



Hebrew College Student Handbook

Important Contacts

Hebrew College

160 Herrick Road
Newton Centre, MA 02459
Telephone: 617-559-8600
Fax: 617-559-8601
www.hebrewcollege.edu

Dial 617-559-xxxx; the four-digit extension may be dialed directly from any telephone on campus.

Academic Programs

Dr. Barry Mesch, *Provost*, 8613
Shira Persky, *Administrative Manager*, 8614

Rabbinical School

Rabbi Arthur Green, *Rector*, 8626
Rabbi Sharon Cohen Anisfeld, *Dean*, 8634
Anne Meirowitz, *Administrative Director*, 8632

School of Jewish Music

Hazzan Brian Mayer DSM, *Acting Dean*, 8644
Barbara Cassidy, *Program Administrator*, 8643

Shoolman Graduate School of Jewish Education

Ina Regosin, *Acting Dean*, 8618

Office of Admissions

Sara Shalva, *Director of Enrollment Management*, 8610

Registrar and Financial Aid

Marilyn Jaye, *Registrar and Director of Student Financial Aid*, 8642

Student Accounts

Diedra Lewis, *Bursar's Office*, 8782

Hebrew College Operating Schedule and Snow/Emergency Policy

For the purpose of this policy, the official opening time for the College is 8:00 a.m. A delayed opening means that the College will open at 10:00 a.m. Evening classes begin at 6:00 p.m. or later. In the event that the College must close or delay opening due to severe weather conditions or other emergency, an announcement will be made by 6:30 a.m. for day classes and by 3:00 p.m. for evening classes. During these emergencies, a recorded message of the College's operating schedule can be obtained by calling 617-559-8609. Announcements will also be made in the following media:

Radio: WRKO 680 AM; **Television:** WBZ Channel 4, WCVB Channel 5, WHDH Channel 7

Hebrew College is accredited by the New England Association of Schools and Colleges.*

*www.hebrewcollege.edu/accreditation

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Admissions and Course Registration

Hebrew College welcomes students of all backgrounds and beliefs to join in the academic study of Judaism, and to become knowledgeable, creative participants, educators and leaders in the Jewish community and the larger world.

Admission Policy

Hebrew College offers graduate and undergraduate degrees and certificate programs in Jewish education and Jewish studies, as well as rabbinic ordination and cantorial ordination within a pluralistic setting. For detailed information about applying to specific degree and certificate programs, please contact the Office of Admissions at 617-559-8610 or admissions@hebrewcollege.edu.

Statement of Nondiscrimination

Hebrew College does not discriminate on the basis of race, color, religion, national or ethnic origin, gender, sexual orientation, age or disability in admission to, access to, treatment in, or employment in its programs and activities. Any student who is unable because of religious beliefs to attend classes or to participate in any examination, study or work requirement on a particular day will be excused and will be provided with an opportunity to reschedule, provided that the make-up exam or work does not create an unreasonable burden upon the College. No fees of any kind will be charged for this change. No adverse or prejudicial effects will result in any student availing himself or herself of the provisions of this regulation. Inquiries regarding nondiscrimination policies at the College should be directed to the Provost. Inquiries may also be referred to the Regional Director, U.S. Department of Education, Office of Civil Rights, 222 J.W. McCormack Post Office and Courthouse, Boston, Mass. 02109-4557.

Acceptance Deposit

Once you have been accepted to one of Hebrew College's academic programs, a \$100 nonrefundable commitment deposit is required. This deposit will be applied toward your first semester's tuition and fee charges. If you choose not to enroll in the program for which you were accepted, the deposit will not be refunded.

Registration

You must register each semester to attend classes. Anyone attending a class who has not registered and who does not appear on the official class roster may be asked to leave the classroom until he or she has officially registered. You will only receive grades or credit for classes for which you are registered. All students—matriculated, nonmatriculated, for-credit and noncredit—are required to register for courses by the registration date listed in the Academic Calendar available on the Hebrew College website. Schedules for registration are available on the website. Only students in good academic and financial standing are eligible to register for classes. Registration requires payment of a nonrefundable registration fee, as well as payment of tuition. Matriculated students must have their registration forms signed by their adviser before presenting them to the Office of the Registrar unless they use the online registration process. All students except those in the Rabbinic School may register through Hebrew College's online system on the college's web page.

To register, you should submit a completed registration form and payment of all tuition and fees at the time of registration. Hebrew College does not provide third-party billing. If tuition is being paid by an employer, payment should be made directly to the College. Alternatively you can make the payment and arrange for personal reimbursement from the employer. Other arrangements for payment (student loans, payment plans) must be made with the Business Office at or prior to registration. No registration forms can be accepted without payment. Students who fail to follow this procedure will not be considered registered and are not entitled to the student and academic services of the College.

Cross-Registration Opportunities

Hebrew College participates in cross-registration agreements with the following colleges and universities, as well as other area accredited colleges and universities on a case-by-case basis:

- Andover Newton Theological School
- Boston College
- Boston University
- Northeastern University
- Boston Theological Institute's member schools

Only matriculated Hebrew College students already accepted into a Hebrew College degree or certificate program may register through Hebrew College for courses at these colleges and universities. The normal tuition and fees are paid to Hebrew College. However, the host school may require an additional registration fee. Note that semester start and end dates may vary among schools. It is your obligation to register during the registration period as required by the school at which you wish to cross-register. You must use special forms which can be obtained from the Registrar's office.

Late Registration

A student who has not previously registered for classes may still register after the official registration period closes, during the Add/Drop Period. A late fee of \$50 will be incurred in addition to the regular registration fee and the required tuition. Total payment is due upon registration. **No registrations will be accepted after the Add/Drop Period has ended.** All registration deadlines are published in the Academic Calendar.

Failure to Register

A matriculated student who fails to register and pay the required tuition and/or fees for more than one semester will be considered an inactive student and may be required to apply for readmission to the College. Readmission under these circumstances may result in your being required to follow the degree requirements in place at time of readmission, rather than those in place when you were originally admitted to the College.

Students who have completed their coursework and are waiting for graduation, or who are spending the semester writing their thesis, are also required to register each semester. You should register for a leave of absence for continuation of candidacy or writing of thesis. See the section below on Leave of Absence for more information, including registration fee requirements.

Academic Advising

Matriculated students at Hebrew College are assigned faculty advisers to assist in the development of an educational plan and help in the selection of appropriate courses and other educational experiences. Advisers interpret academic requirements where necessary, evaluate your progress and help you to clarify your career and life goals. In addition, faculty advisers serve as mentors and are a sustaining presence. You are required to meet with your adviser prior to the start of each semester. The adviser's signature is required on the registration form before submission. The Provost is also available to meet students at any time during the academic year.

Dropping Courses, Withdrawals and Leaves

Add/Drop Period

Hebrew College provides an Add/Drop Period during the beginning of each semester. You may add, drop or change from credit to noncredit or noncredit to credit during this period by completing an official "Add/Drop" form and submitting it to the Office of the Registrar within designated dates. Matriculated students have the form must be signed by their adviser before submission to the Registrar. Courses dropped during this period will not appear on your transcript. Adding or dropping a course may result in additional tuition charges or a refund. Any additional tuition will be due with the Add/Drop form. Please consult the Academic Calendar on the Hebrew College website for exact dates of the Add/Drop Period for each semester. Generally, the Add/Drop Period lasts until the end of the first week of school. After the Add/Drop Period has ended, no additional classes may be added to your schedule, and the dropping of courses will be considered a withdrawal. A grade of "W" will appear on your transcript.

Withdrawal from a Course

If you withdraw from a course after the Add/Drop Period, you must provide the official withdrawal form as notification to the Office of the Registrar. Course withdrawals are allowed until the last day of class during each semester. No withdrawals will be accepted after the last day of class during any given semester. Non-attendance or a conversation with the instructor or dean does not constitute formal withdrawal, nor does it reduce or alter your financial obligation to the College. Students officially withdrawing from courses will receive a "W" as a grade. A formal withdrawal from class does not negate any financial obligation, except as stated in the Tuition Refund Policy. Registration fees are not refundable. Please see the "Tuition Refunds" section for details.

