who complete their paperwork during the second semester may be eligible for retroactive payment for the first semester. However, they should be aware of the strong likelihood that FSEOG funds for these semesters may be limited or no longer available at that time. FSEOG must be packaged and disbursed while the student is enrolled. Payments are applied as a credit to the student's tuition account.

Students will be notified in writing of the expected amounts of these payments, and may review their tuition records during regular hours at the business office.

Generally, FSEOG funds are awarded on a 75% federal to 25% non-federal matching basis. However, if the institution receives a waiver of the non-federal share requirement for a given academic year, it may opt not to provide the non-federal match.

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.

WITHDRAWAL, REFUND, AND RETURN TO TITLE IV PROCEDURES

Please consult the supplement to the catalog for the current withdrawal and refund information.

ACADEMIC REGULATIONS

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

All matriculated students pursuing an approved program at Ohel Margulia Seminary 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 Ohel Margulia Seminary.

- **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 (up to six months) 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 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.

A repeated course in which the student has already received a passing grade is counted towards the student's 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 repeat that course in an attempt to pass.

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.

PLACEMENT DISCLAIMER

Ohel Margulia Seminary is an academic institution and does not provide vocational training nor guarantee employment or placement to students who complete its programs.

TUTORING

The Seminary faculty takes great interest in each student's overall welfare. This includes scholastic achievement, social behavior, spiritual growth, and physical wellbeing. The faculty goes to great lengths to achieve these goals. The curriculum advisor and academic progress monitor are responsible for monitoring the progress of the students. Our dedicated tutors report to the program's directors and faculty on how much progress is being made as a result of the tutoring, and much attention is given to make sure that each student does not fall behind in her studies.

COUNSELING

With the oversight of the Seminary Director, our instructors serve as mentors and provide counseling for our students. They are available to work, one-on-one, with students who may be experiencing a family or social crisis and needs help in resolving the issue. These mentors give the students valuable support and guidance and empower them to succeed.

Although the faculty is available at all times to provide counseling services to the students, there may be circumstances which warrant professional intervention. Therefore, in extenuating cases, the Seminary will refer a student to a professional care provider for assistance.

HEALTH SERVICES

Students are required to maintain private health insurance coverage. Beyond the standard first-aid services, Ohel Margulia Seminary does not have the facilities to deal with medical issues. The medical needs of our students are adequately provided for through the services of

local physicians recommended by the institution. In addition, in the event of a sudden severe illness or accident, there is an active "Hatzalah" program of volunteer EMT services in Monsey, which responds to any medical emergency within minutes. In such emergency situations, a member of the staff will assume responsibility for the students' care until the parents take over. Routine medical visits may be scheduled for the students' vacation time, ensuring a smooth flow of medical care.

NON-DISCRIMINATION POLICY

Notice of Non-Discrimination

Qualified women of the Orthodox Jewish faith are eligible for admission to Ohel Margulia Seminary. The institution does not discriminate on the basis of race, color, national origin (including shared ancestry or ethnic characteristics), disability, or age in its programs and activities.

Rabbi Hershel Moscowitz has been designated as the point of contact for all non-discrimination inquiries. He can be reached at (845) 731-3703.

The institution is also an equal opportunity employer and is in compliance with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990.

Beyond equal access, opportunity and accommodation, the institution is committed to the understanding, sensitivity, patience, encouragement and support that are essential in guaranteeing to all qualified students the same educational experience and environment as well as the equal opportunity to learn and study at the institution.

Although Ohel Margulia Seminary's campus is not fully accessible, the institution will make special arrangements, within reason, to accommodate qualified individuals with disabilities.

While the institution does not offer a specialized program for individuals with intellectual disabilities, the institution provides reasonable academic accommodations as appropriate.

GROUNDS FOR DISMISSAL

Students are expected to keep the hours of the school's course and study schedule and attend all lectures. They must also complete regular oral and written exams.

Students who fail to adhere to the school's regulations may be placed on probation. If improvement is not seen, the Seminary Director will notify the student that she may be dismissed from the school.

Students who persistently violate the school's rules of conduct and discipline, or who have been found to conduct themselves in a manner that constitutes a breach of character, dress, or moral conduct as defined by the Shulchan Aruch, may also be dismissed from the school.

It should be noted that dismissals are extremely rare as every effort is made to accept students of high character and diligence.

