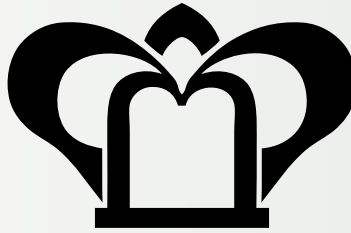




בית מדרש גבוה
BETH MEDRASH GOVOHA

CATALOG 2026-2027





בית מדרש גבוה
BETH MEDRASH GOVOHA

CATALOG 2026-2027

UNDERGRADUATE DIVISION
BETH MEDRASH GOVOHA

GRADUATE DIVISION
THE RABBI AARON KOTLER INSTITUTE
FOR ADVANCED LEARNING

CAMPUS AND ACADEMIC FACILITIES

Administrative Offices - 601 Private Way | Phone: 732-367-1060 | Fax: 732-367-7487
619 Seventh Street

Hillel and Ettel Beren Building - 626 Seventh Street

Israel Henry Beren Hall - 617 Sixth Street

Herzka Building/Levin Study Hall - 605 Seventh Street

Bais Shalom Academic Center - 901 Madison Avenue Bais Aron Academic Center - 350 Tenth Street

Forest Avenue Academic Center - 1075 Forest Avenue

Princeton Avenue Academic Center - 655 Princeton Avenue Carey Street Academic Center - 400 Carey Street

Chevra Lomdei Torah - 617 5th St., 621 5th St

Woodlake Academic Center - 25 New Hampshire Avenue

Avreichim Building – 1001 Clifton Avenue

Jackson Campus – 35 South Hope Chapel Road, Jackson, NJ

STUDENT FAMILY HOUSING COMPLEXES

Joseph and Faye Tanenbaum Residence - 815-825 Forest Avenue; 440-450 Ninth Street

Yitzchok and Chaya Sarah Kasziner Residence - 925 and 975 Forest Avenue ; 401-415 Ninth Street; 402-416 Tenth Street

The Willows - 750 Forest Avenue

Arlin Court - 418 Seventh Street

Lexington Gardens - 523 Lexington Avenue

Princeton Arms - 9-13 Fifth Street

Private Way Apartments - 618 Fifth Street

Lakewood Apartments - 205-231 Eighth Street

Princeton Avenue Apartments - 665 and 675 Princeton Avenue

Cedarview Terrace – 1303 Cedarview Avenue

RESIDENCE HALLS

Martin Klein Residence Hall - 601 Sixth Street

Irvington - 305 Ninth Street

Joseph and Faye Tanenbaum Student Residence - 814 Madison Avenue

Irvington Dormitory Annex - 901 Madison Avenue

514 Sixth Street

567 Eighth Street

650 Seventh Street

661 Seventh Street

670 Lakewood Avenue

851 Lakewood Avenue

801 Lakewood Avenue

Prospective students are encouraged to visit the campus at their convenience. Prospective students should make arrangements in advance through the Office of Admissions at 732-367-1060, extension 4273. Others who would like to visit the campus are requested to contact Bentzy Treisser at 732-367-1060, extension 4260 in advance of their visit to the campus, and to check in at the receptionist's desk at the Administrative Offices at 601 Private Way upon arrival. Map and travel directions can be found on pages 66-67.

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Beth Medrash Govoha admits qualified men of any race, color, national and ethnic origin, and creed and affords them all the rights, privileges, programs and activities generally accorded or made available to its students. Beth Medrash Govoha does not discriminate on the basis of race, color, national and ethnic origin, age, creed or disability in administration of its educational policies, admission policies, scholarship and loan programs, or any other school-administered programs.

Beth Medrash Govoha is an Equal Opportunity Employer. To the extent that they are applicable Beth Medrash Govoha is in compliance with federal and state regulations, including Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Standards for Safeguarding Customer Information, 16 C.F.R. Part 314, issued by the Federal Trade Commission (FTC), as required by the Gramm-Leach-Bliley (GLB) Act, P.L. 106-102, the Americans with Disabilities Act (ADA) of 1990, and the New Jersey Law Against Discrimination. The foregoing does not waive any exemption that may exist in statute or law. Inquiries regarding this policy may be directed to the Office of Government Affairs located at 617 Sixth Street, Lakewood, NJ 08701.

Beyond equal access, opportunity and accommodations, Beth Medrash Govoha is committed to the understanding and sensitivity that are so vital in guaranteeing to all the same educational experience and environment, as well as equal opportunity.



GENERAL INFORMATION



BACKGROUND AND HISTORY

Beth Medrash Govoha (BMG) is an institution of higher education that focuses on advanced study of the Talmud. Beth Medrash Govoha is renowned for its rigorous Talmudic studies focus, the cornerstone of a curriculum that emphasizes textual research, critical thinking, logic, and analysis. Beth Medrash Govoha, as an institution dedicated to advanced study, is unique even among Talmudic institutions in America. In order to understand how this unique institution came to be, it is useful to trace its history as a beacon of hope and renewal in the aftermath of the events of the Holocaust.



BETH MEDRASH GOVOHA: A HAVEN FOR SCHOLARSHIP

The founder of Beth Medrash Govoha, Rabbi Aaron Kotler (known to all as Rav Aaron), arrived in the United States in 1941. Before his emigration, he led an institution that was founded in 1898 in Belarus in Eastern Europe. In 1923, under pressure from the then newly formed Communist government, Rav Aaron moved the institution to Kletzk in the Second Commonwealth of Poland. During the Second World War, the institution was decimated; many of its students were murdered by the Nazi regime and its collaborators. Rav Aaron and a small number of students escaped from the advancing terror via Siberia and Japan to the United States.

From his arrival in the United States in 1941 until the end of the Second World War, Rav Aaron devoted most of his efforts to the rescue of those threatened by the Holocaust. By the early 1940s, it was evident that the European Talmudic academies would be erased from the earth and their few surviving scholars and leaders dispersed to the far corners of the world. Even while Rav Aaron worked tirelessly to rescue and aid survivors of the conflagration in Europe, he began the arduous work of rebuilding their future on American soil. In 1943 he purchased a small building in Lakewood, New Jersey to house Beth Medrash Govoha of America, which began with just thirteen students.

From the very beginning, it was Rav Aaron's stated purpose and mission to establish an academy of high-level Talmudic scholarship that was nearly unheard of at the time in the United States. In the late nineteenth and early twentieth

century, there had been little indigenous higher-level scholarship in American secondary and post-secondary level Talmudic schools. The few schools of higher learning were small, and they were not geared to the pursuit of advanced critical Talmudic scholarship for its own sake.

Rav Aaron advocated for a different model. Beth Medrash Govoha would train a cadre of scholars dedicated to academic excellence, pioneers who would then help build a

network of similar institutions throughout the country and the world. Rav Aaron's fiery spirit and charismatic personality inspired a dedicated group of supporters and a nucleus of students to join him in his monumental effort to create Beth Medrash Govoha.

As Rabbi Kotler stated many times, the purpose of Beth Medrash Govoha is not to pro-

duce rabbis, cantors, and ritual performers, but rather to establish an academy that emphasizes critical thinking, knowledge, and understanding, through engaged scholarship and research into Talmudic law, philosophy, and ethics. To this day, this stated goal continues to be the guiding principle of Beth Medrash Govoha's existence and mission.

Beth Medrash Govoha's students and alumni have vindicated the vision of its founder, as faculty and students have generated a new appreciation for advanced Talmudic scholarship in America. Rav Aaron passed away in 1962. The graduate division of Beth Medrash Govoha is named "The Rabbi Aaron Kotler Institute for Advanced Learning" in his honor.





מון ראש הישיבה הגר"א קוטלר זצוק"ל

RAV AARON KOTLER

תרנ"ב-תשכ"ג | 1892-1962

FOUNDER OF BETH MEDRASH GOVOHA

Rosh HaYeshiva

תש"ג-תשכ"ג | 1943-1962



מֶרֶן רֹאשׁ הַיִּשִּׁיבָה הַרֶה"ג יוֹסֵף חַיִּים שְׁנִיאוֹר קוֹטְלֵר זְצוּק"ל

RAV SHNEUR KOTLER

תִּרְע"ח - תשס"ב | 1918-1982

Rosh HaYeshiva

תשכ"ג-תשס"ב | 1962-1982

AN ERA OF EXPANSION AND DEVELOPMENT

Shortly after Rav Aaron's death in 1962, the Faculty Senate and Trustees of Beth Medrash Govoha unanimously appointed his son, Rabbi Shneur Kotler, as his father's successor. Rav Shneur was a recognized scholar and Talmudic authority, and a distinguished senior faculty member of Beth Medrash Govoha. At the time of Rav Shneur's appointment as Rosh Yeshiva, Beth Medrash Govoha had only 160 students, but had already become a well-established institution for advanced Talmudic studies. During the next twenty years, Rav Shneur built Beth Medrash Govoha in accordance with his father's vision, making Beth Medrash Govoha the leading school for advanced Talmudic scholarship—a creative center of learning whose influence extended worldwide. By expanding on his father's legacy and stamping it with his own unique scholarship and leadership, Rav Shneur molded Beth Medrash Govoha into the unique community of mature scholars that it is today. In a reflection of the majestic sweep of Rav Shneur's vast scholarship, the parameters of Beth Medrash Govoha were broadened. He carefully cultivated a growing body of Scholars-in-Residence, who made possible Beth Medrash Govoha's unique Chabura (cluster group) methodology of study. This system affords students the opportunity to study almost any area of Talmudic studies under the guidance of accomplished scholars and fellows, providing the broadest Talmudic curriculum available in the world. Through his many lectures and seminars, Rav Shneur provided the scholarly leadership that inspired the thousands of students that passed through Beth Medrash Govoha over these years. At the same time, he never lost sight of the individual student, making himself personally available to assist each in developing according to his own abilities and talents.

The expansion and growth of Beth Medrash Govoha over the twenty years of Rav Shneur's stewardship would have been impossible without the incredible efforts that he expended to marshal support for the school's development. In his initial years as the Rosh Yeshiva, Rav Shneur spearheaded the first major construction and expansion of Beth Medrash

Govoha's physical facilities. Despite his heavy lecture schedule and his administrative responsibilities, Rav Shneur was also devoted to the greater American Jewish community. He was recognized as his father's successor in communal leadership, and he played a very significant role in public service. His service to the public continues to set an example for today's students and alumni. Indeed, under Rav Shneur's guidance and with his encouragement and support, Beth Medrash Govoha students and alumni founded numerous primary, secondary, and post-secondary schools and upgraded and developed the educational, communal, and social service infrastructure of communities across the country.

Rav Shneur passed away in 1982, leaving a Beth Medrash Govoha that had matured to be the quintessential institution of advanced Talmud study. During his tenure as Rosh Yeshiva, Beth Medrash Govoha's enrollment grew from 160 students to some 880 students.

Upon Rav Shneur's death, the leadership of Beth Medrash Govoha recognized that its growth—both its student population up to that point and the growth they anticipated in its future—necessitated that the senior leadership be expanded so as not to rest on one person. Rabbi Aryeh Malkiel Kotler, a distinguished scholar and Rav Shneur Kotler's son, became the Rosh HaYeshiva and Dean of Beth Medrash Govoha. Working closely with him are three Roshei Yeshiva: Rabbis Yeruchim Olshin, Dovid Schustal, and Yisroel Neuman. These four distinguished scholars continue to expand the growth of Beth Medrash Govoha as the leading Talmudic institution in the United States, building on the strong foundations set by Rav Aaron and Rav Shneur Kotler. Today, Beth Medrash Govoha has grown from its original enrollment of 13 to a student body of thousands in its undergraduate and graduate divisions. The graduate school consistently ranks in the top five in New Jersey based on enrollment. Beth Medrash Govoha attracts world-class students from across the nation and approximately 20 countries who are drawn by its international reputation for scholarly excellence.



MISSION STATEMENT



MISSION STATEMENT

Beth Medrash Govoha-Rabbi Aaron Kotler Institute for Advanced Learning is an institution of Higher Education that specializes in advanced Talmudic scholarship. Its primary objective is to produce Talmudic scholars and to thereby provide firm, lifelong foundations for its students, graduates and their communities. Beth Medrash Govoha strives to offer the broadest Talmudic curriculum available in any such institute in the world, providing its students with the opportunity to study almost any area in the widest spectrum of Talmudic study.

Beth Medrash Govoha is dedicated to helping its students achieve the highest level of scholarship along with an intensive commitment to academic excellence in every area of Talmudic Studies. This is achieved both through unique scope in the student body and through a broad array of Talmudic Studies programs, which surpass that of any other institute in the world.

Beth Medrash Govoha carries out its objectives through its undergraduate and graduate divisions and through its community-based programs. The Beth Medrash Govoha undergraduate school is a five-year college; the Rabbi Aaron Kotler Institute for Advanced Learning is the graduate school. The undergraduate school is designed to provide the student with a thorough foundation in the core areas of Talmud, in accord with the classic model of such scholarship. The school also prepares students to integrate scholarly training into their personal and professional lives.

The Rabbi Aaron Kotler Institute for Advanced Learning promotes advanced scholarship and research in classical Talmudic and cognate studies. In addition, it is concerned with professional orientation by providing programs to prepare these scholars as teachers and administrators in secondary schools and institutions of higher Talmudic studies, and in other forms of community service. An integral part of the institution's scholastic and professional aims is ethical and moral growth and maturity of the students, based on Jewish ethics and philosophy.



Recognizing that lofty scholarship goals cannot be achieved except in a setting which promotes academic excellence in every way, the institution strives to provide learning facilities, such as lecture halls, study halls and the libraries which adequately fill the needs of students and faculty. The commitment to provide a total learning environment for the student scholar also prevails with respect to adequate scholarship aid, as well as providing comfortable residence halls and other living quarters for students and faculty. For the institution as a whole, communal leadership, volunteerism, community involvement and public service are a central feature of campus and academic life, and as such they have a high priority in Beth Medrash Govoha's mission.

LICENSURE, APPROVAL, AND ACCREDITATION

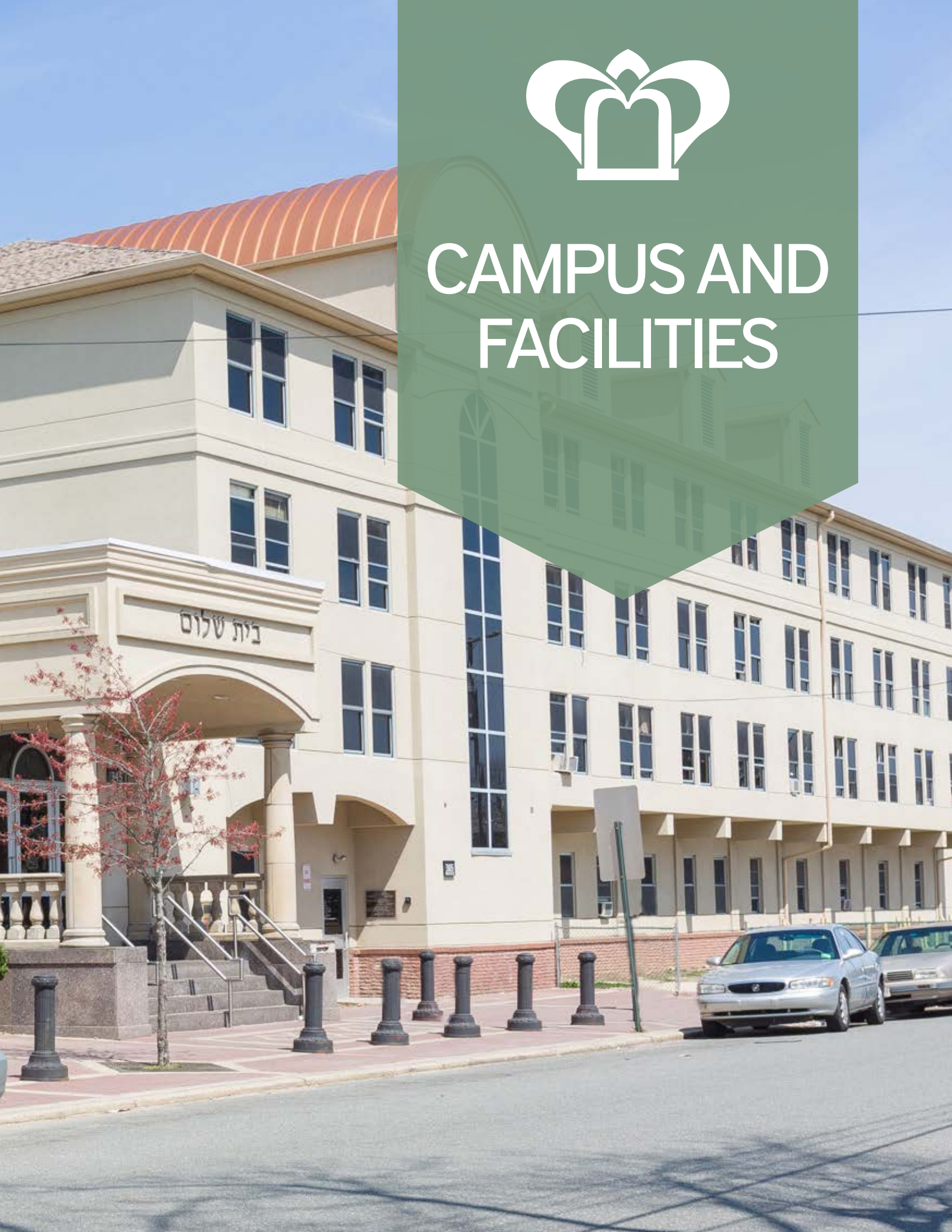
Beth Medrash Govoha is licensed by the State of New Jersey Office of the Secretary of Higher Education and is authorized to award the following degrees and certificates: Bachelor of Talmudic Studies, Master of Talmudic Studies, Graduate Talmudic Diploma, Advanced Graduate Talmudic Diploma. It is eligible to participate in the Title IV Federal Financial Aid programs and the NJ State Tuition Aid Grant (TAG). Beth Medrash Govoha is accredited by the Association of Advanced Rabbinical and Talmudic Schools (AARTS). AARTS is recognized by the United States Department of Education and the Council for Higher Education Accreditation (CHEA).

AARTS can be contacted at 2329 Nostrand Ave. Suite M-200, Brooklyn, NY 11210, by telephone at 212-363-1991 or email: office@aarts.org. The AARTS Handbook is available upon request by contacting the organization as per above. Copies of the letters of accreditation and licensure can be obtained from the Registrar's Office.

Beth Medrash Govoha is also authorized under federal law to enroll non-immigrant alien students. Beth Medrash Govoha has also been recognized as an accredited institution of higher education by the Veterans Administration and by the Social Security Administration.



CAMPUS AND FACILITIES



VISITING THE CAMPUS

Students, their families, as well as others who would like to do so, are invited to visit the Beth Medrash Govoha campus. Although there are no regularly scheduled campus tours, one can be arranged for prospective students by contacting the Office of Admissions before the visit. Others who would like to visit the campus should contact Bentzy Treisser at 732-367-1060, extension 4260 in advance of their visit to the campus, to make arrangements for the visit and to ensure that their needs can be accommodated. Please check in at the receptionist's desk at the Administrative Offices at 601 Private Way upon arrival. A map and travel directions to Beth Medrash Govoha can be found on pages 66-67.

Beth Medrash Govoha is situated in the heart of the residential area of Lakewood, New Jersey, a growing municipality centrally located less than 60 miles from the Greater New York and Greater Philadelphia areas, and accessible by public transportation from both metropolitan areas. Beth Medrash Govoha's first building in Lakewood was the former Sullivan Mansion along with its surrounding acreage. The Sullivan Mansion was located at 617 Sixth Street in a hotel district that transitioned to a residential and academic area over the years.

Though the mansion is long gone (replaced by larger buildings to serve the expanded enrollment over the years), 617 Sixth Street remains the nucleus of Beth Medrash Govoha's Urban Campus. The core campus cluster of buildings at Sixth and Seventh Street is situated in a built out, residential and academic neighborhood. In order to keep pace with the exponential enrollment growth of the institution over the years, and the concomitant need for additional space, it was necessary to add facilities within a few blocks proximity to the original core. As such, Beth Medrash Govoha's main

campus has expanded to encompass additional campuses that are dispersed through the core of Lakewood Township and interwoven into residential blocks, with Beth Medrash Govoha buildings concentrated at key campus nodes. These include, for example, the Kleinman Campus Complex (bordered by Forest Avenue, Eleventh Street, Madison Avenue and Carey Street), the Bais Shalom/Bais Aron/Avreichim buildings between Ninth and Tenth Street, and the Princeton Avenue Academic Complex on Seventh Street and Princeton Avenue. Buildings at these campus nodes are not separate locations of the institution; rather they represent additional study hall and classroom space for the central campus, and they are one and the same urban core campus. All activities in these buildings are fully administered out of Beth Medrash Govoha's central administration buildings on Sixth Street, and all are part of the same academic programs and under the same academic supervision.

COMMUNITY ACCESS AND VISITING SCHOLARS

Beth Medrash Govoha's study halls are open to any member of the Lakewood community and beyond who wishes to utilize the library resources, study space, and other academic resources available. At the discretion of the administration, Beth Medrash Govoha makes its assembly spaces available for community events that are well-attended by Lakewood residents. The administration of Beth Medrash Govoha reserves the right to refuse entry to any person not keeping to Beth Medrash Govoha's standards of conduct. Serious scholars of Talmud travel from outside the immediate area to utilize Beth Medrash Govoha's extensive libraries and consult with leading experts among the advanced students and faculty.

ACADEMIC CENTERS

SEVENTH STREET CAMPUS CORE

The Seventh Street Campus Core includes a number of academic buildings and dormitories, as well as Beth Medrash Govoha's Executive and Administrative offices. It is located along Sixth, Seventh and Eighth Streets, between Forest Avenue and Lakewood Avenue.