Students Receiving Financial Aid: Withdrawing from a course may have financial implications for those students receiving financial aid and/or federal Title IV funds, since receipt of those funds is dependent on taking a minimum number of credits each semester. Students who receive financial aid and are considering dropping a course without replacement, or withdrawing from a course after the Add/Drop date has passed, should contact the Office of Student Financial Aid.

Failure to Withdraw from a Course: Students who discontinue attendance in a course and fail to formally withdraw within the designated period will receive the appropriate letter grade, usually an "F" or "NG." They will also continue their obligation to pay any outstanding tuition related to the course, including obligations involving federal Title IV student loans.

Withdrawal from School

If you wish to withdraw from your program of admission, you must submit the official withdrawal form as notification of “Withdrawal from School” to the Office of the Registrar. Non-attendance or a conversation with an instructor or dean does not constitute formal withdrawal, nor does it reduce or alter your financial obligation to the College.

Students Receiving Financial Aid: Students receiving Title IV funds, including Federal Loans and Pell Grants, are subject to federally mandated refund regulations when withdrawing from school. Please see “Return of Title IV Funds” under the “Financial Aid at Hebrew College” section.

Leave of Absence

Matriculated students in good standing who need to discontinue studies for a period of time may be granted a leave of absence for a specified period (not to exceed two semesters) with the written approval of the director of their academic program. You must complete the “Petition for Leave of Absence” form submit it to the Office of the Registrar. A \$100 registration fee must be paid for each semester of leave.

A leave of absence may be requested in the following circumstances:

- You are a matriculated student who requires time off for personal, professional or other legitimate reasons before all coursework has been completed. You may take a leave for no longer than one year during your degree program. Registration fees are required.
- You are a matriculated student who is writing a thesis, but not attending classes for a specific semester. Registration fees are required.
- You are a matriculated student who has completed all coursework, including a thesis or final project, for a degree and are awaiting the next commencement. Registration fees will be waived.

Students who discontinue studies without receiving leave of absence approval will be made Inactive and may be required to reapply for admission to the College when they wish to resume studies. They will be subject to all requirements that apply to newly incoming students, rather than the requirements in place when they were originally accepted.

Students Receiving Student Loans: All leaves of absence have an impact on student loans. Students holding student loans should consult with the Office of Student Financial Aid before taking a leave of absence.

Grades and Educational Records

Grading System

Hebrew College grade-point averages and academic standards are based on the following grade-point equivalents:

| | |
|------------------------|-------|
| A+ | = 4.2 |
| A | = 4.0 |
| A- | = 3.7 |
| B+ | = 3.5 |
| B | = 3.3 |
| B- | = 3.0 |
| C+ | = 2.7 |
| C | = 2.5 |
| C- | = 2.3 |
| D | = 2.0 |
| F, I, NC, P, W, PI, NG | = 0 |

Incompletes

A student, who for compelling reasons postpones the submission of required coursework, must fill out a “Petition for Incomplete” form to be signed by the instructor and submitted to the Office of the Registrar. Coursework must be completed and submitted by the student during the following semester.

- If an Incomplete is requested for a fall semester course, the outstanding work must be submitted by the last day of spring semester of the same academic year.
- If an Incomplete is requested for a spring semester course, the outstanding work must be submitted by the first day of the fall semester.
- If an Incomplete is requested for a summer course, the outstanding work must be submitted by the last day of the fall semester. Students should submit late papers to the Office of Academic Programs to be submitted to the appropriate instructor. Graduating students may not have any outstanding Incompletes on their transcripts at the beginning of their final semester.
- A student holding two or more Incompletes may not register for subsequent semesters until coursework is completed.
- If a student fails to submit the outstanding work to the instructor within the designated time frame outlined above, the grade of “I” will be changed to a “PI” (Permanent Incomplete).

Extension

In special circumstances, the Provost has the authority to grant an extension for the submission of overdue work with the approval of the instructor. To request an extension, you must submit a written petition to the Provost, explaining the extenuating circumstances. The petition must include a date by which work will be submitted. Generally, the extension will be limited to two to four weeks.

Standard Requirements for Degree Candidates

Undergraduate Students

Students must maintain a grade-point average of 2.5 or above. Full-time undergraduate students must complete 12 credits per semester and finish their degree within five years of initial enrollment. Part-time students are those taking fewer than 12 credits per semester and must complete their degree within 10 years.

Graduate Students

Students must maintain a minimum grade-point average of 3.0. Students in graduate programs only receive credit for courses in which they earn a B- or better. In graduate-level Hebrew courses, students only receive credit for a grade of C or better. Full-time students in the graduate programs are expected to complete at least 9 credits per semester. Part-time students are those taking fewer than 9 credits per semester. Full-time MAJS and MJEd students are expected to graduate within three years. Part-time master’s students are expected to complete their degree within four years. Students in the Rabbinical School are expected to complete their degrees within 6 years. Students in the Cantor-Educator Program are expected to complete their program within seven years. Yearly academic progress for MJLS students is determined with their advisers.

Students Receiving Student Loans

Both undergraduate and graduate students who ask for student loans are required by the federal government to take a minimum number of credits each semester. This requirement may differ from the part-time or full-time categories listed above. See the “Financial Aid at Hebrew College” section for more information.

Extensions and Probation for Degree Candidates

Matriculated students requesting less than half-time study or extensions of time limits should consult with their advisers. Students who do not maintain acceptable grade-point averages or who fail to complete the required number of credits may be placed on academic probation by written notification. Students on academic probation are entitled to participate fully in all aspects of College life; however, any financial assistance provided by the College may be discontinued for the duration of the student’s probation. A student’s continued inability to maintain satisfactory academic progress for one semester following announcement of probation normally results in dismissal on academic grounds. Application for special consideration may be made to the Provost.

Accessing Educational Records

Requests for Transcripts

For accessing your grades, you should contact the Office of the Registrar by completing the official transcript request form or by writing to request official and unofficial copies of transcripts. Hebrew College will issue official transcripts directly to you or to another college, employer, institution or agency only at your written request. Requests must include the same name you used while in school and your social security number or student ID, as well as complete information about where to send the official transcript. All transcripts will be sent via U.S. Postal Service; official transcripts cannot be faxed. There is a \$5 charge for each official transcript; unofficial transcripts are free. A check or money order in U.S. dollars payable to Hebrew College must be included with the request. No credit cards are accepted for transcript fees. No transcripts will be issued if you have an unpaid balance in your student account.

Requests for Student Educational Records

“Student Educational Records” are all the documents relating to a student that are maintained by an educational institution. To inspect your Educational Records at Hebrew College, you must submit a written request to the Office of the Registrar, identifying the records to be inspected. Written requests will receive a response within a reasonable time, but not more than 45 days after submission. The Registrar will arrange for access and will notify you (or your parent if you are a dependent student) and arrange for a time and place where the records may be inspected. The College may charge a fee for a copy of the requested Educational Records. Further questions about the College’s policies and practices regarding access to specific Educational Records should be addressed to the Office of the Registrar.

The Family Educational Rights and Privacy Act

Hebrew College does not release Student Educational Records to third parties, except by the respective student’s written request or as authorized by law. Federal legislation, specifically the Family Educational Rights and Privacy Act (FERPA), ensures the confidentiality of these records.

For complete information regarding FERPA legislation, read the most current *FERPA Guide* published by the American Association of Collegiate Registrars and Admissions Officers. In general, you have the right to:

- Inspect your Educational Records;
- Require that the College obtain your prior written consent before releasing personally identifiable information;
- Request that corrections be made to Educational Records, if you believe the records are inaccurate or misleading.

Student Privacy Preferences

Both Hebrew College policy and FERPA provide you with certain protections concerning the confidentiality of your Educational Records. No information about you, except that which is defined below as “Directory Information,” is released outside the College without your prior written consent unless otherwise authorized or required by law. The College, however, maintains the legal right to withhold the release of Directory Information to third parties who may not have an educational interest in the information.