COMPLAINT POLICIES

Internal Complaint Policy

Any student who has a complaint may submit it in writing to the Seminary Director, Mrs. Baila Horowitz. The complaint will be investigated, and the student will be informed in writing within 30 days of the resolution of her complaint. No person directly involved in the complaint issue will make the final determination.

AIJS Complaint Policy

Complaints can be filed with the office of the AIJS using the contact information below.

Association of Institutions of Jewish Studies
500 West Kennedy Boulevard
Lakewood, NJ 08701-2620
732.363.7330
Email: cstern@theaijs.com

Complaints that are received by AIJS concerning an AIJS accredited institution will be handled according to the following procedures:

1. Within 10 days of receipt by AIJS, the complaint is screened to see if it has any face validity and if it is relevant to AIJS's role in accrediting and overseeing the institution.
2. If AIJS determines that the complaint does not fit into AIJS's responsibilities, the complaint will be acknowledged and replied to as being not within the purview of AIJS. As a courtesy, a copy of the complaint will be forwarded to the institution, and the case will be closed.

3. If AIJS determines that the complaint is relevant to its accreditation standards or policies and falls within AIJS's oversight responsibilities, AIJS will contact the institution and forward the complaint to the institution. AIJS will then allow 30 days for the institution to respond to AIJS. The institution must provide, in its response to AIJS, an explanation of its actions, as well as a statement certifying that the institution followed its own published complaint policy.
4. AIJS will then review the institution's response and complaint policy.
5. If the institution informs AIJS in its response that the complainant did not follow the complaint policy of the school, AIJS will instruct the complainant to follow the complaint policy of the institution.
6. If the complainant claims to have followed the institution's published complaint policy, and the matter is not resolved to the satisfaction of the complainant, AIJS will make a determination as to whether or not the matter involves issues that question the institution's compliance with its own policies and/or AIJS standards or policies. AIJS will launch an inquiry into the issue within 10 days. AIJS will ask for documentation from the complainant, substantiating the complaint; and an explanation of the disposition from the institution (which should document how the institution followed its own complaint policy and procedures as well as the steps taken to resolve the complaint.)
7. Within 10 days of the receipt of these above materials, a member of the AIJS administrative staff will review the complaint file to determine if the institution complied with AIJS standards and policies. AIJS will contact the institution and allow the institution the opportunity (30 days) to review the matter and provide an explanation and/or additional information to AIJS.
8. If after receipt of the institutional response and a review of any additional documentation, AIJS makes a final determination that the institution is not in compliance with AIJS standards and/or policies, a formal corrective action plan will be required from the institution within 30 days.
9. If the response is accepted by AIJS, both the complainant and the institution will be so advised and the case will be closed.
10. If the corrective action plan is not accepted by AIJS, the matter will be placed on the agenda of the EAC to determine if an adverse action or other sanction should be initiated against the institution for noncompliance with AIJS's standards of accreditation.
11. AIJS will make a good faith effort to address credible anonymous complaints against an accredited institution or against AIJS itself and treat it in a similar manner to a regular complaint. Obviously, there is no mechanism to respond directly to an anonymous complainant.
12. All complaints received by AIJS regarding an accredited institution will be filed and stored in an easy and accessible manner. Site visitors will be given access to the file of an

institution that is being reviewed, and any complaints on file in AIJS will be considered in the final decision of the EAC.

If a written complaint is filed against AIJS directly, the complaint is recorded and acknowledged. Within 10 days of the receipt of the complaint, a member of the AIJS administrative staff will review the complaint and submit both the complaint and the review of the complaint to the Chair of the EAC to evaluate the validity of the complaint.

If the complaint is deemed justified, the EAC will instruct AIJS staff of the appropriate means to resolve the matter and will notify the complainant within 10 days of the review of the complaint. If the complainant is anonymous, no notification is necessary.

If the matter is not resolved to the satisfaction of the complainant, the complainant may bring the matter directly to the EAC, by addressing the complaint to:

Chair of Executive Accreditation Council, AIJS
500 West Kennedy Boulevard
Lakewood, NJ 08701-2620
732.363.7330
Email: cstern@theaijs.com

NY State Complaint Policy

For all types of complaints concerning colleges and universities in New York State, the first course of action must be to try to resolve the complaint directly with the administration of the college or university involved. The Office of College and University Evaluation will not review a complaint until all grievance procedures at the institution have been followed and all avenues of appeal exhausted and documentation provided that such procedures have been exhausted. Please note: Every New York State college and university is required to establish, publish, and enforce explicit policies related to redress of grievances.