HILLEL AND ETTTEL BEREN BUILDING

The Hillel and Ettel Beren Building, also known as the Adolph and Ethel Beren Building, was the first academic center that was built by Beth Medrash Govoha. Open since 1964, it remains a major academic center in the heart of the campus. It includes the Bendheim Study Hall, as well as a smaller study hall and a complex of offices for deans and senior faculty.



The main library of Beth Medrash Govoha, today known as the Rosansky Central Library (see below), is housed on the lower level of the building.

ISRAEL HENRY BEREN HALL



The Israel Henry Beren Hall is an expansive multi-purpose building which quickly became a center for campus life after its construction in 2001. The building contains three study halls, accompanying library space (the Schon Library), and administrative office space. The second floor of the building contains assembly and student lounge space. Cafeteria service is offered for three meals daily. The building also contains common space and eight classrooms that accommodate numerous Chaburos daily.

A direct indoor link joins the Israel Henry Beren Hall to the Hillel and Ettel Beren building in order to give students quick and easy access to faculty whose offices are located in the Hillel and Ettel Beren Building, and to the main library. The executive offices of Beth Medrash Govoha are located on the third floor of the Israel Henry Beren building.

HERZKA BUILDING/LEVIN STUDY HALL



The Herzka Building/Levin Study Hall, on the site of the former Elias Klein Study Hall on Seventh Street opened during the 2015-2016 academic year. This multi-use academic center includes a spacious multi-purpose lecture and events hall, in addition to a large study hall on the main floor and has a capacity of some 1,050 students. This study hall is the largest single study hall on the Beth Medrash Govoha campus. The Herzka Building also contains various classrooms, academic office space, and two libraries.

LEGION ADMINISTRATIVE BUILDING



“The Legion” is a Beth Medrash Govoha administrative building located at the corner of Sixth Street and Private Way. Beth Medrash Govoha administrative staff located in the Legion building and accompanying auxiliary space include the Finance Department, Department of Human Resources, Development Department, Department of Information Technology, and others. The Student Services Building located at 619 Seventh Street is the key destination for students, as all registration, admissions, and tuition arrangements are handled at this location. The Student Services Building contains the offices of the Registrar, the Financial Aid Department, Admissions, Tuition, Special Academic Programs, Government Affairs, and other student services.

NINTH STREET ACADEMIC CAMPUS



The Ninth Street Academic Campus is located on the city block bounded by Ninth and Tenth Streets and by Madison and Clifton Avenues. Parking is available on the next block at the parking lot bounded by Clifton and Lexington Avenues between Ninth Street and Tenth Street.

BAIS SHALOM ACADEMIC CENTER

The Bais Shalom Academic Center was completely remodeled in 2003 into a strikingly beautiful facility with a main study hall, as well as a smaller study hall, modern new classrooms, library and support space, and offices for the academic staff.

An additional small study hall (capacity 150) is designated as a welcoming space for alumni of Beth Medrash Govoha who wish to continue their studies on an ad-hoc basis in an informal setting.

BAIS ARON ACADEMIC CENTER



Bais Aron was built in 2010 directly adjacent to the Bais Shalom Academic Center. Together, these two academic buildings now form a campus hub for students focused on advanced studies. The Bais Aron Academic Center is an imposing building with a large study hall and a moderately-sized, daily use library on the first floor. The library space was integrated into the original building design for optimal use of space. Access to significant electronic databases of Talmudic texts is available at the library in the Bais Aron Academic Center. The second floor contains eleven classrooms and faculty offices.

AVREICHIM ACADEMIC CENTER



The Avreichim Academic Center, located at 1001 Clifton Avenue, diagonally across from the Ninth Street Academic Campus on the corner of Tenth Street and Clifton Avenue, opened for the Fall 2024 semester with the Bais Moshe Academic Center. The Bais Esther Academic Center opened for the Summer 2025 semester. As with the Bais Shalom and Bais Ahron Academic Centers, students here focus on advanced studies. The tastefully constructed building and adjacent library provides ample study space for the students.

KLEINMAN FAMILY CAMPUS COMPLEX



The 3.5 acre Kleinman Family Campus Complex is located one block north of the Ninth Street Academic Complex. It encompasses the square block between Forest and Madison Avenues, and is a five-minute walk from the Seventh Street Campus Core and a two-minute walk from the Ninth Street Academic Complex. The Kleinman Family Campus Complex includes:

FOREST AVENUE ACADEMIC CENTER

The Forest Avenue Academic Center opened as a Beth Medrash Govoha academic facility in 2009 with new high efficiency air conditioning and lighting systems, new roofing, bookcases, furnishings, and restrooms-all renovated with student comfort in mind. The spacious, bi-level building contains study halls, classrooms, and the small, on-site Krupnick library for the most relevant research volumes.

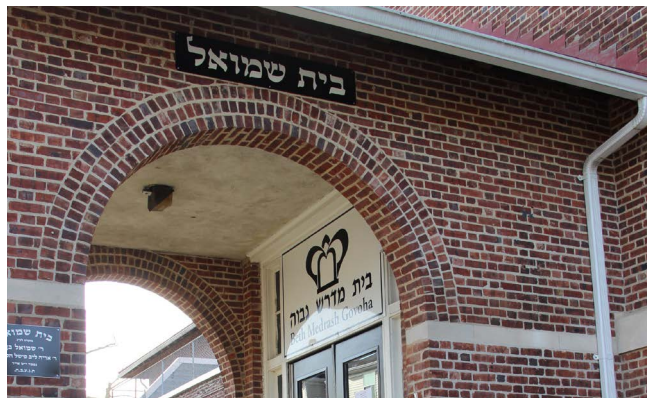
CAREY STREET ACADEMIC CENTER



The Carey Street Academic Center contains two study halls and four classrooms, and is served by its own small on site library and student counseling offices. Students at the Kleinman Campus Complex who need an expanded selection of academic texts and resources may visit the Rosansky Library at Seventh Street, which is within walking distance.

PRINCETON AVENUE ACADEMIC COMPLEX

The Princeton Avenue Academic Complex fills a full block at Seventh Street and Princeton Avenue. It contains the Princeton Avenue Apartments student housing complex, and the Princeton Avenue Academic Center, which contains the Bais Shmuel study hall, and an additional study hall on



the lower level. A third study hall is located on the second floor.

An on-site reference library was created to service the students at Bais Shmuel with 1,300 of the most-needed reference texts and access to Otzar HaHochma digital resources.

WOODLAKE CAMPUS

Beth Medrash Govoha opened a new academic center at the former Woodlake Country Club. Located at 25 New Hampshire Avenue, the center currently has a study hall, classrooms, a library for the most-needed reference texts, and ancillary facilities.

JACKSON CAMPUS

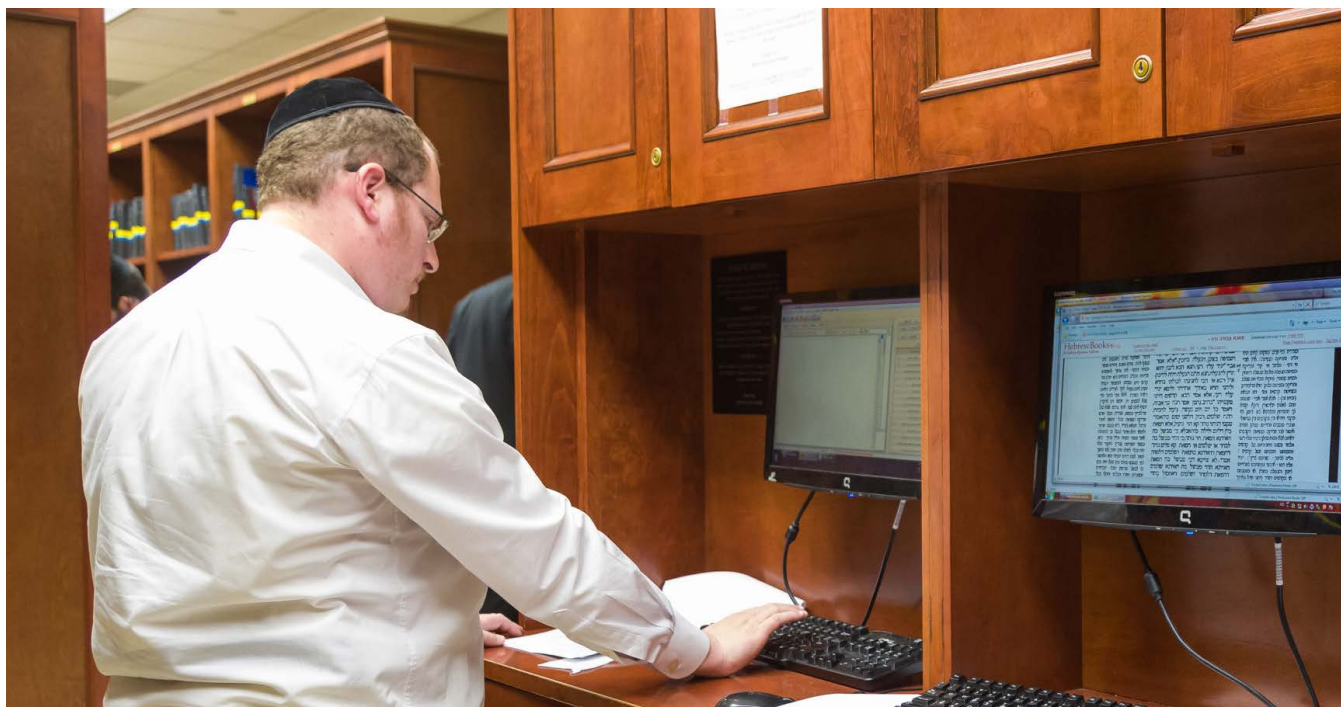
Beth Medrash Govoha's new Jackson Academic Center will be located in a state of the art, 125,000 square foot building which formerly served as a Middle School for the Jackson School District. The Jackson Academic Center will be located

at 35 South Hope Chapel Road. The initial study hall will be located in the lower level of the building and it will have a capacity of approximately 500 students. The BMG academic space at this new location will include an open stack library in the Bais Medrash, a separate area to be used as a reference library, and auxiliary spaces (break rooms, etc). Additional academic space is slated to be added at this facility in the coming years.

LIBRARIES

The academic library is one of the most important facilities supporting the academic mission of any institution of higher education. This is especially true at Beth Medrash Govoha. For the advanced scholar of the Talmud and its interpreters, scholarship is intensely text driven. The history of Talmudic learning is a history of successive textual analyses, each aimed at refining and elaborating the body of scholarship that went before. As such, proper study of the Talmud requires easy and constant student access to extensive and diverse collections. The full-service reference library, with its breadth of texts and resources, is not an occasional destination for the Beth Medrash Govoha student; rather it is a core destination for every student on a regular basis.

The Board of Beth Medrash Govoha has formally designated Beth Medrash Govoha's Library Network as the Beth Medrash Govoha Holocaust Memorial Libraries. Beth Medrash Govoha's Holocaust Memorial Libraries are intended to help restore the classic scholarship that was destroyed in the Holocaust, to replace the collections of the great Talmudic institutions of Europe that were lost in the Holocaust, and to preserve the wartime archives of U.S. and



European community leaders and thousands of scholarly works from the pre-Holocaust, Holocaust, and post-Holocaust eras.

The Beth Medrash Govoha Holocaust Memorial Libraries includes the following library stacks and collections, as well as collections in storage and auxiliary, program, and administration spaces for the Libraries. Beth Medrash Govoha's combined library holdings currently number approximately 200,000 volumes. The Beth Medrash Govoha libraries serve as both a central academic resource for Beth Medrash Govoha's students and a central repository for Talmudic literature that is used by scholars the world over. Beth Medrash Govoha's library archives also contain an extensive collection of correspondence related to the relief and rescue efforts in the Holocaust and post-war period, journals from the pre-War era, and the manuscripts of Talmudic Scholars from throughout Europe who perished in the war.

The research library collections of Beth Medrash Govoha are available for public use. Rare books and materials are obtainable to guest scholars and members of the public upon request.

There are three main modalities for storage and dissemination of Beth Medrash Govoha's collections. Open-shelf stacks are located inside the study halls and hold those volumes that are most likely to be used by the student during his daily study sessions for his studies and research. These open-shelf collections in all study halls contain numerous sets of the Talmud and standard Talmudic reference texts. Each semester, volumes of subject matter, reference materials, and related sources are placed in each study hall.

Beth Medrash Govoha also has formal reference libraries with more specialized texts, including the main library at Seventh Street, and a number of smaller reference libraries that are generally located in close proximity to large study halls. Finally, at any given moment, approximately 50,000 volumes are in closed stacks in Beth Medrash Govoha's storage facility. These volumes are rotated throughout the campus by the library staff based on the subject matter being studied in that campus location during each semester. The following comprise Beth Medrash Govoha's Holocaust Memorial Libraries :

SEVENTH STREET CAMPUS CORE LIBRARIES

THE ROSANSKY CENTRAL LIBRARY

The Rosansky Central Library is currently Beth Medrash Govoha's largest library. It holds Beth Medrash Govoha's most wide-ranging collection, with works in every area that could conceivably be of interest to our students. Located in the Hillel and Ettel Beren Building, this library also includes the Morris and Celia Morgenstern collections, with volumes and periodicals focused on Talmudic Law and Jurisprudence,

and the Harry and Sam Herskowitz special collections on a variety of subjects, including topics in Ethics and Philosophy.

BAIS SHMUEL MEIR/SCHON LIBRARY

The Bais Shmuel Meir/Schon Library collection is a small reference collection of the most relevant volumes located in the Hershey and Raisy Friedman Chabura Center immediately adjacent to the Zemel and Klein-Gestetner study halls. It includes those volumes most likely to be needed as references by students in the study halls of the Israel Henry Beren Building.

THE STEPHEN AND REGINA KLEIN LIBRARY

The Stephen and Regina Klein Library is housed in the Herzka Building on Seventh Street. This state-of-the-art, climate-controlled facility holds a total of 75,000 volumes, including the collections that were housed in the former Dabbah building and Samuel Abrams Reference Library, including many rare volumes which are no longer available in print. It provides appropriate space for the preservation and display of Beth

Medrash Govoha's rare book collection, including volumes dating to the middle ages. It also houses the 350-volume Krieger collection consisting of out of print volumes of commentary on the Talmud written in the United States between 1850-1950.

THE BEREN DAILY USE LIBRARY

The Beren Daily Use Library is located adjacent to the Levin Study Hall in the Herzka Building, on Seventh Street. The Beren Daily Use Library serves the daily reference needs of students using the building.

NINTH STREET ACADEMIC COMPLEX LIBRARIES

The two major academic centers at Ninth Street are each serviced by a small, dedicated library. In the Bais Aron Academic Center, the Bais Shalom Library is located next to the study hall on the first floor. In addition to some 6,500 volumes, it includes the Otzar HaHochma database and the Otzrot HaTorah database to give students digital access to additional reference texts. The Bais Aron Library is adjacent to the study hall in the Bais Shalom Academic Center, and the collection at the moderately sized onsite library numbers approximately 4,850 volumes.

KLEINMAN FAMILY CAMPUS COMPLEX LIBRARIES

The Krupnick Library, located at the Forest Avenue Academic Center, is a small, on-site resource that contains the most relevant research volumes needed regularly by students of the Forest Avenue Academic Center and the Carey Street Academic Center. Students can access the Otzar HaHochma database through a workstation in the Krupnick Library. There is an additional auxiliary library room at the Carey Street Academic Center as well.

PRINCETON AVENUE ACADEMIC COMPLEX LIBRARIES

The Princeton Avenue Academic Complex Library is located adjacent to Bais Shmuel. It contains the most relevant research volumes needed regularly by students of the Princeton Avenue Academic Complex. Students can access the Otzar Hachochma database through a workstation in the library. In addition, open stack collections exist in the Bais Shmuel study hall and in each study hall.

WOODLAKE CAMPUS LIBRARY

The Woodlake Campus Library is located just off the Woodlake study hall. The airy room with abundant natural light provides for an inviting atmosphere where students can peruse the relevant research volumes. Students can access the Otzar Hachochma database through a workstation in the library.

JACKSON CAMPUS LIBRARY

The Jackson Campus Library is an on-site resource for students to peruse the relevant research volumes. Students can also access the Otzar Hachochma database through a workstation in the library.

AUDIO-VISUAL RESOURCES

Beth Medrash Govoha's Holocaust Memorial Libraries include a centralized audio-visual room for recording and duplication of lectures. Beth Medrash Govoha's lecture halls in the Israel Henry Beren Hall and the Hillel and Ettel Beren Building are wired to a central audio hub in the audio-visual room. Lectures delivered by faculty or visitors are recorded, and copies are available in MP3 and compact disc formats. Downloads of the lectures are available through the kiosk in the Rosansky library.

STUDENT HOUSING



Beth Medrash Govoha's dormitories provide residential housing for some 1325 students. Single students are expected to live in on-campus housing. In keeping with the overall

theme of unified campus nodes, dormitories are located in close proximity to major campus Academic Centers. All dormitories are located within reasonable walking distance of the central campus dining hall in the Israel Henry Beren Building.

Beth Medrash Govoha dormitories include The Martin Klein Residence Hall, located at the corner of Sixth Street and Private Way; "The Irvington" residence adjacent to the Bais Shalom Academic Center; Irvington Dorm Annex; and the Joseph and Faye Tanenbaum Student Residence located across the street from the Ninth Street Academic Complex.

For those students who can benefit from a smaller residential setting, Beth Medrash Govoha has created a number of small residences in houses located in close proximity to the Seventh Street Campus Core. These residences are located at 514 Sixth Street, 650 and 661 Seventh Street, 567 Eighth Street, and at 670, 801 and 851 Lakewood Ave.

STUDENT FAMILY RESIDENCES

As part of its services to students and their families, Beth Medrash Govoha has built and acquired a number of housing complexes for married students. The close proximity of these housing complexes to the academic buildings promotes the sense of an on-campus living experience for the students. The Student Family Residences at Beth Medrash Govoha enable married students to continue to remain an integral part of the campus residential community while also providing comfortable housing for their families. The first married student residences built by Beth Medrash Govoha in the 1970s - the Joseph and Faye Tanenbaum Residence



and the Yitzchok and Chaya Sarah Kasziner Residence - are still in use by students today, offering a mix of two and three bedroom units to accommodate growing student families.

The Willows Complex at Seventh Street and Forest Avenue; Arlin Court on Seventh Street between Forest Avenue and Madison Avenue; Private Way Apartments at Fifth Street; Lexington Gardens at Eighth Street and Lexington Avenue; and Princeton Arms on Princeton Avenue are a mix of one and two bedroom apartments. Lakewood Apartments at Eighth Street contains an additional forty garden-style

apartments. The Princeton Avenue Apartment Complex was just constructed with the customization of design and materials to ensure maximum comfort and livability tailored to the needs of students' families, including the ability to incorporate a sizable number of larger-sized units to accommodate larger families.

Cedarview Apartment Complex opened in 2026 with a unique design and layout to accommodate students' families, similar in concept to the Princeton Avenue Apartment Complex.



ACADEMIC INFORMATION, POLICIES, AND PROCEDURES

ISRAEL HENRY BEREN HALL

בית מדרש גבוה

HERSHEY & RAISY FRIEDMAN CHABURA CENTER

EDUCATIONAL PROGRAM

The Beth Medrash Govoha educational program is recognized world-wide as setting the standard for advanced analytic Talmudic study. The nature and objectives of the educational program reflect the strong commitment of Beth Medrash Govoha's founder, Rav Aaron Kotler, to train young men to become scholars and skilled interpreters of Talmud and to carry forward the transmission of advanced scholarship - not

as a means to becoming a rabbi, but, rather, learning in order to know and understand the vast and complex Talmud, and to master its intricacies and learning in order to perpetuate the rich legacy of Talmudic study throughout history, framing our values, giving shape to ethics and molding civilization.

TALMUDIC STUDY

Study of the Talmud is a rigorous discipline that requires intensive academic commitment and the exploration of numerous aspects of life and law. A working knowledge of Hebrew and Aramaic terms is important to enable the student to comprehend primary source materials in their original language.

The Talmud is a vast compendium that deals with all aspects of life—with Philosophy, Ethics, Law, Economics, History, Psychology, Sociology, Political Science, Astronomy, Mathematics, Science and Classical Jewish Civilization. Study of the Talmud encompasses many diverse disciplines and requires the exploration of the human condition in general, understanding broad principles, and grappling with specific business, mathematical, and scientific problems. The Talmud

contains countless and extensive discussions of moral obligations and ethics in the relations between the individual and society, government and citizenry, a borrower and lender, a worker and an employer, a husband and wife, a parent and a child, a landowner and a sharecropper, and a buyer and seller. A wide variety of cases and examples are worked through. Each case has many variations. Case law analysis is an essential part of Talmudic study, and the legal, ethical, and sociological aspects of cases engender lively discussion among commentators of different generations and locales, up to and including the Beth Medrash Govoha student himself, who learns to study the different approaches, critically analyze them, and consider them on their merits. Ultimately, the student is guided to develop his own judgment and conclusions, sharpening his intellectual and reasoning skills



along with the ability to defend his developed hypotheses as viable positions.

As a classical school of advanced Talmudic study, Beth Medrash Govoha follows the long-established methods of that tradition and its unique pattern of scholarship. In addition to careful study, tradition places a high value on chiddush, the flow of creative insight which exposes new dimensions in the Talmudic text. In the course of his learning, the student has recourse to ancient, medieval, and modern sources. From the Talmud-centered core, an immense scholarly literature radiates, encompassing vast areas of knowledge, including — but not limited to — law, philosophy, ethics, history, education, and the social sciences. Since the body of scholarship developed in different places and times, it reflects a remarkable variety of historical-cultural conditions and touches on a broad diversity of culture. The exposure to this cross-cultural diversity and interconnectedness itself presents much of what a liberal arts form of education is about—the ability to appreciate the world outside oneself, an understanding of the complex interactions of different strands of humanity through time and space, and how principles can be timeless while their applications can be infinitely variegated.