The College defines the following student information as Directory Information: name, date of birth, dates of enrollment, full- or part-time status, degree or certificate program, area of specialization, Hebrew College ID image for degree and certificate candidates, academic honors, prior degrees and schools attended, and expected or actual date of graduation. You have the right to withhold the disclosure of this information. You can restrict release or publication of any information in your Educational Records held by the Registrar’s Office, your program of enrollment or by other offices of the College. These restrictions may be added or reversed.

To restrict the release or publication of any information, you must submit a written request to the Registrar’s Office. No student information is released about students who have requested the College to withhold the disclosure of Directory Information, unless otherwise authorized or required by law. After graduation, privacy preferences remain in effect. If, for

example, you have restricted the release of your degrees, honors and awards, the Office of the Registrar will not confirm degrees earned to prospective employers or any other party without your written permission.

Under FERPA, Hebrew College is allowed to disclose, without your prior written consent, student information that is not considered Directory Information to school officials with legitimate educational interests. A school official is a person employed by Hebrew College in an administrative, teaching, research, law enforcement or health services position or an agent of the College, such as a person with whom or a company with which the College has contracted. Hebrew College determines whether an official has a legitimate educational interest by considering if disclosure of the information is appropriate for the effective functioning of the person's office, his or her position or the College.

Restricted Information

Under FERPA, students do not have a right to inspect information held by the College that is not an Educational Record. These include:

- Medical records;
- Law enforcement records;
- Employment-related records;
- Records containing information about the individual after he or she is no longer a student.

However, you may have rights to inspect such records under other laws. In addition, you do not have the right to access certain Educational Records, such as:

- Confidential letters of recommendation, if you have waived your right of access in writing.
- Financial records of your parents.
- Records of instructional, supervisory and administrative personnel and educational personnel.
- Admissions records for a student who does not officially attend the program of admission. If you completed a course at Hebrew College, but never officially attended as a degree candidate in the program of admission, then you have FERPA rights with respect to that course, but do not have rights with respect to the admissions credentials for that program.
- Student records that contain information on other students. You or an eligible parent may inspect, review or be informed of only the specific information about you.

Limitation on Redisclosure

Under FERPA, information disclosed by the College may be subject to restrictions against redisclosure.

Student Request for Record Disclosure to a Third Party

A current or former student who wishes to permit another person to receive copies of the student's Educational Records must provide a signed and dated written consent, including the following information:

- Specify the records that may be disclosed.
- State the purpose of the disclosure.
- Identify the person or class of parties to whom the disclosure can be made. If requested, the College will provide you with a copy of the disclosed records.

Record Disclosure Without Student Consent

In general, the College may not disclose information from your Educational Records without your prior consent. However, in compliance with the law, Hebrew College will disclose personally identifiable information without consent under these conditions:

- To Hebrew College officials, staff and others engaged in activities on behalf of the College;
- Information designated as "Directory Information" in a record of campus disciplinary proceedings that involve a charge of sexual assault, violence or non-forcible sex offense;
- Information to parents of students under 21 about violations of the College's drug and alcohol policy by the student;
- In compliance with a legal subpoena;
- To authorized representatives of certain government offices, such as U.S. Comptroller General's Office, U.S. Attorney General, U.S. Department of Education, and state and local educational authorities;
- In compliance with the Solomon Amendment for purposes of military recruiting by the Department of Defense;
- To officials of other institutions or organizations to which the student seeks to transfer or in which the student is already enrolled, involving the student's application, placement, enrollment, transfer, internships, practica, affiliations, programs or financial aid;
- In emergency situations, information to the appropriate parties, if the College deems it necessary to protect the health, safety or well-being of the student or other individuals;
- In response to complaints and legal actions involving the student and the College;
- To authorized representatives of the state and local government;
- To organizations that accredit colleges and universities for the purpose of assisting their accrediting functions;
- To organizations conducting studies for or on behalf of the College to improve education or student aid programs.

FERPA Complaint Procedure

Students have the right to file a complaint about alleged failures by the College to comply with the requirements of FERPA to the Family Policy Compliance Office at the U.S. Department of Education. A complaint must be submitted within 180 days of the date of the alleged violation or of the date that the student knew or reasonably should have known of the alleged violation. The complaint must contain specific factual allegations giving reasonable cause to believe that a violation of the Act has occurred, and should be forwarded to Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, S.W., Washington, DC 20202-4605.

Amending Educational Records

Students have the right to have their Educational Records maintained accurately. If the normal channels for amending Educational Records within the College do not result in the desired corrections, you should submit a written request to the Office of the Provost. The Provost will inform you of the College's decision concerning the requested amendment within 45 days from the date of receipt of the written request. If the College decides not to amend the Educational Record as requested, it will inform you of the decision, advise you of your right to a hearing to challenge the content of the Educational Record on the grounds that the information is inaccurate or misleading, or violates your rights under FERPA, and will explain the procedures to request such a hearing.

If, after the hearing, the College decides that the information contained in the Educational Record is neither inaccurate nor misleading, it will inform you of the right to place a statement in the Educational Record commenting on the contested information or stating why you disagree with the College's decision. The process of amending Educational Records or requesting hearings is pertinent only for information that has been recorded inaccurately or incorrectly, or that violates your rights under FERPA. This is not the process through which you may appeal grades, disciplinary decisions or other decisions. Normal review and appeal channels should be used where the dispute is with the decision itself, and not with the accuracy with which the decision or information has been recorded.

Academic Standards

Students at Hebrew College are treated with respect and receive individual attention and support from faculty and staff. In turn, students must live up to their share of the academic partnership: fulfilling academic standards, completing coursework and honoring the Codes of Academic Integrity and Personal Conduct. Hebrew College has the right to maintain its academic standards and enforce its Codes of Academic Integrity and Personal Conduct.

Attendance and Completing Coursework

Students are expected to attend classes regularly. In the event that you must be absent for any reason, it is recommended that you consult with the instructor in advance to establish how and when to make up missed material and coursework. If absences exceed three class sessions, you may be subject to administrative review by the Provost that may lead to academic probation or dismissal. Students are expected to complete their coursework in a timely manner. Final papers and other coursework will be assigned well enough in advance so that work can be submitted before grades are due. Grades for Hebrew College courses are due two weeks after the final day of each semester. Prior to the end of each semester, instructors will be notified by the Office of the Provost of the exact due date of grades.

Code of Academic Integrity

Academic integrity is the responsibility of every student who registers at the College. Dishonesty diminishes the quality of scholarship and deceives all those who depend on the integrity of the College's academic programs.

Student Responsibilities

Students should be particularly careful not to compromise their academic integrity regarding examination behavior, research fabrication and plagiarism.

Behavior during an Examination

The use of any external assistance during an exam will be considered academically dishonest, unless expressly authorized by the instructor. Inappropriate examination behavior includes, but is not limited to, communicating with another student in any way during an exam, copying material from another student's exam, allowing another student to copy from your exam paper and using unauthorized notes or other unauthorized materials.

Research Fabrication

Any intentional falsification or invention of data or citation in an academic exercise will be considered a violation of academic integrity. Fabrication includes, but is not limited to, inventing or altering research for a research project or field project, and resubmitting returned and corrected academic work without the full knowledge and approval of the instructor.

Plagiarism

Appropriation and passing off another person's ideas or words as your own is considered plagiarism. When using another person's words or ideas, you must acknowledge the original source through recognized referencing practices. If you are unsure whether or not a citation is necessary or what sort of citation is appropriate, you should consult with your adviser or course instructor. Use of another's ideas or words must be properly acknowledged as follows:

- Direct quotations must be acknowledged by footnote citation and by either quotation marks or other appropriate designation.
- When another person's ideas are borrowed in whole, or in part, and restated in your own words, you must include proper acknowledgment. A footnote or proper internal citation must follow the paraphrased material.
- Other forms of academic dishonesty include, but are not limited to, the submission of another person's paper as your own work, the use of a paper or essay to fulfill requirements in more than one class without both instructors' knowledge and expressed permission, and the acquisition of a copy of an examination in advance without the knowledge and consent of the instructor.

Code of Personal Conduct

Students are expected to conduct themselves in accordance with the goals of Hebrew College as an educational institution. You should treat all members of the College community with courtesy, and your behavior should reflect the basic principles of respect for persons and property. In order to maintain a learning environment that is safe and inviting for every member of the College community, instructors may, with the approval of the Provost, exclude from class any student who exhibits unbecoming conduct.