Please do not send a complaint to the Office of College and University Evaluation until you have read all of the information below. This will assure that you are sending your complaint to the appropriate agency/office.

The Office of College and University Evaluation handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of the Commissioner of Education, with the exceptions noted below.

- The Office does not handle anonymous complaints.
- The Office does not intervene in matters concerning an individual's grades or examination results, as these are the prerogative of the college's faculty.
- The Office does not handle complaints concerning actions that occurred more than five years ago.
- The Office does not intervene in matters that are or have been in litigation.

- Complaints concerning **programs in fields leading to professional licensure** (e.g., nursing) should be directed to:

  Office of the Professions
  Professional Education Program Review
  Education Building, 2 West
  Albany, NY 12234

- A complaint against a college in the **State University system** should be sent to:

  State University of New York
  Central Administration
  State University Plaza
  Albany, NY 12246

- A complaint against a college in the **City University system** should be sent to:

  City University of New York
  Office of the General Counsel
  205 East 42nd Street, 11th Floor
  New York, NY 10017

- **Civil rights**: a complaint involving discrimination based on race, color, national origin, age, disability and sex, including sexual harassment, should be filed with the U.S. Office for Civil Rights:

  Office for Civil Rights (OCR) – Enforcement Office
  U.S. Department of Education
  32 Old Slip, 26th Floor
  New York, NY 10005–2500
  Telephone: 646-428-3900

FAX: 646-428-3843
TDD: 877-521-2172
Email: OCR.NewYork@ed.gov

or with:
NYS Division of Human Rights
https://dhr.ny.gov/complaint

- A complaint of **consumer fraud** on the part of the institution should be directed to the Office of the New York State Attorney General, Justice Building, Empire State Plaza, Albany, NY 12223.

- For a complaint about **state student financial aid matters,** contact the Higher Education Services Corporation (HESC) Customer Communications Center at 1-888-NYS-HESC.

Complainants should be aware that the Office of College and University Evaluation does not conduct a judicial investigation and has no legal authority to require a college or university to comply with a complainant's request.

If your complaint does not fall into one of the exceptions noted above, click here for the Office of College and University Evaluation Complaint Form.

NOTIFICATION OF RIGHTS UNDER FERPA
The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age. These rights include:

1. The right to inspect and review the student's education records within 45 days after the day Ohel Margulia Seminary receives a request for access.

   A student who wishes to inspect their education record should submit to the should submit to the registrar, Dean, head of the academic department, or other appropriate official, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the

school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

   A student who wishes to request that the school amend their education record should write the school official responsible for the record, clearly identify the part of the record they want changed, and specify why it should be changed.

   If after reviewing the request, the school decides not to amend the record as requested, Ohel Margulia Seminary will notify the student in writing of the decision and of the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student at that time.

   After the hearing, if the decision is upheld not to amend the record, the student has a right to insert a statement into the record.

3. The right to provide written consent before the school discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

   A student must provide a signed and dated written consent. The consent must specify the records that may be disclosed, state the purpose of the disclosure, and identify the party or class of parties to whom the disclosure may be made.

   Ohel Margulia Seminary discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official may include a person employed by the school in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the school who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such

as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the school.

Upon request or when initiated by the student, Ohel Margulia Seminary also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Ohel Margulia Seminary to comply with the requirements of FERPA.

   Students may file a complaint with the Student Privacy Policy Office (SPPO) at https://studentprivacy.ed.gov/file-a-complaint. Complaint forms may also be accessed at Family Educational Rights and Privacy Act Complaint Form and emailed to FERPA.Complaints@ed.gov, or mailed to the following address:

   U.S. Department of Education
   Student Privacy Policy Office
   400 Maryland Ave, SW
   Washington, DC 20202-8520

FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of Seminary Directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to maintain a record of any disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within Ohel Margulia Seminary whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(*1*) - (a)(1)(i)(B)(*3*) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))

- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To either parent of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena, to proceed with or defend against the legal action. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- To a caseworker or representative of a State or local child welfare agency or tribal organization legally responsible for the care and protection of a student placed in foster care, pursuant to the Uninterrupted Scholars Act (20 U.S.C. § 1232g(b)(1)(L)).
- The information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11)): name, student status, marital status, spouse's name, telephone number, address, date of birth, place of birth, dates of attendance, enrollment status, degrees granted, dates degrees granted, names of prior institutions attended, roommates, photos, videos, dormitory building/room numbers, seat information, parents' and parents in-law's names, addresses, occupations, congregations, and similar background information.