As such, Talmudic study at Beth Medrash Govoha deals not only with the Talmud itself as a specific corpus of writing, but also with a chain of commentaries stretching from the time of the Talmud until modern times. A typical individual page of the Talmud will contain the Mishnah, written in third century Palestine; the Talmud of 5th century Babylonia/Iraq, which comments on and explicates the Mishnah; and a host of commentaries from 9th century North Africa, 10th century Germany, 11th century France, 14th century Germany and Provence, 17th century Poland, and 18th century Lithuania—all on a single page. Annotated throughout these texts are cross references to sources from antiquity, to other locations of the vast compendium of the Talmud and commentaries itself, and to the codifications of 12th century



Maimonides of Spain and Egypt, the 14th century Tur of Germany, and the 16th century Shulchan Aruch. In addition, the typical volume of the Talmud will include appendices encompassing dozens of additional commentaries.

Countless additional volumes, not incorporated into the printed edition of the Talmud itself, are also essential parts of Talmud study. Commentaries by 13th century doctors and philosophers from Spain, 18th century explicators of Talmudic knowledge from the Austro-Hungarian Empire, and early 20th century thinkers from Lithuania, Russia, Hungary, and Poland, as well as late 20th century commentators from the United States and Israel, are all part of the Talmudic conversation.

Contemporary instructors and students at Beth Medrash Govoha are part of this very same conversation across the generations and the globe. Thesis and antithesis, question and answer, thrust and parry, postulate and inference, antecedent and consequence ring throughout the study halls in an ancient and never-ending conversation. As students progress, they master the art of perceptively reading a complex, precise text and learn to resolve new applications from traditional sources as they acquire the skills of independent research; logical and precise thinking; acceptance, modification and rejection; clear and decisive exposition, and justification and defense.

ACADEMIC OBJECTIVES AND EXPECTED OUTCOMES

As a student progresses through the Talmud-centered core at Beth Medrash Govoha, his research assumes an increasing sophistication and profundity, reflecting the student's exposure to the Talmud in its entirety, and to its related disciplines. The variety of disciplines will touch on distinct areas of law, the humanities, and the physical and social sciences. At any given level, they can be analyzed as separate subjects, whether in educational philosophy or psychology, in ancient and medieval mercantile law and economics, in the relations between man and society, and the like. The student's research in these areas forms a supportive background to the

Talmudic core and provides him with a remarkable breadth of human knowledge.

The newly admitted undergraduate student at Beth Medrash Govoha must be prepared for a research-oriented program with the ultimate goal of advanced creative scholarship. In order to succeed and advance, he must become an integral part of a community of scholars, where students, advanced students including fellows, Roshei Chabura, and faculty join in the common pursuit of scholarship. In order to develop into a mature Talmudic research scholar, the student will need to develop core humanities skills of logic, reasoning, and critical reading of texts.

Students will gain vast knowledge in content areas of the Talmud; yet their outcomes will transcend content-specific knowledge as they demonstrate skill acquisition in areas that are key to success in every aspect of their professional and personal lives. At Beth Medrash Govoha, we strive to ensure that each student will hone the following key skills:

- The ability to think and reason. The student will learn how to formulate and test hypotheses against known principles; to argue within a logical framework; to analyze internal consistency of arguments; to isolate, define, and clarify concepts; to maintain consistency of an argument; to defend an intellectual position; to justify a philosophical outlook; and to analyze new cases against established principles and come to conclusive resolutions.
- The ability to analyze and interpret text. The Talmudic student learns to read and understand the Talmud and its commentators in their original Hebrew and Aramaic; to understand texts within their original contexts; to apply historical texts and arguments to modern situations; to analyze text and text fragments; to interpret various types of text, including legal text, philosophical text, and argumentative text; interpretation of allegorical and symbolic text; bibliographic research; information research; and primary source identification and interpretation.
- The ability to evaluate sources critically and creatively. The ability to think and reason and the ability to read texts lead to constant engagement in active learning. The student does not merely listen to lectures or read texts and recite them back—he is asked to criticize the lectures, to question the texts, to propose other solutions and different approaches. Creativity is the mark of the accomplished Talmudic student. He learns to demonstrate new lines of reasoning, draw conclusions in unfamiliar situations, approach unfamiliar texts and make sense of them and then agree or form questions, putting the new information in the context of what he has previously learned.
- The ability to communicate. The Talmudic student is always in a dialogue—with mentors, classmates and study partners, with attendees of a lecture he presents or attends, and with the texts he is studying. Students hone their ability to read clearly; understand sources from a wide variety of cultures, times, and places; integrate sources into their own thinking; compare and contrast sources; resolve disputes and provide insights; follow, understand, absorb, and incorporate lecture material; assimilate a lecture with complex reasoning, participate in discussions of that lecture, and repeat the essential points of the lecture to those who didn't understand or in response to queries; organize ideas for oral presentation in a seminar; participate constructively in a seminar discussion; defend a thesis in front of a learned and critical audience; debate effectively; argue constructively; eventually prepare original papers for publication; and teach younger, less gifted or less knowledgeable students.
- The ability to understand the world. The Talmudic student must place himself in an astonishingly diverse set of locales and times. Students acquire the ability to understand the environment of very many cultures; to apply principles established in one context to situations in very different circumstances and contexts; to understand other cultures and practices; to adapt easily to unfamiliar situations; to develop an understanding of relations between peoples and cultures; to understand how environments shape sociologies, customs and laws; to evaluate different belief systems and ideological approaches; to maintain a focused world outlook in very different cultures and environments; and to protect their integrity in a variety of situations.



MODES OF INSTRUCTION

A COMMUNITY OF SCHOLARS

Upon acceptance to Beth Medrash Govoha, the typical student has already completed several years of classroom instruction in Talmudic study at the secondary and post-secondary levels. Accordingly, the Beth Medrash Govoha's academic program presumes the student's ability to navigate basic Talmudic texts independently and

sustain a directed, yet self-motivated, program of study. The basic study pattern is one of supervised critical exploration in a group setting within a community of scholars. The ultimate test of a student's scholastic ability is his competent participation in the free-flowing exchange of ideas in the study hall.

THE BETH MEDRASH GOVOHA PROGRAM

The keystone of the Beth Medrash Govoha educational program is the Chabura system, which has many elements in common with the Tutorial System at Oxford and the Preceptorial System at Princeton. The Chabura is a cluster group of students who pursue a common text, according to their level in Talmudic research. Each Chabura is a distinct unit, endeavoring to achieve a comprehensive understanding of the unit of study, utilizing the insight and input of each of its individual members. Taken as a whole, these Chabura groups form the tapestry of academic life at Beth Medrash Govoha. The Chabura's activities are led by a Rosh Chabura (cluster-group leader), a senior scholar who sets the tone of scholarship, regulates the pace of learning and lectures regularly to its members. The activities of the Chabura groups make the study hall sessions the primary medium of instruction, via the crosscurrent of scholarly exchange. The Bais Medrash — the study hall — serves as the crucible in which the student's Talmudic reasoning is refined, where he can advance his own interpretations and consider the insights

of others. The Chabura system offers the Beth Medrash Govoha student an experience that is unequalled in the academia of higher Talmudic learning - the opportunity to study in the intellectually charged atmosphere created by an outstanding community of scholars and to delve into any concentration area or topic in the Talmud, unlike the many smaller Talmudic institutions, where course offerings are typically more limited to specific areas of specialization and focus within the breadth of topics covered by the Talmud.

Within the larger cluster group, students pursue their studies in a peer-to-peer study pairing: the Chavrusa. In order to study effectively with a Chavrusa, the student must also master the art of Talmudic dialectic — articulating one's position, presenting one's arguments in a precise and organized manner, preserving intellectual honesty, and broadening one's viewpoint to grasp another's perspective. The Talmud praises study in Chavrusa (pairs or groups) for the advantages that accrue through debate and defense that enable students to understand advanced concepts.

ADMISSION REQUIREMENTS

UNDERGRADUATE DIVISION

Applicants to Beth Medrash Govoha's undergraduate program must be beyond the age of compulsory attendance in the State of New Jersey, and are generally expected to have completed high-school, including a preparatory program of Talmudic study that has prepared them for college-level study*. Applicants should meet the following minimum qualifications:

TALMUD:

- The completion of 150 folio pages of Talmud with the principal commentaries of Rashi and Tosfos.
- The skills to translate, explicate and provide a basic explanation of Talmudic text material and to research and apply related commentaries, all in their original languages.
- Facility for carrying out primary Talmudic analysis (with a chavrusa/research partner).
- Familiarity with the bibliography of secondary Talmud sources.

* Note: Exceptions may be made for students who demonstrate the ability to function at the advanced academic level required to study at Beth Medrash Govoha and evidenced by a passing score on an independently administered ability to benefit test approved by the US Department of Education or documentation of completion of six credits of college work applicable to a degree offered by Beth Medrash Govoha or who meet the criteria for students who are beyond the age of compulsory education in NJ

LANGUAGE:

- Read, fully comprehend, and write scholarly Hebrew.
- Read and fully comprehend Aramaic.

Since the academic program at Beth Medrash Govoha is very rigorous, potential applicants are required to undergo a series of interviews and examinations to determine their suitability to successfully undertake the program. This assists the institution in accepting appropriate applicants to the program. The admissions process also helps a prospective student to assess whether Beth Medrash Govoha is in fact the right place for him. Candidates are selected for admission based upon an assessment of their academic skills and ability, academic preparation, and personal development and character.

To begin the process, each candidate must submit a form with basic information to the Office of Admissions, which will constitute his formal request for an admissions application. This form can be obtained by calling (732) 367-1060, extension 4224.

The fee schedule associated with processing the application request is provided as part of the application packet. When a preliminary application has been received, the Office of Admissions will contact the applicant to continue the application process and to schedule the required interviews and academic testing (generally on campus). A formal Application for Admission must be completed and submitted prior to the interview.

Applicants should be prepared to complete comprehensive oral examinations and interviews. In addition to the above,

students will be required to submit the following documents before being admitted to Beth Medrash Govoha:

1. A copy of the applicant's high school diploma or documentation of a recognized equivalent, such as a general education development (GED) certificate; having completed homeschooling at the secondary level in a home-school that state law treats as a home or private school; an Associate's Degree; or earning at least 60 credits that are accepted towards a Bachelor's Degree program.
2. Transcripts from previous post-secondary institutions attended.
3. A completed Immunization Form.
4. Students who seek to apply for institutional or government financial aid must complete the FAFSA.

Foreign students will be issued an I-20 form, so that they can make travel plans in time for the new semester.

THE RABBI AARON KOTLER INSTITUTE FOR ADVANCED LEARNING

In order to apply for admission to the Rabbi Aaron Kotler Institute for Advanced Learning, a student should have first obtained a bachelor's degree in Talmudic Studies, either from Beth Medrash Govoha, or from a program of comparable standing. Students who can demonstrate exceptional breadth of knowledge, extensive preparation, and substantial coursework in Talmudic Studies, and who have obtained a bachelor's degree in another field may request a waiver of the requirement to possess a Bachelor's of Talmudic Studies. Waivers will be granted only in exceptional circumstances.



To begin the process, each candidate must submit a form with basic information to the Office of Admissions, which will constitute his formal request for an Admissions Application.

The fee schedule associated with processing the application request is provided as part of the application packet. When a preliminary application has been received, the Office of Admissions will contact the applicant to continue the application process and to schedule the required interviews and academic testing (generally on campus). A formal Application for Admission must be completed and submitted prior to the interview.

Applicants should be prepared to complete comprehensive oral examinations and interviews demonstrating their ability and promise in one or more areas of advanced Talmudic learning.

In addition to the above, students will be required to submit the following documents before being admitted to the Rabbi Aaron Kotler Institute for Advanced Learning:

1. A copy of the applicant's bachelor's degree earned.
2. Transcripts from previous post-secondary institutions attended.
3. A completed Immunization Form.

Foreign students will be issued an I-20 form, so that they can make travel plans in time for the new semester.

Graduates of Beth Medrash Govoha's undergraduate program will generally be admitted to the Rabbi Aaron Kotler Institute for Advanced Learning through a streamlined process without the need for additional processes, but should formally complete registration documents for graduate courses of study in a timely manner and complete all applications for student financial assistance early enough to ensure access to limited funds.

READMISSION POLICY

A student who has withdrawn from Beth Medrash Govoha and has been separated from the school for more than one full semester must reapply for admission to Beth Medrash Govoha by filling out a readmission application at the Registrar's Office.

If the student has been separated for no longer than six months, his registration for classes for the upcoming semester constitutes a notification to the Registrar's Office that he intends to return to the school.

Notwithstanding the length of time of the student's separation from Beth Medrash Govoha, if the student has attended any other institution of higher education during his time away from Beth Medrash Govoha he must submit transcripts from those institutions to the Registrar's Office at the time of his readmission.

Foreign students who have been separated from the school for any length of time must contact the Registrar's Office prior to readmission so that they can be issued an I-20 form and have their student visa status verified.

STUDENT IMMUNIZATION REQUIREMENTS

All full and part-time students under the age of 31 enrolled in programs leading to academic degrees in New Jersey institutions of higher education are required by state law to supply the school with a valid record of immunization. (All incoming students will be asked to declare if they fall under the specific categories of those who are required to receive the meningococcal vaccine. Those incoming students who are required to receive the meningococcal vaccine

and who have not received this vaccination must do so and provide proof of immunization prior to admittance to Beth Medrash Govoha.)

Beth Medrash Govoha collaborates with CHEMED (Center for Health Education, Medicine, and Dentistry) — Lakewood's Federally Qualified Health Center, for students to receive required immunizations.

FOREIGN STUDENTS

Foreign students who are not United States citizens must, at the time of their initial application to the Office of Admissions, initiate the process for obtaining an I-20 form from Beth Medrash Govoha. The I-20 is necessary for the student to receive a student visa which the student must

apply for and receive before he arrives in the United States. A foreign-national student who does not have a valid student visa may not study at Beth Medrash Govoha. Inquiries about student visas and I-20s may be directed to the Registrar's Office.

TRANSFER CREDIT POLICY

In general, Beth Medrash Govoha will grant a maximum of 60 credits towards Beth Medrash Govoha's undergraduate degree for transfer coursework submitted. Transfer credits must meet the following criteria:

- The credits were earned at an accredited institution for courses which have counterparts in Beth Medrash Govoha's program and prepare the student to pursue Beth Medrash Govoha's undergraduate degree; and,
- The courses for which the student is requesting credits are judged by the Registrar's Office to be substantially equivalent to Beth Medrash Govoha courses in content and structure; and,
- The courses have been satisfactorily completed with at least a grade of C or its equivalent; and
- The credits were earned in an accredited institution and not earned under a contractual agreement between an accredited institution and an unaccredited institution, nor through any study-abroad arrangement.
- In general, Beth Medrash Govoha does not award transfer credit for prior learning experience including, but not limited to, service in the armed forces, paid or unpaid employment, or demonstrated competency or learning.

Only coursework from an accredited and licensed (where required by state law) institution will be considered. In

general, if an institution obtained accreditation during the course of a student's studies at that institution, only coursework which was offered after the date of the institution's accreditation will be considered for transfer credit. In the event that a student received credit for a course that began before the institution's date of accreditation, but was completed after the date of accreditation, consideration of these credits for transfer will be at the discretion of the Registrar's Office. Similarly, should a student have received credit for a course from an institution which lost its accreditation during the time the coursework was in progress, the Registrar's Office will determine, at its discretion, whether those credits are eligible for transfer.

It is the responsibility of a student who seeks transfer credit to ensure that all previous schools he attended send an official copy of his transcript to the Beth Medrash Govoha Registrar's Office for evaluation. The Registrar's Office will evaluate each transcript to determine which courses are transferable, and how many credits of those transferred courses will be accepted. In planning their academic program in Beth Medrash Govoha, students should be mindful of Beth Medrash Govoha's degree requirements for the Bachelor of Talmudic Studies degree which requires a minimum of 140 credits in Talmud Department Courses out of the 150 credits needed to graduate. The Registrar's Office will evaluate transcripts, at the student's request, to determine how



many transfer credits will be applied towards the 140-credit Talmud Department minimum.

Students who have not submitted transcripts prior to their admittance to Beth Medrash Govoha may request that their transcripts be evaluated and accepted as transfer credit for a period of one semester after their enrollment in Beth Medrash Govoha. Until then, the student will be enrolled without the transfer credit applied to his record. A student who submits a transcript during the semester following his enrollment in Beth Medrash Govoha should be aware that no transfer credit will be awarded for coursework similar to coursework already in progress or completed in Beth Medrash Govoha.

Students are responsible for the accuracy of the information they report and the documents they provide to Beth

Medrash Govoha with regard to their academic history. Students are responsible to update their information with the relevant department should there be a change or correction to previously provided information, and to review their records regularly to ensure that they have provided all necessary updates and/or corrections. In the event that Beth Medrash Govoha becomes aware of information that contradicts information provided by the student, or which demonstrates that the student has provided erroneous information, the student's previously evaluated transfer credit may be jeopardized. A reevaluation of placement status may be necessary and the student may be required to take additional coursework in order to graduate.

Beth Medrash Govoha has no formal articulation agreements with other institutions regarding the transfer of credits.

ACADEMIC CALENDAR 2026-2027		
Sunday	August 16	Falls Semester Module 1 begins
Sunday	September 13	No sessions
Friday	September 18	End of Fall Semester, Module 1
Thursday	October 15	Fall Semester Module 2 begins
Friday	December 25	End of Fall Semester, Module 2
Sunday	December 27	Spring Semester begins
Tuesday	March 21	No sessions
Tuesday	March 13	End of Spring Semester
Wednesday	May 12	Summer Term begins
Friday	June 11	No sessions
Wednesday	August 4	End of Summer Term

ACADEMIC CALENDAR

Beth Medrash Govoha offers three terms throughout the course of a year – two semesters and a summer term. The fall/winter term generally begins in late August/early September and consists of two modules. At the end of fall module 1 in late September/early October, there is a three-week holiday break. Fall module 2 begins in October/early

November and extends until the end of December. The spring semester begins in late December/early January and ends in April. After a three-week break, there is a summer term beginning in late April/early May that extends until August. A three-week break takes place at the conclusion of the summer term before the fall term begins.

ACADEMIC YEAR DEFINITION

Beth Medrash Govoha defines an academic year as 30 weeks of instruction and 24 credit hours.

STUDENT'S DAY

Prospective students are advised to sit in on a class or two. Due to the intensive nature of Talmudic study, the academic day in Beth Medrash Govoha is intense, with undergraduate students being expected to register a full-time course load. The typical course load of an undergraduate student

requires eight or more hours of study for a minimum of five days every week. The rigorous schedule requires students to focus all their efforts on their classes. Students are expected to use the third session study and research period for coursework study, review, and preparation.

9:00 a.m.–9:30 a.m.*	Breakfast
9:30 a.m.–1:45 p.m.	First Study Session
2:00 p.m.–3:40 p.m.	Lunch
3:40 p.m.–7:20 p.m.	Second Study Session
7:20 p.m.–7:45 p.m.	Ethics Session
8:00 p.m.–8:45 p.m.	Supper
8:45 p.m.–10:45 p.m.	Third Session / Study and Research Period

ACADEMIC PROGRAMS, GRADUATION REQUIREMENTS AND PROGRAM OPTIONS

BACHELOR OF TALMUDIC STUDIES

All undergraduate students are enrolled in the Bachelor of Talmudic Studies degree program with an assigned primary major in Talmudic Studies.

A student must earn a total of 150 credits (of which a minimum of 140 credits must be in Talmudic studies) to graduate. Students who wish to complete the 5 year program within the normal timeframe should be sure to take at least 30 credits per year. Students are encouraged to take this into account when planning their registration. A student enrolling for a full-time course load for the morning and afternoon study sessions, as well as the summer term, will have the opportunity to earn 33 credits for the year.

MAJOR IN HEBREW LANGUAGE AND LITERATURE

Beth Medrash Govoha offers an optional secondary major in Hebrew Language and Literature. Students who declare a Hebrew Language and Literature major do so in addition to the Talmudic Studies major. This major supplements, but does not replace, the Talmudic Studies major.

Students should be aware that, as with all double major programs, the completion of the Major in Hebrew Language and Literature requirements will require additional credits beyond the 150 credit minimum, in order to satisfy both the core requirements and the requirements specific to the Major in Hebrew Language and Literature.

The following courses are required for the Hebrew Language and Literature Major. These courses are required in addition to the core Talmud requirements and satisfy the 10 credits that may be earned outside of the department of Talmud.

H31A	Introduction to Classical Hebrew Writing
330A	Medieval Hebrew Commentaries
438A	Post-Medieval Hebrew Texts
438B	Contemporary Hebrew Texts
530A	Major Hebrew Works on Halacha
530B	Supervised Independent Study and Research

* Please note that this represents the typical student day and is subject to certain seasonal modifications.

Students who would like to declare a Major in Hebrew Language and Literature should consult the Registrar's Office regarding program requirements and to complete the necessary forms.

MASTER OF TALMUDIC STUDIES

Students must earn 60 master's-level credits in order to complete the two-year Master of Talmudic Studies degree program.

GRADUATE TALMUDIC DIPLOMA

The Graduate Talmudic Diploma is a four-year program open to those who have completed a master's level program at Beth Medrash Govoha or at another recognized Talmudic institution. The diploma indicates successful completion of a minimum of 120 credits of post-graduate study.

ADVANCED GRADUATE TALMUDIC DIPLOMA

The four-year Advanced Graduate Talmudic Diploma program is open to graduates of the Graduate Talmudic Diploma program at Beth Medrash Govoha and graduates of comparable post-master's programs at other recognized Talmudic institutions. Students must complete a minimum of 120 credits of in-depth, advanced graduate level work beyond the post-master's level.

FELLOWS

Advanced students who have completed both the Graduate Talmudic Diploma program and the Advanced Graduate Talmudic Diploma program may qualify as Beth Medrash Govoha Fellows. To qualify for this program, Student Fellows must possess broad mastery of Talmud and a commitment to advanced Talmudic research. This program is reserved for Beth Medrash Govoha's most advanced and accomplished students.