Use of Cell Phones

To maintain a respectful and courteous learning environment, students are expected to refrain from the use of cell phones in classes, lectures, the Bet Midrash or during a religious service. You should turn off your cell phone before entering class. If anticipating an urgent call, set your cell phone to silent or vibrate mode and either leave the room before the expected time of the call or exit quickly and unobtrusively when the cell phone vibrates. You should wait until you have left the room to begin the conversation.

Drug-Free Environment

Hebrew College provides a drug-free, healthful and safe campus. To meet this goal, the College expects you to attend classes in a mental and physical condition that enables you to perform in a competent manner.

While on Hebrew College premises or while conducting College-related activities off Hebrew College premises, you may not use, possess, distribute or sell alcohol or drugs, or be under the influence of alcohol or illegal drugs. The College permits the legal use of prescribed drugs only if they do not impair your ability to perform effectively and safely without endangering others.

If you violate this policy, it may lead to disciplinary action, up to and including immediate disciplinary procedures and/or criminal prosecution under state and federal laws. Additionally, you may be required to participate in a substance abuse rehabilitation or treatment program. If you violate the policy, there could also be legal consequences.

If you have questions about this policy or issues related to drug or alcohol use, you may raise your concerns with the Provost without fear of reprisal.

The unlawful possession, use, distribution, dispensation or manufacture of a controlled substance, including both illegal drugs and unauthorized use of alcohol or prescription drugs, is prohibited anywhere on the premises of Hebrew College. Violations of this policy will result in disciplinary procedures and/or criminal prosecution under state and federal laws. Students who are concerned about substance abuse are encouraged to consult with the Provost for confidential advice on resources.

Hazing

A participant in the crime of hazing, as defined by the Massachusetts Board of Higher Education and Massachusetts state law, will be immediately dismissed from Hebrew College with the understanding that this student will never be considered for readmission. No refund of tuition will be given, nor will the student be permitted to complete the courses for which the student had already enrolled. Additional punishment in the form of fines or imprisonment may also be brought against the student as defined by Massachusetts law.

Bias-Related Harassment, Sexual Harassment and Discrimination

Bias-related harassment, sexual harassment and discrimination are violations of federal and state laws. Hebrew College policy states that such behavior is also a violation of academic and personnel practices. It is against the policies of Hebrew College for any member of the College community (faculty, staff, administrator or student) to harass a student or person employed by the College, male or female, or to discriminate against that person. Under Hebrew College policy, **harassment** may be generally defined as an act or communication causing emotional stress that is specifically addressed to individuals or groups with intent to harass, intimidate or humiliate the individual or group because of race, religion, creed, gender, age, ethnicity, national origin, physical disability or sexual orientation.

Sexual harassment refers to gender-based behavior that is personally offensive and/or interferes with the work or study effectiveness or living situation of an individual. Sexual harassment may include unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct that creates an intimidating or hostile working, learning or living environment.

Discrimination is defined as communication of or acts of intolerance that have the effect of intimidating, demeaning, humiliating or creating a hostile environment for an individual or group because of race, religion, creed, gender, age, ethnicity, national origin, physical disability or sexual orientation. Any student who believes that he or she has been subjected to any type of bias-related harassment and/or discrimination by any member of the College community should report such occurrence immediately to the Provost. All such reports shall be confidential and shall not be communicated to any other person except with consent of the reporting student. Individuals found responsible for bias-related acts of harassment and/or discrimination will be subject to sanctions up to and including suspension and/or dismissal from school. In such instances where the conduct also can be characterized as a "hate crime," individuals may be subject to arrest and prosecution in the courts of the Commonwealth of Massachusetts.

Disciplinary Courses of Action

Students who have acted dishonestly or breached the Code of Academic Integrity or other College student conduct policies may be subject to academic penalties, administrative review and/or dismissal from their academic programs, pending the decisions of the instructor and the director of the specific program. Students may appeal these decisions as outlined in the Grievance Procedure (see below). It is College policy that suspensions, probations and dismissals be listed on academic transcripts. Any student dismissed from the College for violations of academic integrity, policy or rule of conduct may apply for readmission. In evaluating this reapplication, the Office of Admissions will consult with the committee that originally made the decision to dismiss.

Suspension or Dismissal

Hebrew College, through its various faculties or appropriate committees, reserves its discretionary right to suspend or dismiss any student from the College for failure to maintain a satisfactory academic record or for demonstrating behaviors that are deemed excessively disruptive to the academic process and/or social climate of the campus.

Grievance Procedure

Hebrew College strives to ensure fair and equal treatment for all its students. For this reason, we insist that full attention be given to any grievance you may have. The Grievance Procedure is for students who believe that they have been unlawfully discriminated against, or unfairly treated or harassed in any way. Academic grievances relate to a complaint about a course, program of study or academic grade. You are expected to address any disagreement or conflict directly with the individual involved, in person, with a written document outlining the complaint and communication. After this, if there is no satisfactory resolution, you may contact the Provost. All communications regarding the complaint must be presented in writing, and all meetings and communications will be documented in your file. Every attempt at a satisfactory resolution will be made.

Steps to the Grievance Procedure are as follows: (1) A complaint against a student or College employee should initially be directed to the individual. A complaint must be made within six months of the problem. (2) All students are urged to discuss their school-related concerns, problems or questions openly and frankly with their instructors. Effective two-way communication between instructors and students has always served the best interests of both. Many problems can be resolved in this way. All instructors are expected to listen carefully to students, consider the problem and try to resolve it through direct conversation. (3) If the student is not satisfied with this solution, he or she may write to the Provost, explaining the problem in detail. The Provost will review the letter with the dean of the appropriate program, and arrange a meeting with the student to evaluate the situation. Within 10 working days, the Provost should reply in writing to the student stating the resolution of the matter. (4) If the student is still not satisfied with this solution, he or she may write a letter to the Provost stating the problem in detail and the steps that were taken to alleviate it. The decision of the Provost is final, and the student should receive a letter explaining that decision within 15 working days.

Health Policies and Procedures

Health and Immunization Requirements

Massachusetts state law requires all full-time undergraduate and graduate students born after 1956 to show proof of immunization against measles, rubella and tetanus diphtheria (Tdap). In addition, proof of hepatitis B immunization (three inoculations) is now mandated by state law for full-time college students and is strongly suggested for others. Medical exemptions signed by a health professional are allowed. Full-time undergraduate and graduate students born after 1956 must submit immunization records in order to register for classes. Evidence of vaccination/immunity or evidence that you meet the standards for medical or religious exemption must be provided within 30 days of registration. Failure to do so will jeopardize your enrollment.

Health Insurance

Health insurance is required by the Commonwealth of Massachusetts. All full-time and three-quarter-time (6 credits or more each semester) students must submit proof of health insurance at the beginning of each academic year. Those students who do not have insurance will be required to purchase the plan provided by the school. All international students must obtain the school's student health insurance or equivalent. Students without health insurance will not be allowed to register for classes. Proof of insurance must be provided by the end of the class Add/Drop Period. Students who do not fulfill the health insurance and/or immunization requirements may not attend classes.

Disabilities Policy

Hebrew College is committed to providing equal access to the College's programs, activities and services for all qualified students with disabilities, while maintaining the high standards of achievement that are essential to the integrity of the College's programs and services. In advancing these dual aims, the College will ensure that its policies, practices and procedures conform to federal and state statutes and regulations.

Two federal statutes govern the rights of individuals with disabilities and apply to those who attend Hebrew College. Section 504 of the Rehabilitation Act of 1973 states that no "otherwise qualified person" with a disability can be excluded from, denied the benefits of, or be subjected to discrimination under any program or activity within an institution that receives federal financial aid. The Americans with Disabilities Act (ADA) defines a person with a disability as any individual who (1) has a physical or mental impairment that substantially limits one or more major life activities; (2) has a record of such an impairment; or (3) is perceived by others as having such an impairment. The ADA applies to Hebrew College, both as a place of public accommodation and as an employer. Section 504 and the ADA require institutions of higher education to provide equal access to educational opportunities to otherwise qualified persons with disabilities.