  Note: Students have the right to restrict the sharing of any or all directory information. Students who wish to make such a request must contact the registrar's office, and submit the request in writing within 90 days from the beginning of the semester. Once

a student requests that the school not disclose directory information, this hold on sharing directory information will remain in place until revoked by the student in writing. Requests cannot be put into effect retroactively.

- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

COPYRIGHT INFRINGEMENT POLICY

As per 34 CFR 668.43(a)(10), students of Ohel Margulia Seminary are hereby informed that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the student to civil and criminal liabilities.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than $750 and not more than $30,000 per work infringed. For "willful" infringement, a court may award up to $150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to $250,000 per offense. For more information, please see the website of the U.S. Copyright Office at https://copyright.gov.

Legal Alternatives for Downloading or Otherwise Acquiring Copyrighted Materials

- Purchasing the material in a legal manner
- Securing permission for use from the copyright owner
- Linking directly to materials on other sites, rather than copying and pasting
- Sourcing materials from the public domain
- Lawfully using protected materials after a fair use analysis

Students are reminded that using free content is not always copyright infringement, and purchased content can contain copyrighted work. Always ensure that any content you obtain, whether free or purchased, comes from a legal and trustworthy source.

Unauthorized Peer-to-Peer Sharing

Unauthorized peer-to-peer sharing is a copyright violation, and is prohibited by law, as well as by Ohel Margulia Seminary. The school does not have an institutional information technology system for the student use.

ACADEMIC PROGRAM

Ohel Margulia Seminary offers a program in Jewish Studies leading to a Classical Torah Studies Degree at the completion of 60 credits, as well as a Certificate in Classical Torah Studies at the completion of 24 credits. These programs are classified under the same CIP category, with one major available. In order to graduate, students must achieve a minimum of a 2.0 cumulative GPA.

This curriculum of study is an intensive two-year program of class work and training. Students must complete 60 credits of coursework in two or more years to earn the degree. This credential is accepted by many Jewish schools as a qualifying credential for teaching Jewish subjects.

The following courses have been designated core courses which must be completed by all students to qualify for the degree.

Credit Hours and Course Structure

Credits are assigned in accordance with the federal definition of a credit hour, which is defined as an amount of student work that reasonably approximates not less than one hour of classroom or direct faculty instruction and a minimum of two hours of out-of-class student work each week for approximately fifteen weeks for one semester or at least an equivalent amount of work for other academic activities including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours; and takes into account a variety of delivery methods, measurements of student work, academic calendars, disciplines, and degree levels.

Frequency of Course Offerings

The students enrolled at Ohel Margulia Seminary generally take the maximum number of courses offered each term at their grade level and progress toward their degrees in the time frame outlined in the sample curriculum. Courses are offered with enough frequency to enable students to complete the course requirements and graduate within the expected time frames.

An academic calendar can be found in the supplement to the catalog.

The Numbering System

The course code can be understood using the following system:

The code begins with the alphabetic letters representing the department- Bible, Religion, Jewish Law, or Chinuch.

The numeric digit following indicates the year of study (Year 1 or Year 2). Following that is a course reference number, and the concluding digit of the code indicates the semester, Fall (0) or Spring (1). Coding details are described below.

BIB	BIBLE
REL	RELIGION
JLAW	JEWISH LAW
CHI	CHINUCH
JCU	JEWISH CULTURE

Textbooks and Required Materials

All required texts can be found in the library and are available at all times for student use. However, students may acquire personal copies if they wish. No other materials are required.

Shana Aleph Curriculum

BIB110 Inyunai Bereishes I Fall 2 credits

This course covers the first day of Creation through the third. The course will include careful study of Rashi, Ibn Ezra, Radak, Rashbam, Sforno, Kli Yakar, Malbim and Breisheis Rabba as well as other exergetists on the selected topics. Topics include: basic philosophical tenets as presented by the Ramban and Ohr HaChaim Hakadosh with regard to creation, Yesh MiAyin, the concept of original matter, divine right of Israel to the Land of Israel, time and space, vegetation and other topics.

BIB111 Inyunai Bereishes II Spring 2 credits

This course covers the fourth day of Creation through Shabbos. The course will include careful study of Rashi, Ibn Ezra, Radak, Rashbam, Sforno, Kli Yakar, Malbim and Breishis Rabba as well as other exergetists on the selected topics. Topics include: Creation of the heavenly bodies which in turn lead to the division of time into regular and predictable segments that govern daily life as we know it, the animal kingdom, creation of man, or woman, Garden of Eden, sin, responsibility or denial, punishment and other topics. This course also includes topics in Chumash Bereishes. Topics may vary.