ASSESSMENT AND EVALUATION

At Beth Medrash Govoha the student is evaluated and apprised of his progress by his Rosh Chabura. This ongoing assessment of each student's educational development is the primary factor in determining student academic progress. Based on these assessments, letter grades are awarded each semester. Letter grades are converted to a numerical scale for academic record-keeping and for the calculation of a GPA, as follows:



GRADE	NUMERIC EQUIVALENT
A	4.0
A-	3.7
B+	3.3
B	3.0
B-	2.7
C+	2.3
C	2.0
C-	1.7
D	1.0
F	0
I	Incomplete
W	Withdrawn without penalty

GRADE APPEAL POLICY

If a student would like to discuss a grade appeal, he may contact Moshe Rockove at extension 4282 to set up an appointment. He will explain the process and will coordinate with the Registrar's Office, which adjudicates the appeal in consultation with the appropriate faculty. Students should be aware that only in very rare circumstances will there be grounds found to adjust a grade, and that the grade review can result in a downgrading of the grade, if appropriate.

ACADEMIC RESIDENCY REQUIREMENT

Beth Medrash Govoha is widely acclaimed as the senior Talmudic institution in the United States. Due to the unique nature of the program and advanced level of study, Beth

Medrash Govoha has a 90-credit academic residency requirement for the undergraduate program. The academic residency requirement cannot be fulfilled using transfer credit.

STUDENT ENROLLMENT STATUS POLICY

A full-time student is defined as a student registered for 12 or more credits of coursework in a semester. A three-quarters time student is defined as a student registered for 9 through 11 credits of coursework in a semester. A half-time student is defined as a student registered for 6 through 8 credits of coursework in a semester. A student enrolled for less than 6 credits is defined as a less than half time student. (Please note that Financial Aid calculations such as Pell Grant award calculations are based on the enrollment intensity



which is the specific number of credits for which the students is registered.

CREDIT HOUR POLICY

Credit hours for coursework at Beth Medrash Govoha are assigned based on the Carnegie Unit. One credit is awarded for a minimum of 45 hours that the student is expected to be engaged with a class over the course of the semester.

Student engagement is calculated including class time, preparatory time, designated study periods (such as the evening session), as well as the time the student is expected to need for out of class review, preparation, and additional study.

TRANSCRIPTS, ACADEMIC RECORDS, AND STUDENT STATUS VERIFICATION

Students who wish to review their academic records should follow the procedures for inspecting and reviewing academic records described on page 33 in the Educational Records and Confidentiality of Student Records section. Official transcripts are generated at the student's request.

Please email transcripts@bmg.edu. The Registrar's Office reserves the right to not generate an official transcript nor verify the student status of a student who has a hold on his account, in cases where allowed by federal and state law.

PROGRAM WITHDRAWAL AND STUDENT STATUS POLICY*

A student of Beth Medrash Govoha is considered to be in "student status" from the official semester start date of the first semester in which he enrolls at Beth Medrash Govoha provided he is properly registered and confirmed by his Rosh Chaburah. The student retains his "student status" continuously (including over any mid-semester or between semester breaks and through summer term) until one of the following occurs:

- The student provides official notification to the Registrar's Office that he has withdrawn from Beth Medrash Govoha's program in the middle of the term. The student's date of withdrawal will be the student's last date of attendance at Beth Medrash Govoha as reported by the student or faculty or staff.
- The student provides official notification to the Registrar's Office that he intends to withdraw from Beth Medrash

Govoha's program in the middle of the term, and provides his intended date of withdrawal. The student's date of withdrawal will be the anticipated last date of attendance provided by the student when he made notification of withdrawal, unless the student informs the Registrar's Office that he has changed his date of withdrawal.

- The student provides official notification to the Registrar's Office that he does not intend to return to Beth Medrash Govoha for the upcoming term. The student's date of withdrawal from Beth Medrash Govoha will be the last day of the previous term.

If the student does not notify Beth Medrash Govoha that he does not intend to return for the coming term, he will retain his student status over the between-semester break. Likewise, if a student does not enroll for the summer term,

*Note: The withdrawal and student status policies described in this section apply specifically to Beth Medrash Govoha's student benefits such as insurance programs and other student services. Regarding Title IV policies see "Leave of absence for Title IV purposes on page 32."

and does not notify Beth Medrash Govoha that he does not intend to return for the fall semester, he will retain his student status over the summer term and break. Once the new fall or spring semester commences, should the student fail to take any action which confirms his intent to continue his student status at Beth Medrash Govoha, his student status at Beth Medrash Govoha will be automatically terminated as of the last registration deadline for that semester. Actions that constitute evidence of intent to continue at Beth Medrash Govoha for the new semester include one or more of the following actions: Registering for courses; joining a Chabura as confirmed by the Rosh Chabura; and/or attending Seder (study sessions) in a Beth Medrash Govoha study hall.

It is the student's responsibility to take action to confirm his intent to continue his student status at Beth Medrash Govoha. A student who has completed his degree program

will retain his "presumed student status" as entering into the next program level unless he notifies the Registrar's Office that he no longer will attend or is attending Beth Medrash Govoha, as per above, or until such time as he fails to take action to confirm his intent to continue his student status by the last registration deadline for the semester, as per above. A student retains his student status during regularly scheduled breaks and between semesters, including over the summer term, unless he has taken proactive action to withdraw, as explained above. A student retains his student status while on an approved leave of absence, or, if he is a foreign student, while he has reduced his course load or temporarily withdrew from his classes due to an illness or medical condition, as per Beth Medrash Govoha's policy governing leaves of absence and foreign students.

ADD/DROP PROCEDURES

Beth Medrash Govoha does not have an official add/drop deadline. Students are required to notify the Registrar's Office if they withdraw from a course or from the school at any point in the term. If a student withdraws from one (or more) course(s) without providing official notification, he will be considered as withdrawn from the course(s) by the Registrar's office at such time that a determination is made that he withdrew from the course without notification. The course(s) will be recorded as Withdrawn Without Penalty. While this grade will not be counted in the student's GPA, the course will still be counted towards the number of credits attempted but not as completed.

The Registrar's Office will inform the Financial Aid Department in the event that a student withdraws from any of his classes.

Tuition charges and student enrollment status (see below) are not adjusted for students who drop from a full-time course load to a part-time course load, or who drop or add credits within a part-time course load, or who increase from a part-time course load to a full-time course load after the semester begins. However, the reduced or increased course load might affect federal awards depending on the timing of the initial calculation of the awards.

Federal regulations don't require recalculation of Pell Grant awards after an initial calculation for changes in enrollment intensity that occur during a payment period, as long as this is after the student has been confirmed to have begun attendance in all their classes.

For enrollment reporting purposes, a student who drops a course mid-semester will have his status updated to the updated status on the next enrollment report.

In regards to a semester that contains two modules, if a student begins the semester in the first module, and subsequently decides not to attend the second module, he will be withdrawn as mid-semester withdrawal, which involves all associated financial aid refund policies and procedures, if applicable.

A student who did not register at the beginning of a term for a course that is in the second module of that term but subsequently, before the second module, did register and was confirmed to have begun attendance for that course will have that course recorded on his transcript. The course load he initially registered for will determine whether he is full-time or part-time for the term for internal record-keeping and for general reporting purposes, as well as for Title IV financial aid. For enrollment reporting purposes, his status will be updated on the next enrollment report.

For Tuition Aid Grant (TAG) recipients, students who drop from a full-time course load to a part-time course load within the institution's refund period may have their TAG awards recalculated or cancelled as per TAG regulations.

If TAG awards were disbursed before the student dropped to a part-time course load, the awards will be recalculated based on the institutional refund policy, as per TAG regulations. Since Beth Medrash Govoha's policy does not adjust tuition charges in this case, the TAG awards will remain the same.

If the TAG awards were not disbursed before the student dropped to a part-time course load, the student will not receive any TAG award for that semester and his TAG award will be cancelled.

INVOLUNTARY LEAVE OF ABSENCE OR DISMISSAL

Students who manifest behavior that indicates that they may be at-risk or in crisis may be required by the Beth Medrash Govoha administration to leave the institution temporarily. This will allow them to seek health care, mental health counseling, and/or other assistance in order to ensure the health and safety of the student and the campus community. The administration of Beth Medrash Govoha

reserves the right to initiate the involuntary dismissal of students who do not adhere to generally accepted standards of reasonable conduct. Students may appeal such decision to the Rosh HaYeshiva, whose decision shall be final. More information on these policies can be obtained by contacting Moshe Rockove, Registrar, at 732-367-1060 extension 4282.

LEAVE OF ABSENCE FOR TITLE IV PURPOSES

If a student encounters circumstances that necessitate a temporary leave of absence, such as legitimate health concerns, personal or familial issues, or other such issues, a student may be granted an approved leave of absence for Title IV purposes. In order to request a leave of absence a student must follow the procedures outlined below:

- The student must request the leave of absence through the Registrar's Office, by submitting a signed and dated leave of absence form. The request must include the reason for which the student is requesting a leave of absence and the anticipated date of return. The request for a leave of absence will be reviewed by the Associate Dean of Students in an expeditious manner, and the Registrar's Office will notify the student of the decision and retain documentation of the approval of the leave of absence. The student must submit the request for a leave of absence and must receive the approval prior to beginning the leave of absence. The exception would be unusual circumstances where it was not possible for the student to make the request prior to the start of the leave of absence (i.e. if the student was struck by illness, or involved in an accident or other unforeseen emergency/disaster). In this case, the institution may grant the student's leave of absence. The Registrar will document this decision and collect the written request at a later date.
- The maximum time for an approved leave of absence is 180 days (except in the case of foreign students, as per the below).

- A student will only be granted a leave of absence if it can reasonably be expected that the student will return from the leave of absence by the date the student originally tells the school they will be able to return. That date must be within 180 days. 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. The school 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 his
- The leave of absence, together with any additional leaves of absence, must not exceed a total of 180 days in a 12 month period.
- A student returning from an LOA must complete the term to be eligible to receive a second or subsequent disbursement.
- Students who fail to return after an approved leave of absence without providing notice will be considered withdrawn from Beth Medrash Govoha as of the date of the start of the leave of absence, and financial aid refunds will be calculated accordingly.
- In this case, the date of determination will be the 181st day of the leave of absence or the day after the leave of absence was scheduled to expire (whichever is first), when the student fails to return.

EXTENDED MEDICAL LEAVE

A student attending Beth Medrash Govoha who has a serious illness or medical condition may apply for an extended medical leave, whereby he retains his student status. This does not imply that he continues to be Title IV eligible during this time. To apply for an extended medical leave the student must follow the following procedures:

- The student must obtain medical documentation from a licensed medical doctor, doctor of osteopathy, licensed

clinical psychologist or social worker, each semester in which he requests a reduced/no course load due to illness, to substantiate his illness or condition.

- The student must submit the documentation, together with a written request for an extended medical leave to the Registrar's Office. The request will be reviewed in an expeditious manner. If approved, the request (and the documentation substantiating it) will be placed in the

student's academic file.

- While on an extended medical leave, the student will retain his student status at Beth Medrash Govoha.
- An extended medical leave may not exceed an aggregate of 18 months in any single program level.

FOREIGN STUDENTS-REDUCED COURSE LOAD

A foreign student attending Beth Medrash Govoha who has a temporary illness or medical condition may apply for a reduced course load (or, if necessary, no course load). The student must follow the following procedures in order to reduce his course load:

- The student must obtain medical documentation from a licensed medical doctor, doctor of osteopathy, or licensed clinical psychologist, for each term in which he requests a reduced course load due to illness, to substantiate his illness or condition.
- The student must submit the documentation, together with a written request for a reduced course load, to the Registrar's Office. The request will be reviewed in an expeditious manner. If approved, the request (and the documentation substantiating it) will be placed in the student's academic file.
- While on an approved reduced course load, the student will retain his student status at Beth Medrash Govoha for purposes of SEVIS reporting. A foreign student's reduced course load for medical reasons may not exceed an aggregate of 12 months in any single program level.

EDUCATIONAL RECORDS AND CONFIDENTIALITY OF STUDENT RECORDS

NOTIFICATION OF RIGHTS UNDER THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The privacy of all student academic and financial records is protected against unwarranted disclosure. 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 Beth Medrash Govoha ("School" or "Institution") receives a request for access. A student 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 record that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the

record, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the school decides not to amend the record as requested, the school will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing. 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.

Beth Medrash Govoha 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 is a person employed by Beth Medrash Govoha 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 Beth Medrash Govoha 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, third-party servicer, 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 Beth Medrash Govoha.

Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll, or is already enrolled if the disclosure is for purposes of the student's enrollment or transfer.

4. Students have the right to file a complaint with the U.S. Department of Education concerning alleged failures by Beth Medrash Govoha to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

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 directory information, and disclosures to the student, §99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. Beth Medrash Govoha may disclose PII from the education records without obtaining prior written consent of the student:

- To other school officials, including teachers, within Beth Medrash Govoha 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)(2) 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 school'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 parents 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. (§99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to §99.36. (§99.31(a)(10))
- Information the school has designated as "directory information" under §99.37. (§99.31(a)(11))
- To a victim of an alleged perpetrator of a crime subject to the requirements of §99.39 and §99.31(a)(13)
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of §99.39 and §99.31(a)(14)
- 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)).
- 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))

DIRECTORY INFORMATION NOTICE

Over the course of each year, the administration of Beth Medrash Govoha receives varied requests for general and specific information on students. Beth Medrash Govoha also posts seating location lists for all students in the various study halls as well as promotional material with photos of the study halls and students. We also receive occasional requests from various institutions and local directories for mailing lists that contain names, addresses and phone numbers of students. (These mailing lists do not contain any financial or donor information.)

The faculty also receives more detailed background inquiries about students, such as those from prospective employers, banks seeking student verification, and other interested parties. Beth Medrash Govoha is sensitive to the privacy of the information that it has on its students and releases only the minimal amount of information possible to satisfy these requests, as appropriate based on the specific circumstances.

According to the Federal Family Educational Rights and Privacy Act (FERPA) (20 USC §1232g; 34 CFR part 99), the Institution is

permitted to release information it has designated as directory information. The information the Institution has designated as directory information is student's name and status (full-time or part-time, current or alumnus), address, telephone number, cell phone number, email address, marital status and marriage date, spouse's name, spouse's cell phone number, spouse's email address, date and place of birth, dates of attendance, chaburah, chavrusah, program of study, grade level, seat location, roommates, photo, video, dormitory building and room number, parents' and in-laws' names, addresses, phone numbers, cell phone numbers, occupations, congregation, and similar background information, and names of prior institutions attended. Parents and students have the right to request that we not disclose any or all directory information. Requests can be made by completing, within one week of the semester start date, a form that is available in the Registrar's Office. Any request past that date will take effect the following semester. For a notification of your rights under FERPA, please see above or visit yeshivanotices.org.

DUAL ENROLLMENT POLICY

Students registered at Beth Medrash Govoha generally may not register, enroll or study in any other yeshiva, school, program, college, or courses that offer any type of official college credits. This includes any form of on-line courses for college credits.

Students registered at Beth Medrash Govoha generally may also not register, enroll, or learn in any other yeshiva, including in non-credit programs.

If a student would like to be granted an exception to the above Dual Enrollment policy, the student will need to obtain permission from one of the Roshei Yeshiva and written approval from the Beth Medrash Govoha Registrar's Office before enrolling elsewhere. There is a permission request form available in the Registrar's Office for such requests.

Questions regarding this policy should be directed to Moshe Rockove at 732-367-1060, extension 4282.

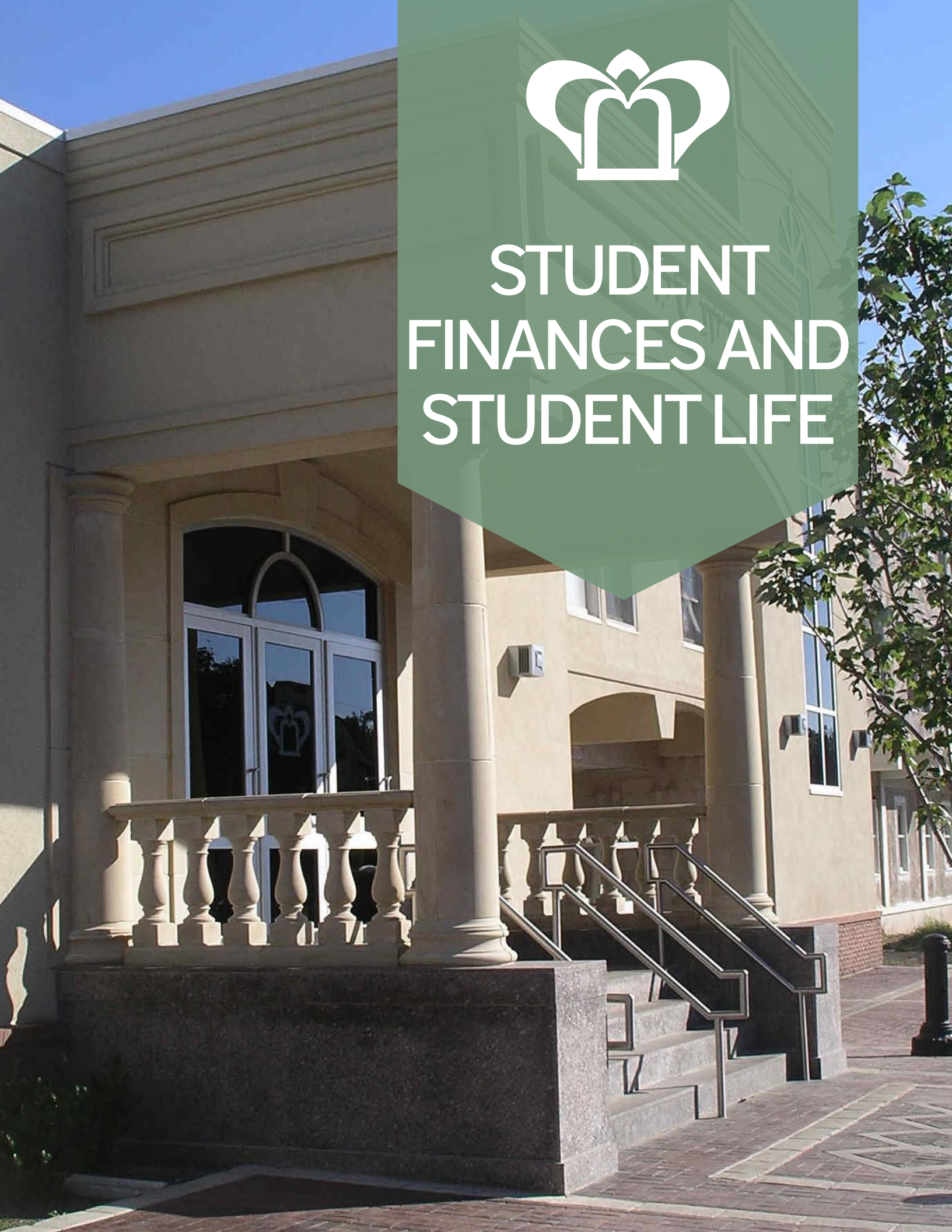
If, at any point while at Beth Medrash Govoha a student has earned enough credits to be eligible for an undergraduate

or graduate degree (whether from Beth Medrash Govoha or from another institution) as a result of credits earned at another yeshiva, school, program, college, course, on-line or other educational program, the student is legally and financially responsible to immediately notify the Beth Medrash Govoha Registrar's Office at 732-367-1060, extension 4296, as the student may no longer be eligible for Federal and State Financial Aid (Pell, SEOG, TAG, and other). If a student is unsure about such, the student should complete a Degree Query Form, available in the Registrar's office, so that the Registrar's Office and Financial Aid Office can help determine whether the student is still eligible for Federal or State Financial Aid.

Students who fail to notify the Registrar's Office that they have qualified for a degree at another institution may be liable to repay all grants received and may face other governmental penalties.