Learning Disabilities Policy

Rights and Responsibilities of Students with Disabilities

According to the Americans with Disabilities Act, Hebrew College students with disabilities have the right to the following:

- Equal access to Hebrew College's programs, activities and services;
- Reasonable accommodations, academic adjustments and/or auxiliary aids and services that may be needed for equal access to the College's programs, activities and services;
- Appropriate confidentiality of information concerning their disability as required by federal and state law;
- Reasonably accessible and available information concerning the College's disability services.

Hebrew College students with disabilities have the responsibility to do the following:

- Meet the College's qualifications and maintain essential technical, academic and institutional standards;
- Inform the Provost if they require an accommodation to have equal access to any of the College's programs, activities or services;
- Provide the Provost with appropriate documentation indicating how their disability limits participation in any of the College's programs, activities and services;
- Follow the Provost's procedures for requesting and obtaining reasonable accommodations, academic adjustments and/or auxiliary aids and services.

Rights and Responsibilities of Hebrew College Regarding Students with Disabilities

Hebrew College has the right to do the following:

- Request and receive appropriate documentation supporting students' requests for accommodation, academic adjustments and/or auxiliary aids and services;
- Defer action on a student's request for accommodation until the student provides appropriate documentation supporting the existence of his or her claimed disability and the appropriateness of the requested accommodation(s);
- Offer students the most cost-effective accommodations, academic adjustments and/or auxiliary aids and services that are responsive to the student's particular needs;
- Decline to provide an accommodation that would require a waiver or alteration of an essential element of a course or program, provided that the appropriate academic officer or department chair first identifies the course or program's essential elements and concludes that the requested accommodation is incompatible with the essential elements of the course or program;
- Refuse to provide a requested accommodation, adjustment and/or auxiliary aid and service, if providing the requested accommodation would impose an undue burden on the College.

Hebrew College has the responsibility to do the following:

- Provide information to students concerning the resources and services available for students with disabilities and provide that information in accessible formats upon request;
- Ensure that the College's programs, activities and services, when viewed in their entirety, are accessible to qualified students with disabilities in an integrated and appropriate setting;
- Work with students who request accommodations to identify reasonable and effective accommodations for each student's needs within the context of a particular course or program's essential elements;
- Respond to all requests for accommodation in a timely manner;
- Provide reasonable and appropriate accommodations, academic adjustments and/or auxiliary aids for students with disabilities;
- Maintain appropriate confidentiality of the student's documentation, records and communication in accordance with federal and state law.

Process for Requesting Special Accommodations

Hebrew College attempts to assist students with disabilities to pursue their programs successfully. If you believe that you have a disability that has yet to be evaluated, you should contact the Provost or the dean of your program of study regarding these concerns. A referral for psycho-educational and/or neuropsychological evaluation may be suggested. Such an evaluation would be at your expense. Students are advised to check with their health insurance carrier to determine if these evaluations are covered under their policies. Students with documented physical, medical, visual, hearing, learning or psychiatric disabilities, who wish to request accommodation of their disability must notify the Provost of the disability in writing, explain why the accommodation is necessary and provide documentation that is no more than three years old. A qualified professional must prepare the documentation.

After submitting this documentation to the Office of the Provost, you should make an appointment to meet with the Provost to review together the documentation and your request for accommodations. The Provost will appoint a committee to review your request for accommodations and the supporting documentation, decide whether or not you are eligible to receive the requested or some alternative accommodations, and inform you in writing of this decision. The Provost will also inform you in writing of your right to appeal the decision.

If you are deemed eligible for accommodations, the committee will assist in developing a plan for specific accommodations and facilitate academic accommodations that will allow for optimal learning and completion of relevant assignments (for example, untimed testing, distraction-free testing environment). Once the necessary accommodations have been determined, a note detailing the required accommodations will be entered into your Educational Record with your permission. In the event that you do not wish to have your needs recorded in such a note, it may not be possible for the College to ensure that the proposed accommodations will be made. In making requests for accommodations, you should remember that it takes time for the College to arrange accommodations. Therefore, if requests are not made in a timely manner, the College cannot guarantee that accommodations will be provided when needed. For example, the College requires sufficient time to arrange for accommodations, such as sign interpreters, texts in alternative formats or possibly altering room assignments. At the beginning of each term, it is your responsibility to notify each of your instructors of the disability and of the necessary accommodations. Faculty should check with the Office of the Registrar to ensure that any proposed accommodations are consistent with those established by you and the Provost.

Student Life and Services

Hebrew College strives to create a vibrant, collaborative community for our diverse students, faculty and staff. The College fosters social opportunities and activities in order for our students to maintain a full campus life. Your feedback and ideas are always welcome and valued.

Programs and Events

A mission of the College is to balance studies with enjoyable opportunities to cultivate friendships through extracurricular programs and events. Students are encouraged to participate actively in student life events. Among recent activities:

- Sukkot celebration, with a “Pizza in the Hut Lunch and Learn” event, including opportunities to decorate the sukkah and observe the mitzvah of *Leishev BaSukkah*
- A Hanukkah party
- *Purimshpiel*, featuring the creative skill and energy of students, staff and faculty
- *Shabbatonim*, sharing Shabbat with the Hebrew College community
- *Shulchan Ivri*, a weekly Hebrew-only conversational gathering where students socialize while practicing their speaking and listening skills in a relaxed, casual environment
- Monthly “Dinner and a Movie” at the Hebrew College *Kolnoa* series, which features Israeli films and food
- “Journeys on the Hill,” an interfaith group composed of Hebrew College and Andover Newton Theological School students and faculty, to build bridges across faiths through spiritual events and seasonal celebrations
- Social action projects

The Alumni Dining Hall

Hebrew College’s attractive dining hall, naturally lit by a skylight and floor-to-ceiling windows, offers kosher meals. In spring, summer and fall, the patio is the place to soak up sun while refueling.

The Rae and Joseph Gann Library

The Rae and Joseph Gann Library, the library of Hebrew College, is one of the finest Judaica libraries in New England, open to students, faculty and the public six days a week. The Gann Library houses some 125,000 volumes of Jewish studies and Judaica, primarily in Hebrew and English, and includes:

- Multilingual literature, including works in Yiddish, German, Russian and Japanese
- Music, art and film in multimedia formats
- Jewish education curricula for primary and secondary school settings
- Significant holdings in Responsa literature, Hasidism, Kabbalah, the Middle East, Israel and Jewish ethics, among others
- Archival documents, rare books and manuscripts in print and microform
- Books on reserve and course reserve material

Library Fees

Students are responsible for any late fines for overdue books if assessed by the library. Students who lose or damage any books or other library resources will be assessed for an amount equal to replacement value. Students who are scheduled to graduate must settle all amounts due and return all books to the library in advance in order to participate in commencement exercises.

Financial Policies and Procedures

Tuition and Fee Policies

Hebrew College tuition and fees are due at the beginning of each semester. Depending on the program of study, tuition may be charged on a block basis (students in the Cantor-Educator Program, the Rabbinical School and the Mekorot Program) or on a per-credit basis, or per courses for noncredit basis. Tuition for summer courses, and fees assessed for registration, music courses, library, etc., are not included in the block tuition rates.

Matriculated students in the block tuition programs will be billed during the summer, with tuition due at the beginning of the fall semester, prior to the commencement of classes. Matriculated students (those formally admitted to one of Hebrew College's degree or certificate programs) and nonmatriculated students who pay on a per-credit basis or a noncredit basis are expected to pay their tuition and fees at the time they register for classes. Arrangements for alternative payment plans must be made before the first day of classes.

In order to be officially registered for a semester or classes, you must obtain financial clearance from the Business Office. To obtain financial clearance, you must do the following:

- Settle and pay any balance remaining from a previous semester or session.
- Prior to the start of classes each semester, you must pay or show valid evidence that payment is forthcoming for the full amount of the current semester's net charges. Valid evidence may include documentation of student loans, scholarships in process, financial aid, outside institution-approved payment plan agency, etc.
- In special cases, you may make temporary deferred payment arrangements, provided that the balance is paid in full before the end of that current semester. Prior permission is required. Speak to the Bursar's Office.
- Every graduating student must settle and pay all financial obligations to the College 20 business days prior to graduation, at the latest, in order to participate in graduation exercises and receive a diploma or transcript.