REL130 Pirush Hatfila I Fall 2 credits

This course explores the fundamentals of the central prayer, the Amida. It examines the structural, textual, philosophical and halachic aspects of each of the 18 blessings and their introductory passages. Students who are familiar with the prayer on an introductory level will gain insight in the core elements of this essential expression of the basic tenets of faith. Topics

include: Gratitude, request for wisdom, forgiveness, physical and emotional health, economic prosperity, and ביאת המשיח. Topics may vary.

REL131 Pirush Hatfila II Spring 2 credits

This course explores the fundamentals of the central prayer, the Amida. It examines the structural, textual, philosophical and halachic aspects of each of the 18 blessings and their introductory passages. Students who are familiar with the prayer on an introductory level will gain insight in the core elements of this essential expression of the basic tenets of faith. Topics include: Request for restoration of the Temple service, Expressing appreciation, significance of bowing and peace. Topics may vary

BIB130 Megillas Esther I Fall 2 credits

This course covers an overview of the Megila, Chapters 1 through 5 of Megilas Esther. Major topics covered in this course are Hashgacha Pratis during the Purim story, the Gevurah of Esther, Topics may vary.

BIB131 Megillas Esther II Spring 2 credits

This course covers Chapters 6 -10 of Megilas Esther. Major topics covered in this course are Hashgacha Pratis (Divine Intervention) in the actions of Achashverosh, the beginning of the downfall of Haman, the concept of the heart leading the mind or the reverse; the revelation of the Jewish nation to Achashverosh; the fast of Esther; the concept of the 23rd of Sivan, the value of the study of Torah. Topics may vary.

REL150 Selected Topics in Trei Asur I Fall 2 credits

This course will enhance textual skills and appreciation of Midrashic and Talmudic literature on Sefer Yonah. Emphasis will be given to principles of Teshuva and Bechirah with the commentary of the Vilna Gaon. Major topics are the historical background of Yona, Hashgachas Hashem, Reward and Punishment , T'filla and Acceptance of Rebuke. Topics may vary.

REL151 Selected Topics in Trei Asur II Spring 2 credits

Major topics are the historical background of six of the Neviim in Trei Asur particularly Hoshea, Amos, Yoel, Micha and Ovadya, their mission and purpose; the end of days, cleaving to Hashem, reward for Kial Yisroel, based on the writings of Rav Shimshon Pinkus, Me'am Loez, Michtav Meliyau and more.

REL120 Habayis Hayehudi I Fall 1 credit

An in-depth exploration of foundational concepts in Jewish ethical and spiritual thought, based on selected sections of *Chovos HaLevavos* by Rabbeinu Bachya Ibn Pakuda. This course focuses on inner development, personal accountability, and the cultivation of sincere service to Hashem through the refinement of one's heart and intentions, with particular emphasis on the introductions and the first two sections—Sha'ar HaYichud and Sha'ar HaBechinah).

REL121 Habayis Hayehudi II Spring 1 credit

An in-depth exploration of foundational concepts in Jewish ethical and spiritual thought, based on selected sections of *Chovos HaLevavos* by Rabbeinu Bachya Ibn Pakuda. This course focuses on inner development, personal accountability, and the cultivation of sincere service to Hashem through the refinement of one's heart and intentions, with particular emphasis on on the introductions and the third and fourth gates—Sha'ar Avodas HaElokim and Sha'ar HaBitachon.

JLAW110 Laws of Shabbos I Fall 2 credits

This course includes a thorough, advanced study of the laws of מכה בפטיש, and הוצאה. Special attention will be given to practical and modern day applications of these laws of Shabbas. This course is based on selected texts from Rabbi Falk, Sefer Matnos Avraham by Rabbi Avraham Spitzer, Shmiras Shabbas Kehilchusa by and Shabbas Home by Artscroll. Topics may vary.

JLAW111 Laws of Shabbos II Spring 2 credits

This course includes a thorough, advanced study of the laws of Shabbas, continuing with הוצאה, and moving forward with רפואה בשבת. Special attention will be given to practical and modern day applications of these laws of Shabbas. This course is based on selected texts from Rabbi Falk, Sefer Matnos Avraham by Rabbi Avraham Spitzer, Shmiras Shabbas Kehilchusa by and Shabbas Home by Artscroll. Topics may vary

BIB140 Studies of the Weekly Parsha I Fall 1 credit

This course will study the character of major figures in Sefer Devarim, Bereishis and Shemos by studying the text and major commentaries. The student will be able to analyze specific textual excerpts from the language of the Parsha. The course will further develop the student's ability to read and comprehend material in the original language of the text, and better appreciate the nuances in the language. Topics may vary.