STUDENT FINANCES AND STUDENT LIFE



BETH MEDRASH GOVOHA 2026-2027 COST OF ATTENDANCE

BMG TUITION CHARGES 2026-2027							
Please note: commuter students are charged tuition only. Resident students are charged tuition and they are charged \$1,400 per term for food and housing so their total charge is tuition + \$1,400.							
	FALL CHARGES		SPRING CHARGES		SUMMER CHARGES		
FULL-TIME UNDERGRADUATES							
COMMUTER (TUITION ONLY)	13,560		13,560		(9 CREDITS) 10,170		
RESIDENT (TUITION + FOOD & HOUSING)	14,960		14,960		11,570		
PART-TIME UNDERGRADUATE							
COMMUTER (TUITION ONLY)	PER CREDIT CHARGE OF 1,130		PER CREDIT CHARGE OF 1,130		PER CREDIT CHARGE OF 1,130		
RESIDENT (TUITION + FOOD & HOUSING)	PER CREDIT CHARGE OF 1,130 + 1,400		PER CREDIT CHARGE OF 1,130 + 1,400		PER CREDIT CHARGE OF 1,130 + 1,400		
FULL-TIME GRADUATE IN THE MASTERS PROGRAM							
COMMUTER (TUITION ONLY)	4,280		4,280		(9 CREDITS) 3,213		
RESIDENT (TUITION + FOOD & HOUSING)	5,680		5,680		4,613		
PART-TIME GRADUATE IN THE MASTERS PROGRAM							
COMMUTER (TUITION ONLY)	PER CREDIT CHARGE OF 357		PER CREDIT CHARGE OF 357		PER CREDIT CHARGE OF 357		
RESIDENT (TUITION + FOOD & HOUSING)	PER CREDIT CHARGE OF 357 + 1,400		PER CREDIT CHARGE OF 357 + 1,400		PER CREDIT CHARGE OF 357 + 1,400		
FULL-TIME GRADUATE IN THE POST-MASTERS PROGRAM							
COMMUTER (TUITION ONLY)	2,180		2,180		(9 CREDITS) 1,638		
RESIDENT (TUITION + FOOD & HOUSING)	3,580		3,580		3,038		
PART-TIME GRADUATE IN THE POST-MASTERS PROGRAM							
COMMUTER (TUITION ONLY)	PER CREDIT CHARGE OF 182		PER CREDIT CHARGE OF 182		PER CREDIT CHARGE OF 182		
RESIDENT (TUITION + FOOD & HOUSING)	PER CREDIT CHARGE OF 182 + 1,400		PER CREDIT CHARGE OF 182 + 1,400		PER CREDIT CHARGE OF 182 + 1,400		
FALL SEMESTER BREAKDOWN							
	FALL-BOTH MODULES	FALL-1 ONLY (BOTH SEDORIM)	FALL-1 ONLY (JUST 1 ST SEDER)	FALL-1 ONLY (JUST 2 ND SEDER)	FALL-2 ONLY (BOTH SEDORIM)	FALL-2 ONLY (JUST 1 ST SEDER)	FALL-2 ONLY (JUST 2 ND SEDER)
UNDERGRADUATES							
COMMUTER (TUITION ONLY)	13,560	1,130*3 CREDITS= 3,390	1,130*2 CREDITS= 2,260	1,130*1 CREDIT= 1,130	1,130*9 CREDITS= 10,170	1,100*5 CREDITS= 5,650	1,130*4 CREDITS= 4,520
RESIDENT (TUITION + FOOD & HOUSING)	14,960	4,790	3,660	2,530	11,570	7,050	5,920
GRADUATE IN THE MASTERS PROGRAM							
COMMUTER (TUITION ONLY)	4,280	357*3 CREDITS= 1,071	357*2 CREDITS= 714	357*1 CREDIT= 357	357*9 CREDITS= 3,213	357*5 CREDITS= 1,785	357*4 CREDITS= 1,428
RESIDENT (TUITION + FOOD & HOUSING)	5,680	2,471	2,114	1,757	4,613	3,185	2,828
GRADUATE IN THE POST-MASTERS PROGRAM							
COMMUTER (TUITION ONLY)	2,180	182*3 CREDITS= 546	182*2 CREDITS= 364	182*1 CREDIT= 182	182*9 CREDITS= 1,638	182*5 CREDITS= 910	182 *4 CREDITS= 728
RESIDENT (TUITION + FOOD & HOUSING)	3,580	1,946	1,764	1,582	3,038	2,310	2,128

BMG TUITION CHARGES 2026-2027 — INDIRECT COSTS				
	3 SEMESTERS TOTAL	FALL & SPRING	SUMMER	ONE MODULE FALL
RESIDENT				
BOOKS AND SUPPLIES	\$312.00	\$208.00	\$104.00	\$52.00
ADDITIONAL FOOD EXPENSES	\$1,068.00	\$712.00	\$356.00	\$178.00
TRANSPORTATION	\$1,800.00	\$1,200.00	\$600.00	\$300.00
MISCELLANEOUS	\$3,480.00	\$2,320.00	\$1,160.00	\$580.00
TOTALS	\$6,660.00	\$4,440.00	\$2,220.00	\$1,110.00
COMMUTER - LIVING WITH PARENTS				
BOOKS AND SUPPLIES	\$312.00	\$208.00	\$104.00	\$52.00
HOUSING	\$1,908.00	\$1,272.00	\$636.00	\$318.00
FOOD - IF NO SCHOOL MEALS PROVIDED	\$3,180.00	\$2,120.00	\$1,060.00	\$530.00
ADDITIONAL FOOD EXPENSES	\$1,068.00	\$712.00	\$356.00	\$178.00
TRANSPORTATION	\$3,930.00	\$2,620.00	\$1,310.00	\$655.00
MISCELLANEOUS	\$3,480.00	\$2,320.00	\$1,160.00	\$580.00
TOTALS	\$13,878.00	\$9,252.00	\$4,626.00	\$2,313.00
COMMUTER - NOT LIVING WITH PARENTS				
BOOKS AND SUPPLIES	\$312.00	\$208.00	\$104.00	\$52.00
HOUSING	\$14,568.00	\$9,712.00	\$4,856.00	\$2,428.00
FOOD - IF NO SCHOOL MEALS PROVIDED	\$3,180.00	\$2,120.00	\$1,060.00	\$530.00
ADDITIONAL FOOD EXPENSES	\$1,068.00	\$712.00	\$356.00	\$178.00
TRANSPORTATION	\$3,930.00	\$2,620.00	\$1,310.00	\$655.00
MISCELLANEOUS	\$3,480.00	\$2,320.00	\$1,160.00	\$580.00
TOTALS	\$26,538.00	\$17,692.00	\$8,846.00	\$4,423.00

The Post-Masters Programs are: Graduate Talmudic Diploma Program and Advanced Graduate Talmudic Diploma Program.

FINANCIAL AID INFORMATION

Students enrolling at Beth Medrash Govoha are responsible for the full costs of their education. Beth Medrash Govoha is committed to assisting students with their educational expenses and offers a number of financial aid programs including Title IV federal student financial aid programs, the NJ tuition aid grant program and an institutional aid program.

Students requiring financial assistance in meeting their educational costs at Beth Medrash Govoha are encouraged to schedule a personal appointment with Avrohom D. Feuer, Director of Admissions and Tuition Services, Gedalya Green, Vice- President of Enrollment Management, or a Financial

Aid Officer. During this meeting students will be advised of various financial options available, including grants, scholarships, work study employment, and deferred payment plans.

Based on the students financial circumstances, the Financial Aid Office will make a determination as to the expected amount to be paid by the student and assess what federal, state or institutional aid, if any, may be available to the student.

Financial aid packages that may be offered to students include federal and state grants and work-study jobs. The institution may also offer financial assistance in the form of

institutional scholarships to students as long as scholarship funds are available.

Eligibility for federal and state financial aid programs is determined by an evaluation of the student's financial need, based on federal/state formulas. For state programs these formulas are developed by the State of New Jersey.

A student's **financial need** is determined by subtracting the contributions expected from the student and his parents, if applicable, from the total cost of attendance. The total financial aid awarded a student cannot exceed the student's need. This process is explained in greater detail below.

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

- be a regular student enrolled in an eligible program for the purpose of obtaining a degree
- be a U.S. citizen, permanent resident of the U.S., or other eligible non-citizen
- provide consent and approval to have his federal tax information transferred directly into his 2026–27 Free Application for Federal Student Aid (FAFSA) form, if applying for aid for July 1, 2026, to June 30, 2027.
- sign the certification on the FAFSA form that he does not owe a refund or overpayment to any Title IV program, and must not be in default on any Title IV loan
- have a valid social security number
- utilize all assistance funds for education-related expenses
- maintain satisfactory progress toward completion of a program of study
- not be enrolled in elementary or secondary school
- complete the verification process, if required
- have a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma) or demonstrate that he has the recognized equivalent of a high school diploma, which can be established by meeting one of the following criteria:
 - Student has state-recognized equivalent, such as a general education development (GED), HiSet or TASC certificate;
 - Student has completed homeschooling at the secondary level in a home school that state law treats as a home or private school; (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);
 - Student has an Associate's Degree; or
 - Student has earned 60 credits that are accepted

towards a Bachelor's Degree program.

- Additionally, any student who was enrolled in a Title IV eligible institution before July 1, 2012 may qualify for Federal Financial Aid if he meets one of the following criteria:
 - has passed a US Department of Education-approved, independently administered ability-to-benefit test; or
 - has satisfactorily completed six credits of college work that are applicable to a degree or certificate offered by Beth Medrash Govoha.

A student who does not have a high school diploma may earn a high school equivalency credential by passing the GED test. More information on the GED test and instructions on how to take it are available at <https://ged.com>.

APPLYING FOR FINANCIAL AID

To apply for federal and/or state financial aid, a prospective student should complete a **Free Application for Federal Student Aid** (FAFSA). This form is available at <https://studentaid.gov/h/apply-for-aid/fafsa>.

Students may be required to supply additional documentation, such as IRS Tax Returns or Tax Transcripts and/or verification worksheets, to verify information supplied on the FAFSA. Students may also be required to supply additional forms or documentation required by the State of New Jersey.

Awards are made for one academic year at a time, and are not automatically renewable. Students must reapply each year before the appropriate deadline.

FINANCIAL AID NEED

Eligibility for Title IV federal programs and the State of New Jersey TAG program is based on a process called "need analysis."

The student's need is calculated based on the formulas developed by the Department of Education. Need is determined by subtracting the SAI from the total cost of attendance (COA). The total financial aid awarded to a student cannot exceed the student's need.

To calculate need, a determination is first made as to whether the student is dependent or independent of his parents, as determined by the answers to specific questions on the FAFSA. The student is advised to read the FAFSA instructions carefully before answering any questions, and to consult with the institution's financial aid staff, if needed.

Once dependency is determined, the student's contribution is assessed. For an independent student, the student's contribution is based on his (and his spouse's) income as reported on his tax return, and assets, as applicable. Certain allowances are allocated against his income, such as income

protection allowance (IPA), which is a living allowance based on family size, taxes paid, and other relevant factors.

For a dependent student, his contribution is based on his income, as reported on his tax return, and assets, as applicable. Certain allowances such as an IPA and other relevant factors, as previously described, are allocated against his income. A parental contribution is also assessed, based on his parents' income, as reported on their tax return, and their assets, as applicable. Allowances are allocated against his parents' income, as detailed above.

The parental contribution, where applicable, is added to the student contribution, to yield the Student Aid Index (SAI).

Under certain circumstances, based on poverty guidelines, the student may automatically be eligible for a maximum or minimum Pell grant (max or min Pell).

The student's budget or cost of education is calculated based on the COA which depends on whether the student lives on campus, with his parents, or has other arrangements. The SAI is then subtracted from the student's total budget. The result is known as the student's "need".

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 service members and Public Safety Officers).

Professional Judgment

In addition to the financial aid "need" process described above, there are additional circumstances that may be considered on a case by case basis under a process known as professional judgment (PJ). There are two categories of PJ, special circumstances and unusual circumstances.

To initiate a PJ request for special circumstances, the student and/or his parent must submit documentation of these circumstances to the financial aid office. Among other changes that could impact the student's ability to pay for college, special circumstances might include a change in employment status, income or assets; tuition expenses for family members; medical expenses not covered by insurance; or severe disability of the student or other member of his household. These expenses can be taken into account by the financial aid staff on a case-by-case basis to adjust the data elements in the COA or in the SAI calculation. This process can be initiated at the parent's or student's request after the student's initial eligibility has been determined, and verification has been completed, if applicable.

Professional Judgment During a Disaster, Emergency, or Economic Downturn

During a qualifying emergency, an FAA can 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.

The category of unusual circumstances refers to conditions that justify a financial aid administrator (FAA) adjusting a student's dependency status based on a unique situation, more commonly referred to as a dependency override. Examples of unusual circumstances could include human trafficking, refugee or asylee status, parental abandonment or incarceration. If a student indicates they have unusual circumstances, the FAFSA Processing System (FPS) will consider the student to be provisionally independent and will allow them to fill out the FAFSA form as an independent student. The student will then submit any supporting documentation to the financial aid office for review. The FAA will assess the documentation and determine if the student's circumstances make him eligible for a dependency override.

A student 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 2026-27 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 his 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 his FAFSA he is unaccompanied and homeless, or at risk of being homeless (without a designation from a specified entity), the FPS will allow him to complete the form without parent 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.

If a student is determined to be independent due to his unaccompanied homeless youth status, the institution will

presume him to be independent for each subsequent award year at the same institution, unless the student informs the school that his circumstances have changed, or the school has conflicting information.

TIMING OF DETERMINATIONS OF INDEPENDENCE

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.

STUDENT RESPONSIBILITY FOR INFORMATION PROVIDED

Beth Medrash Govoha relies on personal information and academic history provided by the student to the institution in making Financial Aid need and eligibility determinations. This includes not only information provided to the Financial Aid Office, but information provided to any Beth Medrash Govoha department, including, but not limited to, Admissions, Registrar, Tuition, etc. Students are responsible for the accuracy of the information they provide, and they are responsible to update their information with the relevant department any time there is a change to previously provided information, and to review their records regularly to ensure that they have provided all necessary updates and/or corrections. In the event that Beth Medrash Govoha becomes aware of information that contradicts information provided by the student, or which demonstrates that the student has provided erroneous information, it will be the student's responsibility to cover any financial aid funds that may need to be refunded.

UPDATES TO MARITAL STATUS

As per federal guidance, an institution may update information that is due to a change in the student's marital status when the institution deems it necessary to more accurately reflect the student's ability to pay. Such a decision must be on a case-by-case basis and must be documented. The

school may have a policy of not considering such updates after a specific census date.

Beth Medrash Govoha's policy is to allow for an update to marital status for students who were living on campus or with their parents prior to their marriage and whose living expenses were far below the costs of living off campus independently. The update to the student's marital status more accurately reflects the ability of the student to pay his increased educationally-related costs and addresses an inequity in the calculation of the student's eligibility that includes his parents' income and/or assets.

At the time that the student's marital status is updated, Beth Medrash Govoha will update all other pertinent information, such as spousal income and taxes paid, to be consistent with the new marital status. Beth Medrash Govoha's policy is to perform marriage updates throughout the application cycle.

APPLICATION DEADLINES

Applications for Federal Pell Grants may be submitted until June 30, 2027. However, students are urged to submit their applications and complete all follow-up paperwork requested by September 1, 2026, as the application must be processed, and a valid SAI received while the student is still enrolled. Failure to meet the deadline may delay the processing of a student's application. More importantly, the funds for some of the other federal programs are limited and will be distributed with priority given to those students who have met the deadline.

New applicants for the New Jersey Tuition Aid Grant Program (TAG) must submit their Free Applications for Federal Student Aid (FAFSA) by September 15, 2026 to be considered for fall and spring awards. New applicants who apply by February 15, 2027 will be considered for spring awards only. Renewal applications for TAG for fall and spring awards must be submitted by May 15, 2026. Renewal applications for Spring 2027 only must be submitted by February 15, 2027.

FEDERAL AID PROGRAMS

The **FEDERAL PELL GRANT PROGRAM** provides grants to undergraduate students. These grants do not have to be repaid. Each eligible student who attends an eligible institution and applies on time may receive a Federal Pell Grant. Grants vary from \$740 to \$7395, based on the "Student Aid Index" or "SAI" generated by a federally-mandated formula, and based on student's enrollment intensity and cost of attendance. Financial aid disbursements in the Federal Pell Program are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete.

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 the additional semester, even

if they received 100% of their scheduled Federal Pell Grant award during the preceding semesters in that award year.

A student generally receives one half of his scheduled award during the first semester and the second half during the second semester. If the student qualifies for Additional Eligibility, an additional disbursement may be made at the beginning of the third semester. Students whose paperwork is not yet complete during the first semester in a given payment period may still complete their paperwork during a subsequent semester, as long as they complete their follow-up paperwork before final processing deadlines for the 2026-2027 FAFSA (approximately September 15, 2027). If paperwork is subsequently completed, the student's grants may be paid retroactively based on completed work for previous semesters that can be assigned to the award year. Payments from the Federal Pell Program will either be made by credit to the student's tuition account or by direct payment to the student. Students will be informed of the expected amount of these payments, and may inspect their tuition records during regular hours of the Financial Aid Office.

The amount of Federal Pell Grant funds a student may receive over his lifetime is limited by federal law to 600%. If a student's lifetime eligibility used (LEU) equals 600%, the student can no longer receive Pell Grant funding.

The **CAMPUS-BASED PROGRAMS** are a group of programs funded under Title IV. The campus-based programs in which the institution participates are:

- FSEOG - Federal Supplemental Educational Opportunity Grants
- FWS - Federal Work Study

In these programs, fixed sums are allocated to each school based on its size and other factors. The institution then 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 in a process known as "packaging." Thus, students who complete their financial aid paperwork after initial packaging deadlines (as published herein) may be too late to receive any funds from these programs.

The **FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT** is a Campus-Based grant program available to undergraduate students. Priority is given to Pell recipients with the lowest Pell eligible Student Aid Index. Awards, when available, will range from \$100 to \$4000.

Financial aid disbursements in the Federal SEOG Program are scheduled at the beginning of each semester, provided all paperwork has been submitted and is complete. A student generally receives one half of his scheduled award during the first semester and the second half during the second semester. Students who complete their paperwork during

the second semester may be paid retroactively for the first semester. However, students should keep in mind the strong likelihood that all funds for FSEOG will have been allocated by that time.

Payments from the FSEOG program will be made by credit to the student's tuition account. Students will be informed of the expected amounts of these payments, and may inspect their tuition records during regular hours of the Financial Aid Office.

The **FEDERAL WORK-STUDY PROGRAM** is an employment program. Funds are allocated to schools as part of the campus-based programs as explained above. Eligible students are offered part-time employment. The Financial Aid Office, in conjunction with the academic staff, determines if a student is eligible for employment, based on his abilities to fulfill his academic responsibilities with the added burden of employment.

Employment is also contingent on student qualifications for the positions available.

Federal Work-Study disbursements are in the form of payrolls, distributed monthly during the duration of the student's work schedule, until the allocated funds are exhausted.

PRIVATE STUDENT LOANS: Beth Medrash Govoha has voluntarily agreed to abide by the New Jersey Student Loan Code of Conduct for Institutes of Higher Education.

Beth Medrash Govoha discourages its students from obtaining private educational loans, and will attempt to award scholarship aid to ensure that students do not need to obtain private educational loans in order to cover their tuition costs. As such, Beth Medrash Govoha does not maintain a Preferred Lender List, nor will the institution in any way endorse or provide information on providers of private educational loans. In the event that a student decides to apply for a private educational loan, Beth Medrash Govoha will complete any necessary documents as required by Department of Education regulations, but will not further encourage or facilitate the private loan.

NEW JERSEY STATE PROGRAM

The **TUITION AID GRANT (TAG) PROGRAM** provides eligible undergraduate students who are New Jersey residents with grants to enable them to pay tuition and other educational costs for attendance at Beth Medrash Govoha. The maximum amount that a student may receive for 2026-2027 is \$14,404. Additional information on the TAG program is available from the Financial Aid Office.

Payments from the TAG Program will be made by credit to the student's tuition account. Generally, one half of the TAG grant is paid at the beginning of each semester. Students will be informed of the expected amount of these payments, and

may inspect their tuition records during regular hours of the Financial Aid Office.

Students may be eligible to receive Summer TAG while enrolled in at least six credit hours during the summer term, provided that they received a TAG award in the immediately prior fall and/or spring term, and their summer courses are in the same undergraduate program at the same institution at which the student enrolled during the preceding academic year. Summer TAG is subject to availability of funds from the State, which is decided on a year-by-year basis and does not necessarily align with regular TAG grants, and may not be known until after the start of the Academic Year.

INSTITUTIONAL SCHOLARSHIPS

INSTITUTIONAL SCHOLARSHIP FUNDS are available for students who have exhausted all other avenues of assistance and are still unable to meet their cost of attendance. In addition to the FAFSA, additional financial information which is considered in the awarding of institutional scholarships includes general income information and major family expenses such as private school tuition, car payments, mortgage/rent and other such expenses.

The student and his family, if applicable, are expected to make a contribution towards the student's education, based on their ability to pay, as determined by formulae explained

above. Students who apply for other types of financial aid will automatically be considered for an institutional scholarship. Those who cannot apply to other programs may contact the Financial Aid Office to apply for institutional scholarships.

While the institution does not guarantee the availability of funds, every effort is made to offer the student a package of federal, state, and institutional aid that will cover the student's direct educational need. Institutional scholarships are awarded on a one-year basis. They may be renewed or adjusted each year, but there is no guarantee of continued financial aid from year to year. Institutional scholarships for tuition are applied directly to the student's tuition and fees.

Inquiries regarding these awards should be directed to the Director of Admissions and Tuition Services, the Associate Director of Financial Aid, or to any Financial Aid Officer.

DEFINITION OF ACADEMIC YEAR AND FINANCIAL AID

For Financial Aid purposes (such as the packaging of Pell grants, etc.), an Academic Year is defined as the completion of 30 weeks/24 credits.

SATISFACTORY ACADEMIC PROGRESS POLICY

All degree-seeking students pursuing an approved program at Beth Medrash Govoha are required to maintain satisfactory progress toward graduation. Students are eligible to receive Title IV federal financial aid as long as they maintain satisfactory academic progress. The satisfactory progress standards for students who receive Title IV federal financial aid are the same as for all degree-seeking students enrolled at Beth Medrash Govoha.

Each degree-seeking student is evaluated at the end of each payment period (the Fall and Spring semesters, and summer term) to ensure that he continues to maintain satisfactory academic progress, both in relation to his grades and to his progress towards his degree within the maximum timeframe. (Students are considered to be making satisfactory academic progress from their initial admission to Beth Medrash Govoha until they complete their first semester of coursework.) In order for a student to be considered to be making satisfactory academic progress in Beth Medrash Govoha, he must meet the following qualitative and quantitative standards at each SAP evaluation:

QUALITATIVE STANDARD

The student must maintain a C (2.0) grade point average at each SAP evaluation. The grading scale used for academic record keeping and for the calculation of GPA is as follows:

GRADE	NUMERIC EQUIVALENT
A	4.0
A-	3.7
B+	3.3
B	3.0
B-	2.7
C+	2.3
C	2.0
C-	1.7
D	1.0
F	0
I	Incomplete
W	Withdrawn without penalty

The Grade Point Average is calculated by adding the numeric equivalent awarded for each credit hour and dividing the total by the number of credit hours attempted. The Grade Point Average is calculated to the nearest hundredth. If a student's GPA reaches the third decimal (thousandths), the GPA is rounded to the nearest hundredth as follows: If the digit in the thousandths place is 5 through 9, the digit in the hundredths place is incremented by adding one hundredth to the total. If the digit in the thousandths place is 0 through 4, the digit in the hundredths place remains the same.

Credit hours with a grade of Incomplete and Withdrawn without Penalty are not included in the determination of the grade point average, although those hours with a grade of Fail are included. If a student receives failing grades for all of his courses, the student will generally be considered as having unofficially withdrawn unless there is evidence that he completed the semester.