Note that tuition policies as described in this Student Handbook are subject to change as required, without advance notice. Check the Hebrew College website for the most current information about tuition policies and costs.

Tuition and Fee Payment Options

Tuition must be paid in full before classes begin in each semester unless you have arranged to participate in alternative payment plans offered by Hebrew College. Note that there may be a fee for alternative payment plans.

Payment plans offered for block tuition students include a two-payment plan (one payment in fall; second payment in spring) and a nine-payment plan (payments made monthly from August through April). For students who are paying on a per-credit or noncredit basis, there is a four-month plan. These plans are administered by a third party agency.

For further information about payment plans, contact the Bursar's Office prior to registration.

Credit Card Policy

You may elect to use a credit card (MasterCard or Visa) to pay your tuition to the extent that other sources have not already been identified, such as student loans, scholarships, grants or fellowships. For example, if the total tuition and fees for an academic year are \$21,950 and you have received authorization for a student loan of \$10,000 and an institutional financial need-based grant for \$5,000, then the balance \$6,950 is eligible for credit card payment.

Tuition Refunds

To submit a request for a refund, you must complete and submit a student refund form to the Business Office after you have completed any course withdrawal procedures required by the Office of the Registrar. To receive a refund, you must complete an "Add/Drop" or "Withdrawal" form and submit it within the specified dates of that particular semester. Notification of add/drop or withdrawal must be presented in written form; verbal notification does not constitute official notification, nor does non-attendance. Registration, payment plan fees and late fees are nonrefundable.

If a refund is due because you have a credit balance in your account (satisfaction of financial obligation is completed), you must request a refund by completing and submitting the request form with the Business Office. Refunds for credit balances will not be refunded automatically. No refunds of any kind will be made if you have an outstanding balance to the College.

Fall and Spring Semesters

Hebrew College offers tuition refunds up to and including the end of the fourth week of classes. Students withdrawing from class after the fourth week of classes are no longer eligible to receive a refund.

- By add/drop date: 100 percent tuition refund
- By second week: 80 percent tuition refund; “W” (Withdrawal) on transcript
- By third week: 50 percent tuition refund; “W” on transcript
- By fourth week: 25 percent tuition refund; “W” on transcript
- After fourth week: No refunds issued; “W” on transcript

Fall and Spring Courses which last 1, 2, 3 or 4 weeks only:

- By add/drop date (first day of class): 100 percent tuition refund
- No refund after the first day of classes; “W” on transcript.

Additionally, a student who withdraws from the College and fails to do so in the prescribed manner, will not be entitled to any refund.

Summer Semesters

For online summer courses that last the entire summer, the Fall and Spring Refund rules will be followed (see above).

For summer courses lasting 1, 2, 3, or 4 weeks only:

- By add/drop date (first day of class): 100 percent tuition refund
- No refund after the first day of classes; “W” on transcript.

Students who receive federal loans are subject to federally mandated refund regulations. Please contact the Office of Student Financial Aid for additional information.

Withdrawal from School

Students who drop all classes and withdraw from their respective program of study must do so in writing. Refunds will be forthcoming, if the student’s notification occurs as stated above. Failure to withdraw in writing will result in the student’s continuing financial obligation to pay tuition for those classes even after the student has stopped attending class.

Students who receive federal loans are subject to federally mandated repayment/refund regulations. Please contact the Office of Student Financial Aid for additional information.

Student Financial Obligations

Should a student in any Hebrew College program fail to meet his or her financial obligations with respect to payment of all tuition, fees, charges or repayment of loans when due, or fail to make satisfactory payment arrangements with the Business Office, the College may bar a student’s registration, refuse admittance to classrooms, restrict library privileges or withhold certificates, diplomas and transcripts until such obligations are met. Continued failure to meet student obligations may result in suspension of the student from the College. Students in default of tuition and fee payments will be asked to leave current classes and will not be allowed to register for any subsequent classes until their default situation is cleared. All graduating students must settle and pay all financial obligations to the College in order to participate in graduation exercises and receive a diploma, certificate or transcript.

The College will make every effort to work with students to clear the outstanding balance; however, the College reserves the right to send the account to a collection agency. Students will be responsible for all collection costs or legal fees incurred by the College during the collection process. Transcripts, grades and other academic records will not be released until all financial obligations to the College have been met.

Financial Aid at Hebrew College

General Information

Hebrew College strives to ensure that no qualified matriculated student is prevented from enrolling for financial reasons. Several means of financial aid are available, including Hebrew College merit-based fellowships, need-based grants and/or merit-based scholarships, tuition discounts and loans. The College also helps students identify outside funding sources, such as community scholarships and federal loan programs, to further support their education.

In order to be considered for any form of financial aid at Hebrew College, you must complete and submit the Hebrew College Financial Aid application, the Free Application for Federal Student Aid (FAFSA), and your most recent federal tax information by **March 1** prior to the start of the academic year. Additionally, you must be accepted into a certificate or degree program and take at least 6 credits on a for-credit basis during both the fall and spring semesters. Graduate students required by their program to take undergraduate Hebrew (*Hebrew I-IV*) may take these courses on a noncredit basis and still qualify for financial aid. All students must maintain satisfactory academic progress as defined in this handbook. To keep the application process on track, be sure to meet published deadlines and supply all requested information and documentation.

Using the information that you provide in these documents, the Office of Financial Aid applies two different formulas to determine your need for aid: a “federal methodology” to assess your eligibility for federal programs, and an “institutional methodology” to evaluate your eligibility for Hebrew College Institutional funds. After reviewing the results of the formula calculations, the Office puts together an aid package to help meet your financial need; the package may include grants, scholarships, fellowships, discounts and loans.

See the “Financial Aid Application Process” section for complete details.

Determination of Financial Aid

Eligibility

Eligibility for need-based financial aid is determined through an evaluation of a family’s ability to contribute to educational expenses, also known as the Estimated Family Contribution (EFC). Hebrew College’s philosophy for awarding financial aid is based on the premise that you and your family, when applicable, have the primary responsibility for paying for your educational programs to the extent that you are able. The contribution expected from your family is based on both your and your family’s income and assets. Hebrew College may award funds from federal, state and institutional programs to supplement your ability to pay. At Hebrew College, both academic strength and financial need are used to determine the composition of your financial aid packages. Since financial aid awards are based on your most recent financial information, your award may change from year to year, depending on your family’s financial circumstances. Your financial aid can also be affected by other factors, such as a change in your enrollment status, the number of children in your family attending college, the number of dependents you have, and/or your cost of housing. More information on factors that can affect your eligibility is covered in other sections or may be obtained from the Office of Student Financial Aid.

If you were awarded a scholarship, grant, fellowship, etc., through the admissions process and also have financial need, your merit award will be incorporated into your need-based financial aid package.

Financial Need

The difference between the established cost of attendance and your family’s (when applicable) ability to contribute toward paying that cost is your financial need. Two formulas are used to determine your estimated contribution from family resources. Federal methodology is used to determine your eligibility for federal aid and most state grant programs. A family contribution is determined from the data provided on the Free Application for Federal Student Aid (FAFSA). Because the federal formula omits some financial information from consideration, Hebrew College uses a second formula, Institutional methodology, to determine your eligibility for Hebrew College-based funding. Institutional methodology helps us target limited resources to the students with the most need.

In determining your eligibility for Hebrew College-based funding, the College assumes that you will be able to contribute a minimum of \$1,000 from your summer earnings to use toward your program costs during the academic year. Your need may be met with a combination of grants, scholarships, fellowships, discounts, loans and/or work-study opportunities. These programs are funded by a variety of sources including federal, state and institutional aid programs. Some of these financial aid programs are also funded through the generous contributions of friends, supporters and alumni, and Hebrew College’s endowed funds. These programs are described later. (Please read the sections that correspond to the type of aid offered in your award letter.)