BIB141 Studies of the Weekly Parsha II Spring 1 credit

This course will study the character of major figures in Sefer V'yikro and Bamidbor by studying the text and major commentaries. The student will be able to analyze specific textual excerpts

from the language of the Parsha. The course will further develop the student's ability to read and comprehend material in the original language of the text, and better appreciate the nuances in the language. Topics may vary.

JCU110 Wellbeing in the 21st Century from a Torah Perspective I Fall 2 credits
The course explores physical, emotional, and spiritual wellbeing for the modern Jewish woman, emphasizing preparedness and awareness in today's complex world. It is structured in two complementary sections.

Section I focuses on emergency response skills essential life-saving techniques and first aid for infants, children, and adults, alongside a discussion of halachic and ethical perspectives on providing medical assistance.

Section II examines the internal challenges that technology poses to spiritual integrity, self-awareness, and personal responsibility, and how constant digital engagement affects free will, emotional regulation, and moral boundaries. Through analysis of historical examples, Torah principles, and present-day realities, students are guided to recognize the need for personal boundaries, spiritual accountability, and intentional living in a hyper-connected world.

JCU111 Wellbeing in the 21st Century from a Torah Perspective II Spring 2 credits
The course explores physical, emotional, and spiritual wellbeing for the modern Jewish woman, emphasizing preparedness and awareness in today's complex world. It is structured in two complementary sections.

Section I focuses on responding to common medical emergencies and injuries, including trauma, bleeding, sudden medical events, poisoning, and environmental emergencies. Students gain practical skills in providing first aid for injuries and conditions affecting infants, children, and adults, while exploring the halachic and ethical considerations involved in urgent care situations.

Section II explores the emotional, social, and spiritual challenges posed by modern technology and secular culture, with an emphasis on self-awareness, boundaries, and values-based decision-making. Through analysis of Torah principles and present-day realities, students are guided to recognize the need for personal boundaries, spiritual accountability, and intentional living in a hyper-connected world.

JCU 160 Jewish History I Fall 2 credits

This course offers a dual focus on pivotal aspects of Jewish history and spirituality, combining a comprehensive study of Chassidus with an in-depth exploration of European Jewish history from the 17th century to the modern era.

Section I covers the history, ideology, and spiritual mission of Chassidus, tracing its origins from the Baal Shem Tov through the major Chassidic dynasties.

Section II explores major historical and spiritual developments, including the upheaval of Gezeiras Tach V'Tat, the emergence of false messianism, and the Enlightenment. Within the course we explore the spiritual, ideological, and communal challenges faced by European Jewry and consider their continuing relevance today.

Together, these studies provide students with a deep understanding of Jewish spiritual and historical development and their enduring significance for contemporary Jewish life.

JCU 161 Jewish History II Spring 2 credits

This course offers a dual focus on pivotal aspects of Jewish history and spirituality, combining a comprehensive study of Chassidus with an in-depth exploration of European Jewish history from the 17th century to the modern era. The first section traces the origins and development of the Viznitz dynasty and its historical leaders, examining their environment and background, early influences, major contributions, distinctive approaches to *avodas Hashem*, and how they shaped the spiritual direction and enduring legacy of the Viznitz Chassidus. The second section examines major historical events and ideological movements in European Jewry, highlighting the responses and leadership of Torah authorities during times of upheaval and transformation, including the emancipation, Haskala, assimilation, and the rise of Zionism. Emphasis is placed on the role of Torah leaders whose teachings and actions shaped the Jewish people.

Together, these topics provide students with a deep understanding of Jewish the spiritual, ideological, and communal challenges faced by European Jewry and consider their continuing relevance today.

CHI110 Methods for Primary and Middle Grades Classroom Observing I Fall 2 credits

This course covers fundamental methods of classroom instruction based on traditional Jewish sources as well as modern theories. The course will place emphasis on lesson planning in Judaic. The topics covered carry over to the instruction of general studies as well. Classroom observation and a model lesson are an integral part of the course.

Major topics covered in this course are the responsibility and merit of being a teacher, building organized lessons in various Judaic subjects such as Parsha, Chumash, Peirish haTfilah and Navi, and how to create an environment conducive to learning. Students teaching in both Judaic studies and general subjects will be able to use these skills in all of their teaching preparation and classroom control.