QUANTITATIVE STANDARD

The student must earn credit at a pace that will allow him to finish his program within a certain defined time span. At Beth Medrash Govoha, this maximum timeframe is 150% of the published length of the program. A full-time undergraduate student must complete the undergraduate program within 150% of the published program length, within 224 total attempted credits. A full-time graduate student enrolled in the Master's of Talmudic Studies program must complete the graduate program within 150% of the published program length, within 90 total attempted credits.

A student's pace is calculated by dividing the cumulative number of credits he has earned by the cumulative number of credits he has attempted. The resulting percentage is rounded to the nearest whole number to determine if the resulting percentage meets the pace requirement. (If the result ends in .5, the result is rounded to the next whole number.) A student must have successfully earned credits at the pace indicated in the charts below to be considered progressing within the limits of the maximum timeframe.

MAXIMUM TIME FRAMES AND PACE OF COMPLETION

The pace of a student's completion of the five-year undergraduate program leading to a Bachelor of Talmudic Studies degree must not exceed 150% of the published length of the program measured in credit hours earned by accumulating credits at a pace equal to or greater than a certain percentage of the total credits attempted (see chart below).

CREDITS ATTEMPTED	PERCENTAGE EARNED
0-15 credits	0%
15-20 credits	15%
20-28 credits	25%
28-40 credits	45%
41-46 credits	60%
47 credits and above	67%

The maximum timeframe to complete the two-year graduate program leading to a Master of Talmudic Studies degree must not exceed 150% of the published length of the program measured in credit hours earned by accumulating credits at a pace equal to or greater than a certain percentage of the total credits attempted (see chart below).

CREDITS ATTEMPTED	PERCENTAGE EARNED
0-15 credits	0%
15-20 credits	15%
20-28 credits	25%
28-40 credits	45%
41-46 credits	60%
47 credits and above	67%

Transfer Credits: Transfer credits applied towards a student's educational program will be considered as attempted and earned credit hours. Transfer credits are not considered in the GPA calculation. Credits earned in previous institutions that were not transferred to a student's program in Beth Medrash Govoha are not considered in the SAP calculation.

Incompletes: A student who has received an incomplete (I) on a course will be considered to have attempted but not earned credit so long as the I grade remains. The student's GPA will not be affected. Please see below for additional information on Beth Medrash Govoha's policy regarding "incomplete" courses.

Withdrawals: A student who registers for a course and withdraws will receive a grade of W due to his early withdrawal. Withdrawn courses will be considered as attempted but not earned credit. Withdrawals do not affect the GPA calculation.

Repetitions: A student may repeat a course. 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. A repeated course in which the student received a failing grade is always counted towards the student's enrollment, regardless of how many times he repeats that course in an attempt to pass.

ESL and Remedial Courses: Beth Medrash Govoha does not offer ESL or courses and remedial courses. Therefore, ESL and remedial courses do not have any effect on SAP at Beth Medrash Govoha.

Changing Majors: Every degree-seeking student at Beth Medrash Govoha is required to pursue the Talmudic Studies major. A student who declared an additional major maintains the same SAP eligibility calculation, as his credits from his first major still apply towards his degree.

Earning Additional Degrees: Beth Medrash Govoha students are expected to pursue one degree program at a time. SAP is always calculated based on the program the student is currently enrolled in.

Grade Appeals: A student who submits a grade appeal that results in a grade change will have the revised grade included in the SAP calculation.

FAILURE TO MAINTAIN SATISFACTORY ACADEMIC PROGRESS

At the time of the evaluation of Satisfactory Academic Progress, any student who has not achieved the required GPA or who is not successfully completing his educational program at the required pace will be notified in writing by the Registrar's Office that he is not making Satisfactory Academic Progress and that he is being granted a one-time status of financial aid warning until the next Satisfactory Academic Progress evaluation. A student in this category may receive financial aid for the semester during which he is on financial aid warning. However, the student must meet the minimum grade and completion requirements by the end of the warning period, as defined above, in order to receive additional financial aid.

If a student fails to meet the Satisfactory Academic Progress requirements by the end of the financial aid warning period, the student will no longer be making satisfactory academic progress and will be ineligible for assistance under the Title IV, HEA programs. Any student whose evaluation has found that the student is not maintaining satisfactory academic progress will be notified by the Registrar's Office in writing that his Title IV eligibility is terminated for the upcoming semester, in the absence of a timely appeal.

APPEALS

Students may appeal the determination that they are not meeting Satisfactory Academic Progress through the following process: The student must submit an appeal to the Registrar's office in writing to Beth Medrash Govoha, 617 Sixth Street, Lakewood, NJ 08701 or via email to mrockove@bmg.edu. Appeals must be submitted within 30 days of receipt of notification from the Registrar's Office that the student has failed the satisfactory academic progress evaluation following the financial aid warning semester, or has failed to reestablish Satisfactory Academic Progress during his warning semester.

The appeal must include an explanation from the student for his failure to maintain satisfactory academic progress. Only circumstances beyond the student's control would constitute an acceptable basis for appeal (death of a relative, illness or injury in the immediate family, or other special circumstances, which impact a student's ability to complete his coursework). The student must indicate what has changed in his situation that will enable him to reestablish satisfactory academic progress.

The Associate Dean of Students will evaluate the appeal. The Registrar's Office will then notify the student of the Associate Dean of Students' determination in writing and in a timely manner.

The following are the possible determinations that will be made:

- If it is determined that the student will be able to meet the standard Satisfactory Academic Progress standards at the end of the probationary semester, Beth Medrash Govoha may approve the appeal. In this case the student will be granted one semester of financial aid probation, during which time he retains Financial Aid eligibility. The student must achieve Satisfactory Academic Progress at the end of the probationary semester in order to continue to receive Title IV aid. The Registrar's Office will evaluate the student's Satisfactory Academic Progress at the end of the probationary period. Should the student not have made satisfactory academic progress by the end of the probationary period, he becomes ineligible for Title IV funds for the subsequent semester(s).
- If it is determined that the student will not be able to meet the standard Satisfactory Academic Progress standards at the end of the probationary semester, Beth Medrash Govoha may approve the appeal, contingent on the student's acceptance of an academic plan approved by the Associate Dean of Students. This will enable the student to regain Satisfactory Academic Progress within the time period defined in the academic plan. This plan may include special tutoring, modification in scheduling, or any other form of academic assistance.

The student's progress will be reviewed at the end of his first semester on the plan to determine if he's continuing to meet the requirements specified by the academic plan. If he is meeting the requirements, he will be removed from probationary status and will be considered as meeting the Satisfactory Academic Progress standards.

The student's continued progress will be evaluated at intervals initially specified in the academic plan. As long as he continues to meet the criteria of his academic plan, he is considered to still be making Satisfactory Academic Progress.

- Beth Medrash Govoha may deny the student's appeal if it is incomplete or without merit. In such a case, Beth Medrash Govoha will notify the student that a determination has been made that he is not eligible for Title IV aid due to his failure to maintain Satisfactory Academic Progress. If the student wishes to submit new or additional information or documentation, Beth Medrash Govoha will consider the new information or documentation as per the same criteria as detailed above.

REGAINING TITLE IV ELIGIBILITY

Once a student has lost his Title IV eligibility due to failure to meet SAP, if he would like to regain Title IV eligibility, the student must achieve a cumulative GPA of at least 2.0 and be progressing adequately in courses completed vs. attempted, as explained in detail above.

At the end of each semester, the Registrar's Office will evaluate the progress of every student previously found ineligible

for Financial Aid, in order to determine which students are now meeting SAP and are therefore eligible to regain their Title IV eligibility.

The student's reinstatement as a regular student who is eligible for Title IV aid will occur with the start of the semester after he successfully re-establishes satisfactory academic progress, which is checked at the end of each semester. Students who have reestablished Title IV eligibility, or who have successfully completed a probationary period and re-established SAP, will be notified in writing by the Registrar's Office at the beginning of the semester in which they regain regular eligibility for Title IV.

Copies of all official notifications to students regarding Satisfactory Academic Progress and Title IV eligibility will be maintained in the student's academic folder.

For a student who has been confirmed to be in attendance in the beginning of a semester, If a student withdraws without giving official notification, the date of withdrawal is the mid-point of the term, and the student will be able to retain 50% of the Title IV funds that have been disbursed or are able to be disbursed.

If there is a last documented date of attendance based on a census roster or class roster verification, that may be used as the withdrawal date, and the student will be able to retain a prorated portion of the financial aid award based on the number of days he attended and the number of days in the semester.

If the calculation on the U.S. Department of Education's R2T4 system results in the need to return funds to the Title IV programs, funds are required to be returned to the various federal financial aid programs according to the following order: (Please note that Beth Medrash Govoha does not participate in some of programs listed below; this list is based on the regulatory requirement.)

- Unsubsidized Federal Direct Stafford loans
- Subsidized Federal Direct Stafford loans
- Federal Direct PLUS Loans received on behalf of the student

Any funds that need to be returned to a lender will be returned by the school on behalf of the student. The student will receive notification that the funds have been returned. The student already provided authorization for this return of funds when applying for a loan. If unearned funds remain to be returned after repayment of outstanding loan amounts, the remaining excess will be returned in the following order:

- Federal Pell Grants
- FSEOG

RETURNING UNEARNED AID

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, the school will notify

the student that they must repay the overpayment or make satisfactory arrangements to repay it.

The student's eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date the school sent or was required to send notification to the student.

To extend their eligibility for Title IV funds beyond 45 days:

- a. The student may repay the overpayment in full to the school.
 - b. The student may sign a repayment agreement with the school. Two years is the maximum time a school may allow for repayment.
- The school will immediately refer for collection (to the Default Resolution Group) any student who violates the terms of the repayment agreement (including failing to repay the full amount within two years).
- c. The student may sign a repayment agreement with the Department.

If the student fails to take one of the positive actions listed above during the 45-day period, the school will report the student's overpayment to NSLDS and refer the student to the Default Resolution Group for collection. Cash refunds to students will be made within fourteen days from the date that an FSA credit balance occurs as a result of the refund calculation.

Beth Medrash Govoha may waive or adjust future installments of monthly tuition plan payments for students who withdraw from the institution.

Tuition charges for students who drop from full-time status to part-time status or who increase from part-time to full-time are not adjusted if the student already began attendance for the term.

INCOMPLETES AND WITHDRAWALS

Students who fail to complete all required coursework may be allowed up to six months to fulfill the requirements for the course, during which time the grade "I" (Incomplete) will be assigned. If the work is not completed satisfactorily by the required time, the grade of "I" will be changed to an "F" and will be counted as such in the student's GPA.

Students who withdraw from a course will have the course recorded as Withdrawn without Penalty. The course will still be counted towards the number of credits attempted but not those completed. This grade will not be counted in the student's GPA. However, withdrawals from courses may cause students to fall below the minimum number of credits earned necessary to maintain satisfactory progress, which may jeopardize the student's ability to receive Title IV aid (as described above).

INSTITUTIONAL REFUND POLICY FALL 2026

STUDENT ENROLLED THROUGH	PERCENTAGE RETAINED
Sunday, August 23	10%
Sunday, September 18	25%
Thursday, October 29	50%
After Thursday, October 29	No refund

FOR STUDENTS WHO ENROLLED IN FALL 2026 FOR FALL 2 ONLY

STUDENT ENROLLED THROUGH	PERCENTAGE RETAINED
Wednesday, November 18	50%
After Wednesday, November 18	No refund

SPRING 2027

STUDENT ENROLLED THROUGH	PERCENTAGE RETAINED
Sunday, January 3	10%
Sunday, January 24	25%
Sunday, February 14	50%
After Sunday, February 14	No refund

SUMMER 2027

STUDENT ENROLLED THROUGH	PERCENTAGE RETAINED
Wednesday, May 19	10%
Wednesday, May 26	25%
Wednesday, June 16	50%
After Wednesday, June 16	No refund

**The institutional refund policy applies to tuition charges only. Housing and food charges are non-refundable.*

RETURN TO TITLE IV FUNDS (R2T4)

For all Title IV eligible students who withdraw during a term, the institution determines the date of withdrawal. This date of withdrawal is used to perform a R2T4 calculation utilizing the Return to Title IV software provided by the U.S. Department of Education.

For a student who gives official notification, the date of withdrawal for R2T4 purposes is the date that the student indicates in his notice or the date of notification, whichever is earlier.

A student who withdraws from the institution while the term is still in progress may not be able to retain all of the financial aid he has been awarded. Generally, if a student officially withdraws before 60% of the term has passed, he will be able to retain a prorated portion of the financial aid awarded based on the number of days attended and the

number of days in the term. If he withdraws after 60% of the term has passed, he will most likely be able to retain all of the financial aid he has been awarded. Students who withdraw after the 60% point will still have a Return to Title IV calculation performed to determine if they qualify for post withdrawal disbursements.

At the beginning of each semester Beth Medrash Govoha confirms attendance in each course in which every student is registered. Attendance for all undergrad students is confirmed again at the 60% point of the semester. This process enables the school to confirm enrollment to determine if a student who withdraws without giving official notification has attended 60% of the semester. A student who is not in attendance at that 60% point and has not given notification of withdrawal is determined to have withdrawn at the mid-point of the term.

For a student who has been confirmed to be in attendance in the beginning of a semester, If a student withdraws without giving official notification, the date of withdrawal is the mid-point of the term, and the student will be able to retain 50% of the Title IV funds that have been disbursed or are able to be disbursed.

If there is a last documented date of attendance based on a census roster or class roster verification, that may be used as the withdrawal date, and the student will be able to retain a prorated portion of the financial aid award based on the number of days he attended and the number of days in the semester. If the calculation on the U.S. Department of Education's R2T4 system results in the need to return funds to the Title IV programs, funds are required to be returned to the various federal financial aid programs according to the following order: (Please note that Beth Medrash Govoha does not participate in some of programs listed below; this list is based on the regulatory requirement.)

- Unsubsidized Federal Direct Stafford loans
- Subsidized Federal Direct Stafford loans
- Federal Direct PLUS Loans received on behalf of the student

Any funds that need to be returned to a lender will be returned by the school on behalf of the student. The student will receive notification that the funds have been returned. The student already provided authorization for this return of funds when applying for a loan. If unearned funds remain to be returned after repayment of outstanding loan amounts, the remaining excess will be returned in the following order:

- Federal Pell Grants
- FSEOG

POST WITHDRAWAL DISBURSEMENTS

Students who withdraw in the middle of the term will have an R2T4 calculation performed to determine if they earned more funds than funds that had already been disbursed at the time of withdrawal. If a student earned more funds than funds disbursed at the time of withdrawal, he qualifies for a post withdrawal disbursement and may be offered those funds.

A post withdrawal disbursement of Title IV funds may be credited to a student's account for current year allowable charges such as tuition, fees, housing and board, up to the outstanding amount of these charges. The school will obtain a student's authorization to credit a student's account with Title IV grant funds for charges other than the current



year charges. (This authorization is voluntary, at the prerogative of the student.) Current-year funds may also be used to satisfy prior-year charges of not more than \$200 for tuition, fees, and food and housing (provided by the school).

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

TIMELY PROCESSING OF REFUND CHECKS

Beth Medrash Govoha reviews bank accounts monthly, to ensure that all Title IV fund checks (including Federal Work Study Wages) and refund checks have cleared the account. In the event that a check has not cleared, we will notify the student that his check is outstanding. The student also has the opportunity to request a duplicate check if he misplaced the original check. Title IV funds will be returned to the

Department of Education in the event they are left in the account 240 days from when the original check was issued.

REFUNDS FOR THE STATE OF NEW JERSEY TUITION AID GRANT PROGRAM

A refund calculation for the Tuition Aid Grant Program only applies if the award was disbursed prior to the date of withdrawal. If the disbursement did not take place prior to the withdrawal, the student is ineligible for the Tuition Aid Grant.

As per State regulations, the institution's standard refund policy (stated above) determines the level and schedule of refunds due to a student.

To calculate the amount to be refunded to the State, the amount of the institutional refund is multiplied by the following fraction: amount of State aid awarded for the payment period divided by the total amount of financial aid awarded for the payment period (excluding work study earnings).

Refunds to State programs are rounded off to the nearest dollar while maintaining minimum term award values of \$100 for the State programs.

STUDENT COUNSELING AND CRISIS HOTLINE

Beth Medrash Govoha has dedicated guidance staff who are available to discuss life challenges, academic struggles, and other concerns with students. Several members of the faculty also dedicate significant time to student counseling of this nature.

Beth Medrash Govoha does not have an on-campus mental health center. If guidance staff determine that a student may be presenting with a mental health issue, they will refer the student to outside mental health professionals. Beth Medrash Govoha collaborates with CHEMED (Center for Health Education, Medicine, and Dentistry) — Lakewood's Federally Qualified Health Center, as well as with LCSC (Lakewood Community Services Corporation) to ensure that students have access to quality, affordable mental health services.

Students may contact CHEMED directly at 732-364- 2144 or LCSC (Lakewood Community Services Corporation) at 732-886-6964. Relief Resources is a mental health referral hotline that can be reached at 732-905-1605.

Notice of Crisis Hotline Availability: Pursuant to New Jersey P.L. 2016 c. 18, the Institution is required to provide information regarding the availability of a suicide prevention hotline for those in crisis. The National Suicide Prevention Lifeline can be reached 24 hours a day, 7 days a week, at 988 or on-line at <http://www.suicidepreventionlifeline.org>.

To receive annual updates on this information, please provide an email address by emailing notices@bmg.edu or calling 732-367-1060, extension 4204.

REMEDIAL ASSISTANCE

Due to rigorous academic admissions requirements, Beth Medrash Govoha does not offer dedicated remedial classes or assistance with developing foundational skills. Students who can benefit from those services are typically counseled

as to other appropriate institutions of higher education that can better address their needs. There are limited resources at Beth Medrash Govoha available for students who feel they may benefit from additional support in defined areas.

MEALS

Beth Medrash Govoha provides three balanced meals daily. Students who have specific dietary needs, such as food

allergies, may call Eli Rand at 732-363-8815 to discuss suitable dietary accommodations.

CAREER COUNSELING AND PLACEMENT ASSISTANCE

While no guarantee of employment placement is offered or implied, Beth Medrash Govoha strives to offer its students career counseling, internship placement, and job placement assistance. While placement assistance is provided as the student nears graduation, the placement office will also work with a student well in advance of his graduation to identify a career goal and to ensure that he has the appropriate field work and internship experiences to prepare for

future success in his chosen field. Once a student nears completion of his studies, the placement department provides services including one-on-one job search assistance, assistance with preparing resumes, mock interviews, instruction on follow-up, and other services and resources. For further information and assistance, please contact Yaakov Shulman, Director of Placement, at 732-367-1060, extension 4259.

SPECIAL PROGRAMS

Beth Medrash Govoha's Department of Adult and Continuing Education runs several programs for alumni and others who are interested in a relatively brief academic experience with

Beth Medrash Govoha faculty and senior scholars. For more information, please contact Zev Schonbrun at 732-367-1060, extension 4250.



IMPORTANT STUDENT NOTICES



EMPLOYMENT OUTCOMES

Beth Medrash Govoha is not required to calculate placement rates for its academic programs. The following is a partial list of occupations in which Beth Medrash Govoha students work and excel as reported by our alumni in response to surveys of their employment outcomes. In cases where specialized professional training is necessary, the outcome may reflect alumni of Beth Medrash Govoha who completed their professional specializations requirements at other leading graduate or professional programs.

Community service (civil service, community agencies, chaplaincy, clergy); design/creative (architecture, engineering, graphic arts, publishing, writing); education (higher

education instructor, secondary school teacher, elementary school teacher, school principals); entrepreneurs (business owners, wholesale, retail store owners); financial services (accounting, actuarial services, banking, brokerage services, economics, financial analysis, stock trading); health care (anesthesiology, first aid responders, cardiology, family practice, medical transport, pediatrics, pharmaceutical services, podiatry, psychiatry, psychology, speech therapy, home health care, nursing); legal services (judge, attorney); management (CEO, CFO, long term care management, non-profit managers); technology (consulting services, IT management, software design, logistics).

COPYRIGHT INFRINGEMENT POLICIES AND SANCTIONS

Beth Medrash Govoha is required by law to provide the following information regarding copyright infringement, copying of digital files, and associated penalties:

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal liabilities. Beth Medrash Govoha does not have an institutional technology system for the student's use.

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 www.copyright.gov.

Beth Medrash Govoha, following federal guidelines, likewise prohibits unauthorized peer-to-peer file sharing. Students who engage in illegal downloading or unauthorized distribution of copyrighted materials using Beth Medrash Govoha's information technology system face disciplinary action, up to and including expulsion from the institution

Legal alternatives to obtain copyrighted material include:

- Purchasing the material
 - Securing permission from the copyright owner
 - Linking to materials on other sites, rather than copying and posting
 - Using material in the public domain
 - Lawfully using protected materials after a fair use analysis
- Students are reminded that even content paid for can be a copyright infringement and that free content is not always an infringement.



STUDENT BODY DIVERSITY

100% of the enrolled, full-time, undergraduates in Beth Medrash Govoha in the 2024-2025 academic year were male. Of the 3,987 undergraduate students who were

enrolled full-time at some point in that year, 2,978 or 74.6%, received a Federal Pell Grant.

NON-DISCRIMINATORY POLICY

Beth Medrash Govoha admits qualified men of any race, color, national and ethnic origin, and creed and affords them all the rights, privileges, programs and activities generally accorded or made available to its students. Beth Medrash Govoha does not discriminate on the basis of race, color,

national and ethnic origin, age, creed or disability in administration of its educational policies, admission policies, scholarship and loan programs, or any other school-administered programs.

TITLE IX COORDINATOR

The Title IX Coordinator is Chanie Jacobowitz, MSW, Director of Government Affairs. She can be reached at 732-367-1060, Extension 4219 and cjacobowitz@bmg.edu. The Deputy

Title IX Coordinator is Moshe Gleiberman, Chief Operating Officer. He may be reached at 732-367-1060 Extension 4248 and mgleiberman@bmg.edu.