How Much Will It Cost?

The cost of attendance contains both direct and indirect costs for the academic year. These costs are reasonable estimates for what you might expect to spend for one year at Hebrew College. An allowance is added to supplement travel costs if you live beyond the New England area. The amount included in the standard resident budget for housing is based on the federal

government's estimate of housing costs in the Boston area. If you choose more expensive accommodations, the additional cost incurred will not be covered by need-based financial aid or be included in the student cost budget. Conversely, if you choose less expensive accommodations, the College will not reduce your financial aid award. Any changes in enrollment status (if you register less than full-time) will have an impact on your costs and therefore your aid eligibility.

Grants and Scholarships

Hebrew College Need-based Grants

The Office of Financial Aid will determine the total amount of need-based grant funding you should receive according to federal and institutional formulas.

Hebrew College merit-based fellowships and scholarships, along with federal and state grants and outside sources are counted toward this total first. If these awards do not meet your financial obligation to the College, a Hebrew College need-based grant and/or student loans will be awarded to meet your remaining eligibility to the extent funds are available and you are eligible. Therefore, changes in your eligibility for state and federal grants will affect the amount of grant funding you receive from Hebrew College.

Ineligibility for Hebrew College need-based grant funds in one academic year does not preclude you from receiving institutional grant funding in other years if your financial need increases.

If you were awarded a Hebrew College grant as part of your aid package, you may be notified at any time during the academic year that your grant was sponsored by one of the many Hebrew College endowed funds or from an outside sponsor/donor. Your total grant amount will not change. Endowed grants are part of the pool of Hebrew College need-based funds. Outside sponsored scholarships or grants are given to support aid already given to a student. These funds are made possible through the generosity of individuals, corporations and agencies that believe in providing opportunities for students in need at Hebrew College. The College's ability to assist all students increases substantially due to this generous support. You will be asked to write a letter of appreciation to the contact person for the endowed or sponsored fund, which will be a condition of the grant being disbursed to your student account. Failure to provide the letter may jeopardize your award. Financial need and academic performance are the most common criteria in awarding these scholarships. All students who apply for financial aid will be considered for these scholarships.

Need-based grants are determined by the Office of Student Financial Aid in accordance with the policies and criteria established by the College's Administration. These need-based grants are first awarded after acceptance to the degree or certificate program. Students should be aware that there may be a time lag between receipt of their acceptance letters and receipt of their award letters. The awards are presented annually and are not automatically renewed for subsequent years. Returning students are awarded need-based scholarships after they have completed all requirements noted above.

On **March 1** all applications received will be included into a pool of eligible students wishing to receive Hebrew College Institutional financial aid for the next academic year. Institutional financial aid will be granted to the extent funds have been allocated. Returning students who submit their application after the due date may jeopardize their eligibility for Hebrew College Institutional financial aid or only be considered for a reduced amount. The pool of eligible candidates filing the application on time will be considered first and any remaining funding will be given to the late filers.

At no time will any of Hebrew College's faculty, staff or deans have the authority to grant a student a financial need-based grant. The Financial Aid Director will make the calculations and awards in accordance with the policies and procedures outlined in this document.

Sample Calculations for Need-based Grants

| Calculation Steps | Basic Calculation | Calculation with Scholarships/Awards |
|------------------------------------|-------------------|--------------------------------------|
| Sample tuition for the year | \$21,000 | \$21,000 |
| Less summer earnings* | (1,000) | (1,000) |
| Jewish Commission Scholarship | NA | (500) |
| Hebrew College Scholarship | NA | (1,000) |
| Tuition amount for aid computation | \$20,000 | \$18,500 |
| 40 percent aid award | (8,000) | (7,400) |
| Subtotal | \$12,000 | \$11,100 |
| Add back summer earnings | 1,000 | 1,000 |
| Tuition amount after aid | \$13,000 | \$12,100 |
| Subsidized student loan | (8,500) | (8,500) |
| Unsubsidized student loan | (12,000) | (12,000) |
| Living allowance** | \$7,500 | \$8,400 |

* Hebrew College assumes that all students will earn at least \$1,000 over the summer toward the payment of tuition.

**Money you would receive back, after subsidized and unsubsidized loans are paid to Hebrew College.

Hebrew College Merit-Based Fellowships

Drawing on the top students in Jewish studies and Jewish education, the Hebrew College Fellows Program encompasses several merit-based fellowships for both full-time and part-time study. These fellowships are granted on a competitive basis to exceptional students enrolled in Hebrew College's graduate degree programs. Most fellowships are awarded on an annual basis and may be renewable. Preference for fellowships will be given to those degree applicants whose complete applications are received by **December 15**. Fellowship awards will be granted based on application content. An interview may be required.

For more information about the Hebrew College Fellows Program, contact the Office of Admissions. Returning students should consult with the Office of Student Financial Aid.

Combined Jewish Philanthropies (CJP) Educator Program Grant

The CJP Grant is available to matriculated and nonmatriculated Hebrew College students who work as teachers or education directors in various synagogues' Hebrew schools within the Boston metropolitan area. This is a partnership program based on an agreement between some Boston-area synagogues, Hebrew College and the Combined Jewish Philanthropies (CJP). Students pay \$400 per 3-credit course and a \$100 semester registration fee, while taking up to 18 credits on a for-credit basis and 6 credits on a noncredit basis at Hebrew College. The number of credits/noncredits allowed is dependent upon the program named in the agreement. CJP is responsible for the remaining tuition balance. The student is responsible for fees and books.

If you work for a Boston-area synagogue, you need to check with your employer to see if your position qualifies for this program. The employer may have to speak to the CJP directly. The approved student list is provided to Hebrew College by CJP. If approved by CJP, Hebrew College will be notified. For those receiving need-based aid, these grants will be included in their financial package.

There are a limited number of courses that may be offered for which CJP will provide funding; therefore registrations will be accepted on a first come, first served basis. The number of funded courses is determined based on the allocation made by CJP each year. Each student is limited to a maximum of two 3-credit courses per academic year. If you wish to enroll for additional courses, you may do so at the full rate.

Senior Citizen Discount

A senior citizen discount of 20 percent is offered to anyone 65 years of age or older who wishes to take courses for no credit at the College. The student seeking the discount must present valid proof of age in order to be eligible. The discount can only be applied to courses that have not already been discounted from the normal course rates. The full registration fee is required.

Other Private Sources for Scholarships and Loans (Outside Scholarships and Benefits)

The federal government requires that you inform the College directly of any grants, scholarships or other education benefits you will receive for the academic year from sources outside of Hebrew College, such as your high school, religious organizations, civic organizations, vocational rehabilitation programs, tuition reimbursement benefits, prepaid tuition programs, alternative loans, etc. It is the College's policy to replace Institutional Aid, Federal Direct Loans and Plus Loans (in this order), with your outside resource. You must notify the College by **July 1** if you will receive scholarships or other assistance from outside Hebrew College, including any "cash-outs" from prepaid tuition programs. Notification of an outside award should be sent directly to the Office of Student Financial Aid. If you notify the College of an outside scholarship or benefit after the **July 1** deadline, the College may have fewer options for adjusting your aid; and you may be more likely to lose Institutional grant funds.

The aid offered by Hebrew College is subject to federal laws, and Hebrew College is held accountable for the use of funds in accordance with regulations. The federal government stipulates that all available resources, including veterans' education benefits, employer tuition assistance, outside scholarships and alternative loans, shall not exceed your total cost of attendance. If your total resources exceed your cost of education, your financial aid package must be adjusted to correct what is called an "over award" situation. If you have need-based aid, that aid combined with resources cannot exceed your financial need; therefore, it will be reduced. If an adjustment to your aid package is required, the College will send you a revised award letter. Your financial aid award letter lists the total amount of outside resources that you reported to the College through the financial aid application process. If this amount is incorrect, you must notify the College immediately of the correct total, including the sources and amounts of each outside resource.

A number of scholarships, grants and loans from within the Jewish community are available to students attending Hebrew College. Applications for these programs are outside the jurisdiction of Hebrew College and should be made directly to the individual program.