CHI111 Methods for Primary and Middle Grades Classroom Observing II Spring 2 credits
This course uses the skills of classroom observation to teach methods of classroom instruction based on classical Judaic sources as well as a sampling of modern theories. The course will enhance skills of classroom methodology by learning to use the visual aids such as the blackboard and classroom decoration, music and chants to enhance the classroom. Classroom observation and a model lesson are an integral part of the course.

Major topics covered in this course are the use of visual aids, classroom management techniques, building complexity in the lesson through questioning techniques, observation and planning complete lessons.

Shana Bais Curriculum

CHI220 A Practicum in Jewish Education in the Jewish Day School I Fall 6 credits
During this course, the student will participate in instruction in the elementary school class. Though a combination of hands on classroom experience and lectures, the student will learn practical skills and tools for a well-run classroom. Major topics include: creating a positive environment for teaching Judaic Studies, lesson planning with the end goals in mind, discipline in the heterogeneous classroom, creating a learning environment, creating social awareness and the tools to assist students to overcome social issues.

CHI221 A Practicum in Jewish Education in the Jewish Day School II Spring 6 credits
During this course, the student will participate in instruction in the elementary school class. This course will continue to broaden the student's skills in the classroom, through a combination of classroom teaching and site-based lectures. Students will learn hands-on practical tools for a well-run classroom. Topics covered in this course are: student organization skills for learning, awareness of challenging situations such as bullying, respect for personal property, social dysfunction as an element in academic and social success, teaching an appreciation for t'filla, collegial relationships and developing positive communication. Topics may vary.

Note: Practicum I is not a prerequisite for Practicum II.

CHI230 Foundations of Chinuch I Fall 3 credits

Using the Sefer אבני חינוך based on the writings of R' Shamshon Rafael Hirsch and the fundamental text ושמרו בדרך, which brings the collective wisdom of Gedolim, this course teaches an awareness that the personal behaviors of the classroom teacher are as influential as the lessons presented in class. Major topics are: responsibilities of the teacher, teacher as personal example, humility and recognition that the success is not in the hands of the teacher, but in his aspirations and prayers for the student, concepts of personal integrity and belief, social relationships and value or harm of one's surroundings. Topics may vary.

CHI231 Foundations of Chinuch II Spring 3 credits

Using the Sefe אבני חינוך based on the writings of R' Shamshon Rafael Hirsch and the fundamental textושמרו בדרך, which brings the collective wisdom of Gedolim, this course offers insights into successful teaching outside the realm of classroom methods and techniques. Major topics are the joy of learning and fulfillment, the role of the parents, positivity, damage of wasting time in the classroom and in one's personal life, aesthetic behavior such as cleanliness, food and behavior as a resource for teaching. Topics may vary.

BIB260 Parsha I Fall 3 credits

The unique theme of this Parsha course is מתי יגיעו מעשי למעשה אבותי Weekly lectures will analyze the character and actions of major figures in Sefer Breishis and Shmos. Lectures are based on the unique insights of Rabbi Wachsman as well as early Meforshim. Students will study these behaviors and incorporate these lessons into their own lives. Parallel study of the weekly parsha and exams are a part of the course requirements.

BIB261 Parsha II Spring 3 credits

This Parsha course continues the discussion of a unique theme of each weekly Parsha. Lectures are based on the unique insights of Rabbi Wachsman as well as early Meforshim. The Parshiyos of the end of Shmos, Vayikra and Bamidbar offer insights into historical events that shaped the character of the Jewish nation and how those events can give direction to shape the character of each individual. Parallel study of the weekly parsha and exams are a part of the course requirements.

SAMPLE CURRICULUM

Shana Aleph Curriculum

Fall Semester

BIB110	Inyunai Bereishes I	**2 credits**
REL130	Pirush Hatfila I	**2 credits**
BIB130	Megillas Esther I	**2 credits**
REL150	Selected Topics in Trei Asur I	**2 credits**
REL120	Habayis Hayehudi I	**1 credit**
JLAW110	Laws of Shabbos I	**2 credits**
BIB140	Studies of the Weekly Parsha I	**1 credit**
JCU110	Wellbeing in the 21st Century from a Torah Perspective I	**2 credits**
JCU 160	Jewish History I	**2 credits**
CHI110	Methods for Primary and Middle Grades Classroom Observing I	**2 credits**