ATTENDANCE

Beth Medrash Govoha faculty members do not take attendance daily, as students are expected to take responsibility

for their education, a core element of which is personal responsibility to attend consistently and promptly.

TEXTBOOK INFORMATION

Beth Medrash Govoha offers a program of study in Talmud and related subjects. All textbooks are readily available for use on open stacks in the study hall and school library. Students who wish to purchase their own copies of the texts studied may purchase them from one of the bookstores in the area. While not required, many students prefer and will want to personally acquire their own core Talmud text, expanded Commentaries, and key Ethics texts which cost between \$35 and \$55 each, depending on the publisher and edition. Most texts used in the program are reprints of the Talmud and other classical texts that do not have ISBN numbers.

Please note that core texts are available at the following local bookstores which carry all Talmudic texts. These are independent bookstores that are not affiliated with BMG. Below are the addresses of local bookstores: Judaica Plaza, 1700 Madison Avenue, Lakewood, NJ 08701, 732-942-4500; Lakewood Judaica, 150 James Street, Lakewood, NJ 08701,

732-901-6006; Z Berman Books, 916 River Avenue, Lakewood, NJ 08701, 732-367-6000.

Capital Seforim located at 6520 US 9 South, Howell, NJ 07731, (732) 534-0980 offers used textbooks at discounted rates.

The BMG Library offers select texts at a discounted rate for students at the beginning of each semester. The sale takes place in the Beren Building during registration. Prices may vary due to market fluctuations. Supplies are limited and not all volumes of the Talmud are available.

All core texts are available digitally through the Otzar Hachochma computer program located in the following locations throughout the Beth Medrash Govoha campuses: Rosansky library, Klein library, Bais Aron, Ateres Esther, Forest Ave. Academic Center, Carey Street Academic Center. Princeton Avenue Academic Center. Otzar Hachochma is not online; it is a paid digital resource that students may access through complimentary designated computers at these locations.

COMPLAINTS

Students who have complaints or issues that require resolution may schedule an appointment to file a complaint with

any of the following Beth Medrash Govoha administrators and key staff members:

For issues related to the Registrar's Office and questions related to Academic Records, contact Moshe Rockove, Registrar, at extension 4282. For issues related to tuition, student life, and personal concerns, contact Avrohom D. Feuer, Director of Admissions and Tuition Services, at extension 4273. For issues related to Financial Aid, contact Gedalya Green, Vice-President of Enrollment Management, at extension 4358. The staff member will take steps to resolve the student's complaint, discussing it with the applicable administrator(s) or faculty member(s), as appropriate. Complaint forms are available in the Registrar's Office, and they may be submitted to the Registrar's Office to forward to the appropriate administrator, as explained above.

The appropriate steps will be taken to endeavor to resolve the complaint in a timely manner. In the event that a student disagrees with a determination of a Beth Medrash Govoha administrator or the resolution offered, the student may contact Moshe Gleiberman, Vice-President of Campus Operations, at extension 4248. If a student is still not satisfied that his complaint has been addressed and resolved, he may further appeal to any of the Roshei Yeshiva.

AARTS Complaint Procedure

Students who would like to address their grievance to BMG's accreditor may write to the Association of Advanced Rabbinical and Talmudic Schools (AARTS), which accredits Beth Medrash Govoha. Letters should be addressed to the office of the association: AARTS, 2329 Nostrand Ave. Suite M-200 Brooklyn, NY 11210. AARTS can also be contacted by phone at (212) 363-1991 or by fax at (212) 533-5335.

New Jersey Complaint Procedure

The following is the complaint policy of the New Jersey Office of the Secretary of Higher Education:

For all types of complaints concerning colleges and universities, 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 the Secretary of Higher Education (OSHE) will not review a complaint until all grievance procedures at the institution have been followed, all avenues of appeal exhausted, and documentation provided that such procedures have been exhausted.

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

OSHE handles only those complaints that concern educational programs or practices of degree-granting institutions subject to the Regulations of OSHE, with the exceptions noted below.

- OSHE does not handle anonymous complaints.
- OSHE does not intervene in matters concerning an individual's grades or examination results as these are the prerogative of the college's faculty.

- OSHE does not intervene in matters concerning tuition & fee refunds.
- OSHE does not intervene in matters concerning student conduct violations.
- OSHE does not intervene in human resources matters.
- OSHE does not handle complaints concerning actions that occurred more than two years ago.
- OSHE does not intervene in matters that are or have been in litigation.

Residents of other states and territories who are seeking information about filing a complaint about a New Jersey institution operating outside of New Jersey under the State Authorization Reciprocity Agreement (SARA), as well as New Jersey residents seeking information about filing a complaint about an out-of-state institution operating under SARA can find more information by viewing the SARA Agreement.

New Jersey residents who are seeking information about filing a complaint in regard to an out-of-state institution that is not operating under SARA, can file a complaint with New Jersey Office of the Attorney General, Division of Consumer Affairs (contact information below).

For complaints about state student financial aid matters (student loans, grants, scholarships, TAG, NJ STARS, etc.), contact:

Higher Education Student Assistance Authority (HESAA)
(800) 792-8670 or (609) 584-4480. <https://www.hesaa.org/Pages/Default.aspx>

Civil rights complaints should be filed with:

Office for Civil Rights (OCR) – Enforcement Office
U.S. Department of Education 32 Old Slip, 26th floor New York, NY 10005-2500
Telephone: (646) 428-3800
Fax: (646) 428-3843
Email - OCR.NewYork@ed.gov
Or:
New Jersey Office of the Attorney General Division on Civil Rights <https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/division-on-civil-rights-file-a-complaint/>

Complaints of consumer fraud on the part of the institution should be filed with:

New Jersey Office of the Attorney General, Division of Consumer Affairs: <https://www.njconsumeraffairs.gov>

Students may also file a complaint via a complaint form with the State of New Jersey's Office of the Secretary of Higher Education (OSHE), ATTN: Complaints, P.O. Box 542, Trenton, NJ 08625-0542. Instructions on how to file a complaint are available at: <https://www.njoag.gov/about/divisions-and-offices/division-on-civil-rights-home/division-on-civil-rights-file-a-complaint/>

Complainants should be aware that OSHE does not conduct a judicial investigation and, with the exception of complaints brought by non-New Jersey residents under SARA, has no legal authority to require a college or university to comply

with a complainant's request. If you have reviewed these instructions and still feel your issue falls under the purview of the Office of the Secretary of Higher Education, then complete and submit the OSHE Complaint Form.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS

The transferability of credits students earn at Beth Medrash Govoha is at the complete discretion of the institution to which they may seek to transfer. Acceptance of the degree(s) students earned in Beth Medrash Govoha is also at the complete discretion of the institution to which students may seek to transfer. If the credits or degree(s) that students earned at this institution are not accepted at the institution to which they seek to transfer, they may be required to repeat some or all of their coursework at that institution. For

this reason, students should make certain that attendance at Beth Medrash Govoha will meet their educational goals. This may include contacting institutions to which they may seek to transfer after attending Beth Medrash Govoha to determine if the credits or degree(s) will transfer. Additionally, students should not assume or represent that they have earned credits or degrees from Beth Medrash Govoha until they have confirmation of that in the form of an official transcript from Beth Medrash Govoha's Registrar's Office.

AVAILABILITY OF FINANCIAL ASSISTANCE AND INSTITUTIONAL INFORMATION, COMPLETION RATES, AND SECURITY AND CRIME STATISTICS

Beth Medrash Govoha has designated Gedalya Green (extension 4358), Vice-President of Enrollment Management, as the full-time employee available to assist enrolled and prospective students in obtaining information on financial aid programs available, criteria for eligibility, the procedure for applying for financial aid and cost of attendance. Beth Medrash Govoha has designated Moshe Gleiberman (extension 4248), as the full-time employee available to assist enrolled and prospective students in obtaining information on institutional security and crime statistics. Beth Medrash

Govoha has designated Moshe Rockove (extension 4282), Registrar, as the full-time employee available to assist enrolled and prospective students in obtaining information on retention rates, completion rates, and transfer rates, as well as all other required disclosures and information, as required by 668.42, 668.43, 668.45 and 668.46 of the Code of Federal Regulations not already covered above. Upon reasonable notice, they are available to meet with students or prospective students in Beth Medrash Govoha's administrative offices during regular business hours.

NOTICE OF DATING, MARRIAGE, AND RELATED RELATIONSHIP PROGRAMMING

Pursuant to Department of Education 34 CFR part 668.46, the following is the description of the prevention and awareness program for new students and new employees, as well as on-going programming for current students and employees. The program includes: 1. An audio-visual training covering the Department of Education required topics for new students and employees which will take place in Conference Room 2 on October 27, 2026 and January 12, 2027, at 2:30p.m. during lunchtime. Moshe Gleiberman is also available in the

Legion Building to arrange a personal viewing session at the employee's or student's convenience. He can be reached at (732) 367-1060, extension 4248. 2. The Institution's comprehensive sholom bayis and chassanim program. Should one become a chosson, please reach out to Meyer Gruenebaum at 848-525-4869. 3. One-on-one consultations concerning marriage and sholom bayis are available to all students and employees through Meyer Gruenebaum's program.

PREPARATORY PROGRAMS FOR STUDENTS WITHOUT A HIGH SCHOOL DIPLOMA

Students without a high school diploma or its equivalent may find out about the availability of preparatory programs to assist in obtaining a high school diploma equivalent by calling Zev Lamm, at extension 4378. High school equivalency testing is available at Ocean County College

Testing Center in Toms River, a twenty-minute drive away. The Ocean County College Testing Center may be contacted at 732-255-0400. Additionally, further information may be obtained at <https://www.ocean.edu/student-services/high-school-equivalency-assessment/college/>

STUDENT PROPERTY

Beth Medrash Govoha is not responsible for any loss or theft whatsoever of students' property or belongings.

STUDENT SAFETY

DRUG PREVENTION AND AWARENESS

Beth Medrash Govoha is strongly committed to maintaining a drug-free environment for its employees, students, faculty and staff. Beth Medrash Govoha's policies clearly prohibit any possession, use, sale, or exchange of illicit drugs, and outline the disciplinary sanctions to be imposed for violations thereof. These will be stringently enforced.

In compliance with the Drug Free Schools and Communities Act and the U. S. Department of Education regulations, the school has filed a Drug Free Certification statement with the Department and has prepared an Institutional Drug and Alcohol Policy document, which is available at www.yeshivanotices.org.

The policy includes:

1. Standards of Conduct regarding drug and alcohol use. (No unlawful use, possession or distribution of illicit drugs.)
2. Legal Sanctions: Local, State, and Federal
3. Health Risks
4. Available counseling and treatment
5. Disciplinary sanctions that the institution will impose on students and employees.

The Center for Health Education, Medicine and Dentistry (CHEMED), located in Lakewood, is available to provide behavioral health counseling, screening for substance use



disorders, and treatment for substance use disorders concurrent with a primary mental health disorder. For primary substance use disorders, CHEMED will provide referrals

for treatment as necessary. CHEMED can be reached at 732-364-2144.

For further information contact Avrohom Dovid Feuer at 732-367-1060, extension 4273.

SMOKING

Smoking is not permitted in Beth Medrash Govoha's study halls, lecture rooms, libraries, dormitories, conference areas,

administrative offices, or in any other indoor setting.

HATZOLAH FIRST AID SQUAD

The campus is served by the Hatzolah Emergency First Aid Squad. The squad operates 24 hours a day, 7 days a week. It is organized and manned primarily by Beth Medrash Govoha students and alumni. They provide immediate response to direct calls for assistance at a widely publicized telephone number, 732-370-3600, that is staffed around the clock. Their special sensitivity to all problems, their speedy response time, and their contacts with physicians and key personnel in nearby hospitals have earned them the appreciation of the entire community.

Trained teams of volunteers staff the emergency telephone lines around the clock. Students and alumni who have completed the required 120-hour training program are State Certified Emergency Medical Technicians. They keep complete first aid and trauma kits and emergency oxygen equipment in their own cars at all times. In addition, fully equipped ambulances are kept ready at all times for immediate response to any emergency.

Students and alumni who are interested in joining Hatzolah may contact their office at 732-363-5600.

AVAILABILITY OF ANNUAL DISCLOSURES, SECURITY REPORTS, AND FIRE SAFETY REPORTS

A copy of Beth Medrash Govoha's Annual Security Report and Fire Safety Report, is required by law to be made available to you. You can access them at: <http://yeshivanotices.org>. A printed copy of the report may also be obtained by an in-person request at BMG's Administration Offices located in the Legion Building at 601 Private Way, Lakewood, NJ 08701 or by calling (732) 367-1060, ext. 4248. These reports include statistics for the previous three years concerning reported crimes and fires that occurred on-campus, in certain off-campus buildings or property owned or controlled by Beth Medrash Govoha; and on public property within, or immediately adjacent to, and accessible from, the campus. The report also includes legally mandated Beth Medrash Govoha policies concerning campus security and personal safety including topics such as: crime prevention, emergency procedures, missing persons process and forms, crime reporting policies, and other matters related to security on campus.

This catalog contains Beth Medrash Govoha's Annual Disclosures, which are required by law to be made available

to students. These disclosures include information about tuition and fees, financial aid, accreditation and licensure, estimated expenses while enrolled in Beth Medrash Govoha, refund policy, requirements and procedures for withdrawing, transfer credit policy, a list of faculty, a list of physical facilities, the degree programs available at Beth Medrash Govoha, copyright infringement policy, and a description of services available to students with disabilities. If a student has questions regarding any of the above, he may contact Gedalya Green at 732-367-1060, extension 4358 or Moshe Rockove at 732-367-1060, extension 4282.

Beth Medrash Govoha maintains a crime log, in which Campus Security Personnel document all known crimes which took place on Beth Medrash Govoha property and adjacent public property that were reported to Campus Security Personnel. You may request to see the Crime Log by contacting Moshe Gleiberman at the Legion Building during regular business hours.

STUDENTS WITH DISABILITIES - SERVICES AND FACILITIES

Beth Medrash Govoha welcomes students with disabilities. Beth Medrash Govoha is committed to meeting disabled

students' needs and will work with the student and his family to facilitate his study at Beth Medrash Govoha.

Beth Medrash Govoha's Disability Services Coordinator is Avrohom Dovid Feuer. He may be reached at 732-367-1060, extension 4273. Upon request, he will arrange for a senior level administrator with experience arranging for disabled students' needs to meet with a prospective or enrolled student to evaluate what needs he has and how the school can best meet these needs. As necessary, Beth Medrash Govoha will arrange for accommodations in dormitories to

accommodate mobility impairment and other challenges facing disabled students.

Mobility-impaired students may request keys to the elevator in the Israel Henry Beren building by contacting the Facilities Department at extension 4274.

Beth Medrash Govoha does not currently offer a comprehensive transition and postsecondary program for students with intellectual disabilities.

HEALTH INSURANCE OPTIONS FOR BETH MEDRASH GOVOHA STUDENTS

The Patient Protection and Affordable Care Act, otherwise known as the Affordable Care Act, is the healthcare reform law in the United States aimed at providing affordable and quality health insurance options to more Americans. Many existing laws related to private and subsidized health insurance, are impacted by this reform. You are required by law to have health insurance. If you are not insured, you may face a fine.

The following options are available to students for health insurance coverage. Please review all plans and terms carefully, as not every option applies to every student.

COVERAGE FOR YOUNG ADULTS UP TO AGE 26:

- If you are under age 26, you may be eligible for coverage under a parent's private health insurance plan. If your parent has a private health insurance plan (not Medicaid), the Affordable Care Act requires that the insurance company offer an option for children up to age 26 to stay enrolled on the plan. This applies even if you are married and no longer living in your parents' household. Check with your parents' insurance carrier or agent for information as to how to continue or rejoin coverage under this option.

NEW JERSEY FAMILY CARE

- You may be eligible for health care coverage through NJ FamilyCare, which administers the income-based coverage and expanded Medicaid for the State of New Jersey. Applicants can apply at any time, although it may take time until coverage is processed and starts. For more information about income eligibility and applications, please call NJ FamilyCare at 1-800-701-0710 or visit their website at www.njfamilycare.org.

HEALTH INSURANCE MARKETPLACE

Get Covered NJ is New Jersey's official health insurance marketplace. It allows you to buy private health insurance and, if you are eligible, get financial assistance for your healthcare.

Applications to Get Covered NJ can be completed in 3 ways:

- Use the website at GetCovered.NJ.gov to apply online.
- Call 1-833-677-1010 to speak to a Get Covered NJ representative who will accept your application by phone.
- Schedule an appointment with a Lakewood Resource and Referral Center (LRR) Navigator by calling 732-523-1789.

ENROLLMENT INFORMATION FOR GET COVERED NJ:

You may only purchase private health insurance during "Open Enrollment." Open Enrollment for 2027 is November 1, 2026 through January 31, 2027. Open Enrollment is the only time during the year to purchase private insurance, even through a private insurance broker. During Closed Enrollment, you cannot purchase insurance or change your plan unless you qualify for a Special Enrollment Period. Some examples of common Special Enrollment Periods are getting married, losing your previous health coverage, changes in family size, or moving to a new coverage area.

FOR MORE INFORMATION AND ASSISTANCE:

The Lakewood Resource and Referral Center (LRR) can assist with inquiries and applications for NJ FamilyCare and Get Covered NJ. They can be contacted at 732-942-9292, and they are located at 212 Second Street, Suite 204, in Lakewood.

Additional useful links and telephone numbers are provided in the chart below.

NJ FamilyCare	Telephone #	1-800-701-0710
NJ FamilyCare	General Information	www.njfamilycare.org/
NJ Family Care	Online application	https://dmahs-nj.my.site.com/familycare/quickstart
Get Covered NJ	Hotline	1-833-677-1010
Get Covered NJ	Main website	www.GetCovered.NJ.gov
Get Covered NJ	Compare Plans and Prices	https://www.nj.gov/getcoverednj/getstarted/compare/
Lakewood Resource & Referral Center	Telephone #	Main Phone Number: 732-942-9292 Automated Scheduler: 732-523-1789



Income Chart effective January 1, 2026

1-800-701-0710
 TTY: 711
www.njfamilycare.org

FAMILY SIZE *	Adult(s) (Age 19-64)	Plan First** (Family Planning)	NJSPCP** & Pregnant Women (Any Age)	Children (Under Age 19)								
				Federal Poverty Level % (FPL)								
				0 - 138%	> 138 - 205%	0 - 205%	0 - 147%	> 147 - 150%	> 150 - 200%	> 200 - 250%	> 250 - 300%	> 300 - 355%
				Maximum Monthly Income								
1	\$1,836	\$2,727	\$2,727	\$1,956	\$1,995	\$2,660	\$3,325	\$3,990	\$4,722			
2	\$2,489	\$3,697	\$3,697	\$2,651	\$2,705	\$3,607	\$4,509	\$5,410	\$6,402			
3	\$3,142	\$4,668	\$4,668	\$3,347	\$3,415	\$4,554	\$5,692	\$6,830	\$8,083			
4	\$3,795	\$5,638	\$5,638	\$4,043	\$4,125	\$5,500	\$6,875	\$8,250	\$9,763			
5	\$4,449	\$6,608	\$6,608	\$4,739	\$4,835	\$6,447	\$8,059	\$9,670	\$11,443			
6	\$5,102	\$7,579	\$7,579	\$5,435	\$5,545	\$7,394	\$9,242	\$11,090	\$13,124			
Each Additional	\$654	\$971	\$971	\$696	\$710	\$947	\$1,184	\$1,420	\$1,681			
Monthly Premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium	No premium			
Copayments	No copay	No copay	No copay	No copay	No copay	\$5 - \$10	\$5 - \$35	\$5 - \$35	\$5 - \$35			

* The size of your family may be determined by the **total number** of parent(s) or caretaker(s), and all blood-related children under the age of 21 **who are tax dependent, as well as any other tax dependent** residing in the home.