Total Credits: 18

Spring Semester

BIB111	Inyunai Bereishes II	**2 credits**
REL131	Pirush Hatfila II	**2 credits**
BIB131	Megillas Esther II	**2 credits**
REL151	Selected Topics in Trei Asur II	**2 credits**
REL121	Habayis Hayehudi II	**1 credit**
JLAW111	Laws of Shabbos II	**2 credits**
BIB141	Studies of the Weekly Parsha II	**1 credit**
JCU111	Wellbeing in the 21st Century from a Torah Perspective II	**2 credits**
JCU 161	Jewish History II	**2 credits**
CHI111	Methods for Primary and Middle Grades Classroom Observing II	**2 credits**

Total Credits: 18

Shana Bais Curriculum

Fall Semester

CHI220	A Practicum in Jewish Education in the Jewish Day School I	**6 credits**
CHI230	Foundations of Chinuch I	**3 credits**
BIB260	Parsha I	**3 credits**

Total Credits: 12

Spring Semester

CHI221	A Practicum in Jewish Education in the Jewish Day School II	**6 credits**
CHI231	Foundations of Chinuch II	**3 credits**
BIB261	Parsha II	**3 credits**

Total Credits: 12

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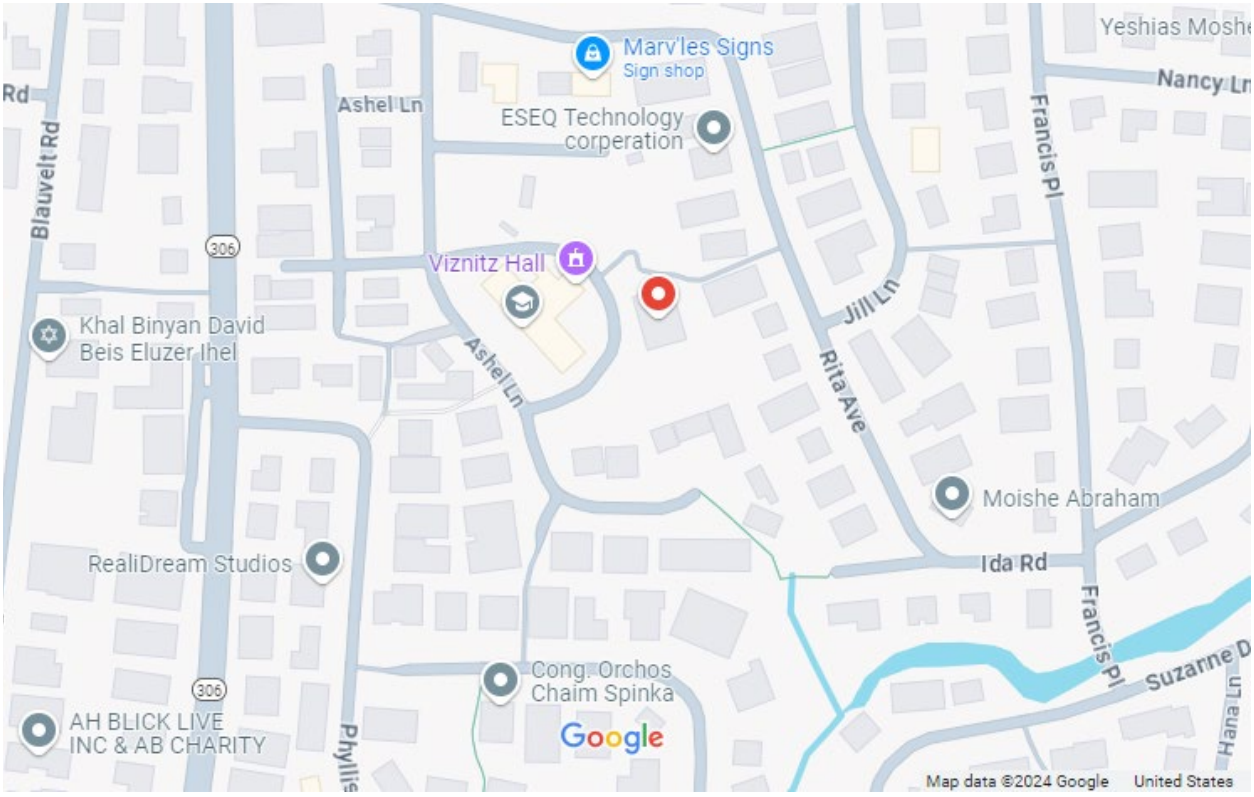
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