** Plan First and NJSPCP do not meet the minimum essential health care coverage requirement.



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Miller, Chaim

Rieder, Gedalia

Rieder, Yussi

Scharf, Ali

Weinberg, Moshe Levi

Weinberger, Gedaliah

Weiskopf, Jeff

Werdiger, Stephen

Wilheim, Ronnie

Zafir, Moishe

Zucker, Ralph

ACADEMIC OFFICERS

Brudny, Rabbi Abba
Mashgiach

Forchheimer, Rabbi Yaakov
Dean of Legal Studies

Hochster, Rabbi Reuven
Mashgiach (Dean of Students) and member of the Academic Council

Kotler, Rabbi Aryeh Malkiel
Rosh HaYeshiva and Chairman of the Academic Council

Neuman, Rabbi Yisroel
Rosh Yeshiva and member of the Academic Council

Olshin, Rabbi Yeruchim
Rosh Yeshiva and member of the Academic Council

Pollak, Yaakov
Associate Dean of Students

Schustal, Rabbi Dovid
Rosh Yeshiva and member of the Academic Council

Stefansky, Eliezer
Associate Dean for Graduate Studies

EXECUTIVE AND ADMINISTRATIVE OFFICERS

Kotler, Rabbi Aryeh Malkiel
President

Blumenkrantz, Chana
Director of Human Resources

Deutsch, Yaakov
Financial Aid Administrator

Feuer, Avrohom
Dean of Student Life, Director of Admissions & Tuition Services

Gleiberman, Moshe
Chief Operating Officer

Green, Gedalya
Vice-President of Enrollment Management

Heinemann, Yosef
Executive Director

Herskowitz, Mordechai
Vice President of Fundraising

Israel, Levi
Chief Financial Officer

Jacobowitz, Chanie
Vice President, Government Affairs and Compliance

Kotler, Yitzchok Shraga
Senior Vice President, Administration and Campus Life

Moseson, Mottie
Director of Campus and Facilities Operations

Rand, Eli
Director, Food Services

Rockove, Moshe
Registrar

Rotberg, Tzvi Y.
Chief Archivist and Director of Publications

Shulman, Yaakov
Director of Placement

Spiegel, Binyomin
Chief Librarian

FACULTY

Amsel, Yosef
Professor of Talmud

Barnetsky, Aaron
Instructor, Department of Hebrew

Berenbaum, Avrohom
Associate Professor of Talmud

Blech, Rabbi Shmuel
Senior Student Counselor

Bloch, Ezra
Instructor, Department of Hebrew

Busel, Yehoshua
Associate Professor of Talmud

Chusid, Yerachmiel
Assistant Professor of Talmud

Cohen, Simcha B.
Lecturer

Ehrentreu, Yisroel
Associate Professor of Talmud

Felder, Rabbi Shmuel
Professor of Talmud and Jurisprudence

Feldman, Moshe Zev
Professor of Jurisprudence

Forchheimer, Rabbi Yaakov
Professor of Talmud and Jurisprudence

Fund, Yosef
Assistant Professor of Talmud

Gersten, Shmuel
Assistant Professor of Talmud and Hebrew

Goodman, Levi
Professor of Talmud

Gruenebaum, Meyer
Director of Family Life Programs

Halpern, Reuven
Assistant Professor of Talmud and Student Counselor

Halpert, Aryeh L.
Instructor, Department of Hebrew

Halpert, Shmuel
Graduate Assistant, Part Time

Hendler, Zvi
Assistant Professor of Talmud

Herzka, Yissocher
Lecturer

Jurkansky, Avrohom
Professor of Talmud and Jurisprudence

Kahan, Michael C.
Professor of Jurisprudence

Kahn, Boruch Ber
Instructor, Department of Hebrew

Katz, Rabbi Shmuel M.
Professor of Jurisprudence

Kokis, Ben Tzion
Student Counselor

Kotler, Rabbi Aryeh Malkiel
Senior Professor of Talmud and Jurisprudence

Krupenia, Rabbi Yehoshua
Professor of Talmud and Jurisprudence

Levovitz, Moshe
Scholar-in-Residence

Lieberman, Rabbi Usher C.
Professor of Talmud and Jurisprudence

Londinski, Simcha Bunim
Instructor, Department of Hebrew

Lubin, Shlomo
Associate Professor of Talmud

Mitnick, Elimelech
Assistant Professor of Talmud and Student Counselor

Moskovitz, Meir
Instructor, Department of Hebrew

Naftali, Avraham
Lecturer and Academic Counselor, Foreign Students

Neuman, Rabbi Yisroel
Senior Professor of Talmud and Jurisprudence

Olshin, Rabbi Yeruchim
Senior Professor of Talmud and Jurisprudence

Paretzky, Aryeh Leib
Associate Professor of Talmud and Hebrew

Pollak, Yaakov
Professor of Ethics

Privalsky, Yitzchok
Associate Professor of Talmud and Hebrew

Ribner, Gershon
Professor of Talmud

Rosenbaum, Mordechai
Professor of Talmud

Rotberg, Tzvi Y.
Professor of Research and Hebrew Studies

Rothenberg, David
Scholar-in-Residence

Rotkin, Leizer
Scholar-in-Residence

Saltz, Chanoch H.
Associate Professor of Talmud and Jurisprudence

Schlesinger, Yonason Yosef
Assistant Professor of Talmud

Schustal, Aaron
Professor of Talmud

Schustal, Rabbi Dovid
Senior Professor of Talmud and Jurisprudence

Schwartz, Kalmen
Professor of Talmud

Seidenfeld, Aaron
Assistant Professor of Talmud

Stefansky, Eliezer
Professor of Talmud and Ethics

Taplin, Yisroel
Professor of Talmud

Wagner, Yitzchok
Director and Professor, Department of Hebrew

Weichbrod, Avraham
Instructor, Department of Hebrew

Wajsbort, Yosef
Instructor, Department of Hebrew

Yardley, Michael
Assistant Professor of Talmud and Jurisprudence

ROSHEI CHABURA

The list of Roshei Chabura faculty members is subject to change from semester to semester, based on availability and scheduling.

Abbott, Daniel	Diena, Daniel	Greenspan, Yitzchok Chaim	Krupenia, Shmuel Dovid	Olshin, Yisroel Shraga	Shimansky, Chaim Simcha
Abraham, Yakov	Dombroff, Daniel	Greenspan, Yosef Dov	Krupnik, Zorach	Orenstein, Shaul Yosef	Shinfeld, Mordechai David
Abrams, Shlomo Zalman	Drew, Dov	Gross, Aryeh Leib	Kugelman, Yisroel Lipa	Padawer, Avrohom	Shlomowitz, Gamliel
Adler, Moshe	Dreyfuss, Yonah	Gross, Menashe	Kuperman, Gershon	Padawer, Yechiel Dov	Shore, Yaakov
Amsel, Yosef	Drillman, Ephraim Meir	Grunfeld, David	Kurlander, Yehuda M.	Panski, Nechemia	Shreibman, Akiva
Anemer, Boruch Ber	Drillman, Yitzchok	Gulkowitz, Chaim	Lan, Yechiel	Paretzky, Aryeh Leib	Silver, Shimon
Anemer, Eliezer	Drillman, Yitzchok	Guttman, Naftali	Langer, Daniel	Paretzky, Moshe	Silverstein, Aryeh
Angel, Dovid	Eckstein, Gedalyahu	Haberfeld, Shlomo Yehuda	Langer, Moshe Yaakov	Parnes, Zev	Silverstein, Shmuel
Attias, Avraham	Ehrentreu, Menachem Ahron	Halawani, David	Langsam, Elimelech	Pearl, Tzvi	Simon, Yitzchok
Auerbach, Mayer	Ehrentreu, Yisroel	Halberg, Meir Shalom	Lebovits, Dovid	Pechter, Mordechai Mendel	Singer, Mordechai Dovid
Auerbach, Yitzchok	Ehrlich, Yaakov Meir	Haller, Eliezer	Lederer, Yehoshua Eliezer	Perlow, Aron	Skolnik, Meir
Auerbach, Zev	Ehrman, Chaim Yosef	Handelsman, Yitzchok	Leeder, Tzvi Dov	Perlow, Chesky	Smith, Yisroel Mendel
Bak, Tzvi Yisroel	Eichenstein, Levi	Harris, Shlomo Zalman	Leff, Asher	Perlstein, Avishai	Sochet, Moishe
Baran, Dovid	Eichenstein, Shimon	Hartman, Asher	Lefkovitz, Shlomo Yosef	Perman, Mordechai	Solomon, Yosef
Barkin, Binyomin	Eisemann, Avraham Dovid	Hassan, Binyomin Zev	Lehmann, Mordechai	Pfeiffer, Yoel	Sorotzkin, Eliezer
Barnetsky, Aaron	Eisenberger, Yosef Tzvi	Haut, Lazer	Leibenstein, Meir	Pikus, Yehuda Leib	Spiegel, Boruch Mordechai
Barnett, Avraham Yeshayah	Eisenreich, Daniel	Hecht, Shneur	Leibenstein, Yosef	Piotrkovski, Yehuda	Spitz, Yaakov
Barnett, Tzvi	Elfant, Yeshaya Shalom	Heinemann, Yaakov	Lenchitz, Yehuda	Pollack, Aharon	Stefansky, Eliezer
Basser, Yitzchak	Elkins, Yosef Chaim	Herbst, Yaakov	Lercher, Alezander	Pollack, Dovid	Stefansky, Yehuda Leib
Baum, Chaim Yaakov	Engel, Meir	Hershkovitz, Nathaniel D.	Levi, Aryeh Leib	Pollack, Moshe	Steger, Shmuel
Becker, Yisroel Menachem	Faham, Ezra	Hertzberg, Aaron	Levi, Moshe	Portowicz, Moshe	Steier, Avrohom
Bender, Moshe	Falk, Yerachmiel	Herzberg, Yitzchok	Levin, Eliezer	Portowicz, Yosef	Steier, Chaim
Ben-Moshe, Ohad	Feder, Ephraim	Herzog, Yosef Chaim	Levin, Moshe Elchonon	Posen, Yosef Shneur	Stein, Moshe
Berelowitz, Chaim Yitzchok	Feigelstock, Yechiel	Hettlemann, Yosef Yitzchak	Levitz, Nachman	Privalsky, Yitzchok	Stein, Simcha Dov
Berenbaum, Avrohom	Feldman, Moshe Zev	Hirschey, Binyamin	Levovitz, Naftoli	Pruzansky, Simcha	Steinberg, Zalman Zev
Berenbaum, Yosef Chaim S.	Fensterheim, Mordechai Zvi	Hirschprung, Ruvain	Levovitz, Nosson Tzvi	Rabinowitz, Yisrael	Steinfeld, Shaya
Berger, Binyomin	Fink, Shmuel Chaim	Hirshman, Yitzchak Noach	Levy, Moshe	Rabinowitz, Yisroel Eliyahu	Steinfeld, Avrohom
Berger, Chaim Zvi	Fink, Yaakov Aryeh	Hoberman, Binyomin	Levy, Yaakov Aaron	Rand, Yoel	Stern, Boruch
Berger, Manis	Finkelman, Nechemia	Hoberman, Yoseph	Liberman, Nissan Aryeh	Rapaport, Ezriel	Stern, Chaim
Berger, Yechiel	Fireworker, Elly	Horowitz, Menashe	Licht, Moshe Chaim	Rapp, Shmuel	Stern, Reuvain
Berl, Nachum E.	Fisher, Dovid	Horowitz, Chaim	Lichtenstein, Yisroel Zev	Reifman, Shmuel	Stolper, Levi Yitzchak
Berman, Eliyahu Dovid	Fishman, Binyomin	Housman, Avraham Tzvi	Lichtig, Nosson	Reiner, Tzvi	Storch, Chaim
Bernath, Shmuel	Fishman, Chanina	Jacob, Yehuda	Lieberman, Nosson	Retter, Yossi	Strimber, Elchanan
Bernstein, Yosef Aryeh	Flagler, Yisroel Meir	Jacobs, Osher	Lieberman, Yitzchok	Retter, Yossi	Strom, Yosef
Biberfeld, Nesanel	Fleischmann, Elyokum	Janowski, Yisroel	Link, Yaakov	Ribiat, Avrohom	Sunness, Avraham
Billus, Shlomo Yehuda	Fleischmann, Yitzchok	Joselit, Yisroel Meir	Litmanowitz, Isser Yehuda	Ribner, Gershon	Swadron, Aryeh
Birnbaum, Noson	Fogel, Yerachmiel	Josilowsky, Yisroel Meir	Loebenstein, Michael	Ribowsky, Zev Simcha	Swiatycki, Gershon
Bittersfeld, Moshe	Forchheimer, Raphoel	Jurkanski, Reuven	Loewy, Chaim	Richt, Binyomin	Tabrikian, Shimon
Blachorsky, Pinchus	Frankel, Avrohom	Jurkanski, Yisroel	Londinski, Simcha Bunim	Ringel, Yosef Mordechai	Taplin, Avrohom Noach
Bloch, Mordechai	Frankl, Avrohom	Kagan, Chaim Ozer	Lowenthal, Tzvi	Rivkin, Yosef	Taplin, Dovid
Bloomenkranz, Paysach A.	Fried, Hillel	Kahan, Moshe Chaim	Mandelbaum, Naftoli	Rochwarger, Eliyohu	Teichman, Noam
Blum, Yechiel	Friedman, Eli	Kahn, Aharon	Mandelcorn, Avrohom	Rockove, Yitzchok A	Teller, Shlomo Yosef
Blumberg, Moshe	Friedman, Ephraim Meir	Kahn, Boruch Ber	Mannes, Nachman	Rokowsky, Meir	Tepler, Dov
Bodenheim, Aaron	Friedman, Tzvi Aryeh	Kaisman, Nachum	Mantel, Daniel	Rosenblum, Yehuda Aryeh	Tevlovits, Shmuel
Bodenheimer, Aaron	Friedman, Yaakov	Kalish, Sariel	Marcus, Aharon	Rotstein, Yisroel Meir	Tiefenbrunn, Avi
Bojman, Yehuda	Furst, Moshe Pinchus	Kalter, Yitzchok	Marcus, Yitzchok Shmuel	Rotsztein, Simcha	Tropper, Shmuel
Brafman, Daniel Asher	Ganzvi, Shmuel	Kaluszyner, Chaim	Margulies, Binyomin	Rottenberg, Chaim Tsvi	Turin, Moshe Betzalel
Braun, Boruch Zev	Gardyn, Moshe	Kamenetsky, Menachem M.	Margulies, Eliezer Tzadok	Rottenberg, Shmuel	Twersky, Aaron
Breski, Shlome	Gastfreund, Yechezkel	Kamenetsky, Yaakov	Maryles, Shimon	Rowner, Meir	Versicherter, Elimelech
Brisk, Yitzchok	Geisler, Yakov	Kamin, Aryeh Zev	Mayer, Yitzchok Zev	Rubin, Yonason	Wachs, Reuven
Britvan, Efrayim	Gelbfish, Elisha Aaron	Kaminsky, Moshe	Mayerfeld, Yosef Chaim	Rubnitz, Yakov Yisroel	Wasserman, Yitzchok
Brodsky, Refoel	Gelbfish, Sholom	Kaminsky, Yissochor Dov	Meisels, Shimon	Saidov, Raphael	Waxman, Motty
Brodsky, Shlomo	Gelbfish, Yitzchok Anshel	Karelitz, Avrohom Yeshaya	Mermelstein, Pinchus	Sandler, Yair	Wechsler, Yosef
Brody, Mayer Sholom	Gelley, Shmuel	Karfiol, Eliyahu	Meth, Elimelech	Sarfati, Amram Shlomo	Wechsler, Yosef
Brog, Yaakov	Gellis, Shaul	Katz, Moshe Chayim	Meyer, Shlomoh	Schachner, Moshe	Weiner, Eliyahu
Brog, Yaakov Moshe	Genack, Avrohom	Katz, Shaul	Miller, Avrohom	Schachner, Zvi	Weinreb, Eliezer
Bromberg, Mordechai Z.	Gershbaum, Yechezkel	Katz, Shlomo	Miller, Yakov	Schaffel, Yechiel Dovid	Weinreb, Yaakov
Brown, Michael	Gerstein, Dovid Nosson	Katz, Yehuda Menachem	Mincer, Avrohom	Schechter, Alexander	Weinstein, Avrohom
Bruckenstein, Mendel	Gersten, Shimshon Refael	Kaufman, Chaim Tzvi Mayer	Mintz, Zalman	Schechter, Eliyahu Zalman	Weinstock, Chaim
Brus, Yechiel	Gersten, Shmuel	Kaufman, Moshe Boruch	Mitnick, Elimelech	Scheiner, Yoel Gedalya	Weiss, Akiva
Buchalter, Yitzchok	Gerstman, Simcha Yisrael	Kaufman, Yechezkal	Monheit, Yomtov	Schepansky, Moshe	Weiss, Avrohom Chaim
Burg, Yermiyahu Mordechai	Gewirtzman, Yaakov Yosef	Keilson, Aryeh	Monoker, Moshe Avraham	Schiff, Chaim Tzvi	Weiss, Yaakov
Bursztyn, Avrohom Chaim	Gewirtzman, Yehuda	Keilson, Shmarya	Moskovitz, Bentzion	Schloss, Simcha	Weiss, Yitzchok Menachem
Busel, Aaron	Gibber, Aryeh	Kelemer, Zalman	Moskovitz, Meir	Schoenblum, Dov	Weissman, Yoel
Busel, Baruch	Gibber, Shmuel Yaakov	Kitevits, Moshe	Moskowit, Nusen Aron	Schoenblum, Yosef Shmuel	Wenger, Shaya
Busel, Shmuel	Ginsburg, Chaim	Klein, Aryeh Leib	Mowshowitz, Tzvi Hersch	Schreiber, Avrohom	Wolf, Michael
Busel, Yehoshua Abba	Ginsburg, Efraim Mordechai	Klein, Mordechai	Neuberg, Yisroel Moshe	Schreiber, Boruch Yechiel	Wolff, Betzalel Moshe
Busel, Yehoshua Abba	Ginsburg, Yechezkel	Klein, Naftali Zvi	Neuhaus, Avrohom	Schreiber, Shimon	Wolpin, Elozor
Censor, Yaakov Michael	Ginsparg, Dov	Klein, Yehudah Zev	Neuman, Aaron	Schulman, Elchonon Tzvi	Wolpin, Yaakov Yitzchok
Chakansky, Chanina	Glaser, Yosef Simcha	Klein, Yosef	Neuman, Isser Zalman	Schustal, Aaron	Yankelewitz, Yisroel Meir
Cohen, Eliyahu	Glassenberg, Hillel	Klor, Moshe Menachem	Neuman, Yisroel	Schustal, Aryeh Malkiel	Yardley, Michael
Cohen, Eliyahu Yosef	Goldberg, Baruch	Knopf, Akiva	Neuman, Yosef C Shneur	Schustal, Avrohom	Yoffe, Shmuel
Cohen, Moshe	Goldman, Avrohom	Kohn, Eli	Newman, Yisroel	Schustal, Dovid	Yoselovsky, Shmuel
Cohen, Yosef Chaim	Goldsmith, Yehuda	Konigsberg, Moshe Avigdor	Nussbaum, Tzvi	Schuster, Yitzchok	Zafrani, Shlomo
David, Aharon	Goldstein, Simcha	Konigsberg, Tzvi Yaakov	Nussbaum, Yehuda Aryeh	Schwartz, Kalmen	Zafrani, Yosef
David, Avrohom	Goodman, Moishe	Kops, Nosson	Olshin, Aaron	Schwartz, Mordechai Elazar	Zaks, Hillel
Dembitzer, Chaim Shimon	Gordon, Dov	Koslowitz, Yisroel Meir	Olshin, Dovid Tzvi	Schwarz, Yehoshua Asher	Zelikovitz, Meir Alter
Deutsch, Chaim Aryeh	Gordon, Eliezer	Koslowitz, Yitzchok	Olshin, Isser Zalman	Schwarzman, Shmuel	Zelishovsky, Yechezkel
Deutsch, Gavriel	Gottlieb, Yaakov Dovid	Krasnow, Azriel	Olshin, Meir	Schwarzman, Yosef M.	Zimmerman, Chaim
Dewick, Yehoshua Moshe	Gradman, Yosef Menachem	Krasnow, Yehoshua	Olshin, Meir	Semah, Yosef	
Dick, Dovid Tzvi	Greenberg, Avrohom	Kreiser, Yisroel T.	Olshin, Yaakov Yosef	Shakow, Tuvia Simcha	
Dick, Yitzchok Isaac	Greenfield, Shimshon	Krohn, Avrohom Zelig	Olshin, Yehoshua Zev	Shatzkes, Avrohom Ahron	
Dickstein, Nachum	Greenhaus, Aryeh Leib	Krupenia, Shia	Olshin, Yeruchim	Sher, Elchonon Bunim	

DRIVING DIRECTIONS TO BETH MEDRASH GOVOHA

1. Take the **Garden State Parkway** to **Exit 91, CR-549**, toward **Lakewood Township**



2. Keep right to take the ramp toward **Lakewood Township**

.3 mi



3. Stay straight to go onto **Lanes Mill Road**

.7 mi



4. Turn right to stay on **Lanes Mill Road**

Lanes Mill Road is 0.1 miles past Sandra Place

If you are on Lanes Mill Road and reach Joe Parker Road you've gone about 0.4 miles too far

1.2 mi

5. Lanes Mill Road becomes **East County Line Road**

2.6 mi



6. Turn left onto **Forest Avenue**

Forest Avenue is 0.1 miles past Madison Avenue/US-9



7. Turn right onto **Sixth Street**

Sixth Street is just past Seventh Street



8. **617 Sixth Street** is on the right.

Your destination is just past Private Way

If you reach Lakewood Avenue you've gone about 0.2 miles too far





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ACADEMIC CENTER AND RESOURCE FACILITIES

1. Hillel and Ettel Beren Building (Beren Academic Center)
2. Herzka Building
3. Israel Henry Beren Hall (Beren Academic Center)
4. Bais Shalom Academic Center (9th Street Center)
5. Bais Aron Academic Center
6. Forest Avenue Academic Center (Kleinman Campus)
7. Carey Street Academic Center (Kleinman Campus)
8. Mishnas Reb Aaron Publications
9. Princeton Avenue Academic Center
10. Woodlake Academic Center (inset photo)
11. Legion Administrative Building
12. Student Services Center
13. GCU Lakehouse Building- Future Dormitory
14. Parking Facility
15. 7th Street Parking Lot
16. Storage Facility
17. Future GCU Property
18. Future GCU Property
19. Future Academic Center

- Academic Center And Resource Facilities
- Dormitories
- Yeshiva Apartments
- Future Building/property



BETH MEDRASH GOVOHA CAMPUS OVERVIEW

- 20. Bais Moshe Academic Center
- 21. Chemed Health Center (inset photo)
- 22. 678 Fifth Street, Future Daycare Site
- 23. 636 Fifth Street, Future Faculty Residence

DORMITORIES

- 24. 514 6th St. Dormitory
- 25. 670 Lakewood Ave. Dormitory
- 26. Martin Klein Dormitory
- 27. Irvington Dormitory (9th Street Center)
- 28. Bais Shalom Dormitory (9th Street Center)
- 29. Clifton Avenue Dormitory
- 30. Joseph & Faye Tanenbaum Student Residence
- 31. Madison Ave. Dormitory Buildings
- 32. 650 Seventh Street Dormitory
- 33. 801 Lakewood Ave. Dormitory
- 34. 851 Lakewood Ave. Dormitory
- 35. 661 Seventh St. Dormitory

YESHIVA APARTMENTS

- 36. Willows Apartments
- 37. Arlin Court Apartments
- 38. Fifth Street Apartments
- 39. Sixth & Lexington Apartments
- 40. Fifth & Princeton Apartments
- 41. Eighth Street Apartments
- 42. Yeshiva Apartments
- 43. Joseph & Faye Tanenbaum Yeshiva Apartments
- 44. Princeton Avenue Apartments
- 45. Skyview Apartments
- 46. Cedarview Apartments
- 47. Future Jackson Campus



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