Students are encouraged to apply to any local or state scholarship or loan programs for which they may be eligible. Low-interest loan programs are available to graduate students who are under 30 and registered voters in Massachusetts. Scholarships are sometimes offered by local high schools, chambers of commerce and fraternal or social organizations (such as Rotary Clubs, Elks Clubs and other clubs and lodges). Private loans for undergraduate and graduate programs are available from many banks and organizations. Contact the Office of Student Financial Aid before applying for these loans. In addition to scholarships offered by high school, fraternal or social organizations in a student's hometown or state, websites are good sources for scholarship and loan information. Many public libraries have additional references for sources of scholarships, grants and loans to undergraduate and graduate students.

Websites help students find scholarships; students must fill out their own forms. Please note that some financial aid sites have been identified as scams. Students are advised to avoid sites that:

1. Require a fee;
2. Guarantee a scholarship or applicant's money back;
3. Claim exclusive access to information; or
4. Promise to fill out student applications.

Government Grants and Loans

Undergraduate Federal Pell Grant

The Pell Grant is made available by the federal government to undergraduate students with extremely high financial need and does not have to be repaid. The federal government sets the award amounts annually through congressional legislation; the award amounts vary from year to year. Pell Grants are based on an assessment of financial need, but cannot account for more than half the cost of attendance. The award amount depends on the family's financial status and on the cost of attendance at the school. Awards may be granted for the entire period required for the student to complete a first bachelor's degree. Application is completed through the FAFSA process.

To apply for a Pell Grant, you must complete a FAFSA form by **March 1** of the academic year prior to the one for which you are applying. The Student Aid Report (SAR) issued from the FAFSA will indicate eligibility for the Pell Grant.

State Grants and Scholarships

State grants and scholarships may be awarded to you by the state in which you have established permanent residency. Each state that has a scholarship and/or grant program has its own application procedure and deadlines that must be followed in

order for you to be eligible. Students who are Massachusetts residents may have an estimate of MassGrant eligibility in their award letters if the College anticipates they will receive this award. The College is unable to estimate state grant or scholarship eligibility of students who reside outside of Massachusetts.

Upon verification of your eligibility for MassGrant or any need-based state award, Hebrew College Institutional grant funding will be reduced by the exact amount of the state scholarship awarded to you. Please note that although the Massachusetts Office of Student Financial Assistance (OSFA) notifies students who appear to be eligible for MassGrant, the Hebrew College Office of Student Financial Aid is responsible for final determination and verification of eligibility. If you fail to meet the application deadline for MassGrant, Hebrew College funding will not replace the forfeited funds. In addition, if the OSFA stipulates that you need to make changes to your application data in order to be eligible and you fail to meet the deadline for corrections, Hebrew College grant funding will not replace the forfeited funds. Some state grant programs are based on academic merit rather than financial need.

Veteran's Assistance

Students who attend Hebrew College under the GI Bill or while receiving veteran's assistance are eligible for this assistance. The paperwork must be completed before classes begin. Classes must be taken on a for-credit basis. Any amounts granted by the GI Bill will be deducted from Hebrew College Institutional Funding. Contact the Office of Student Financial Aid for more information.

William D Ford Federal Direct Loan Programs

The federal loan programs described here allow students to borrow funds at low interest rates to help pay education costs. Each requires you to sign a promissory note. Repayment of these loans can be deferred until you graduate or drop below half-time enrollment. Depending on the amount borrowed, you may have up to 10 years to repay loan funds. During the summer, the College will send you information about how to obtain these loans. The College expects that you will follow these instructions within the time frames designated.

If you have not fulfilled requirements for your student loans by the end of September, the College will assume that you do not intend to borrow the loan(s) and the loan will be placed in a forfeited status.

Federal Direct Loan: Hebrew College participates in the Federal Direct Loan program, which provides low-interest loans to matriculated students through the U.S. Department of Education. The interest rate is set by the federal government on July 1 of each year. Repayment of the loan is deferred while the student is in school. Repayment begins six months after the student graduates, falls below half-time status or leaves school. Repayment may extend over a 10-year period. Direct Loans may be subsidized (interest paid by the federal government while the student is in school) or unsubsidized (interest paid by the student when due or capitalized during enrollment or deferment periods). To qualify for the subsidized loan, the applicant must demonstrate financial need. Both subsidized and unsubsidized loans require the filing of a Free Application for Federal Student Aid (FAFSA) form. The FAFSA form may be found at the website www.fafsa.ed.gov. Students wishing to apply for this program should contact the Office of Student Financial Aid, complete both the FAFSA and Hebrew College Institutional Financial Aid forms, and provide copies of their most recent federal income tax returns.

Undergraduate Direct Loan: Total undergraduate dependent borrowing may not exceed \$31,000 (\$23,000 subsidized and \$8,000 unsubsidized). Total undergraduate independent borrowing may not exceed \$57,500 (\$23,000 subsidized and \$34,500 unsubsidized). Note that the federal government applies specific definitions when labeling a student as "dependent" or "independent." **Subsidized Direct Loan:** As of July 1, 2009, a dependent freshman may borrow up to \$3,500 per year. Sophomores may borrow \$4,500; juniors and seniors may borrow \$5,500. These students may qualify for up to \$2,000 in additional monies through unsubsidized loans. **Unsubsidized Direct Loan:** As of July 1, 2009, an independent student may borrow an additional \$6,000 per year for the first two years and an additional \$7,000 per year for the third and fourth years of school.

Graduate Direct Loan: Up to \$20,500 is available per year for graduate students. **Subsidized Direct Loan:** This is a need-based loan and may not exceed \$8,500 per year, with total borrowing not to exceed \$65,500. **Unsubsidized Direct Loan:** Students may borrow up to \$12,000 per year. Total borrowing through the Direct Loan Program may not exceed \$138,500 in subsidized loans and \$73,000 in unsubsidized loans. The amounts include both undergraduate and graduate loans.

Graduate Plus Loan: The Graduate Plus Loan is a low-interest federally backed student loan. This loan is available to graduate students enrolled at least half-time in a program leading to a master's degree or to a law or medical degree. This loan can be used to pay for the total cost of education, less any aid and other loans the student has received. Eligibility for this loan, however, is dependent on the borrower's credit rating and credit history, as opposed to the Direct Loan Program's purely financial-need eligibility. The student should borrow the maximum allowed in the Direct Loan Program before applying for a Graduate Plus Loan. Completion of a FAFSA is required for this loan as well. The federal government sets the interest rate and fees in July each year. The rate is fixed and may be tax deductible. Repayment of this loan may be deferred while the student is attending school.

A similar loan is available to parents of dependent undergraduate students; speak to the Financial Aid Office for further information.

Return of Title IV Funds

Direct Loans and Pell Grants—also called Title IV funds—are awarded to students under the assumption that they will attend school for the full period for which the funds were awarded. When a student withdraws, he or she may no longer be eligible for the full amount of Title IV funds that he or she was scheduled to receive. A student participating in a Title IV

funded program is obligated to give written official notice of withdrawal from school. Withdrawal from school may necessitate return of all or some portion of the Title IV funds received by the school and student. Failure to formally notify the school of withdrawal does not negate the legally required “return of Title IV funds.” The school may consider non-attendance of all classes with no notification from the student of illness or other necessary absence as a withdrawal from the school and set the return of Title IV funds process into motion. For more information, please contact the Office of Student Financial Aid.

Applying for Financial Aid

Financial Aid Requirements

To qualify for need-based financial aid from Hebrew College, you must be matriculated, formally admitted to one of Hebrew College’s degree or certificate programs, and be taking at least 6 credits each semester. To qualify for federal aid, you must be matriculated, taking at least 6 credits per semester, and a U.S. citizen or an eligible noncitizen resident. Foreign students holding an F1 Visa may not receive federal aid, however they may receive institutional aid. No application for aid will be considered for nonmatriculated students.

For purposes of financial aid, full-time, half-time and part-time students at Hebrew College are defined in the following

In the Rabbinical School: All rabbinical students and Mekorot students are full-time.

In Bachelor of Jewish Studies, Bachelor of Jewish Education, Master of Jewish Studies and Master of Jewish Education Programs:

Undergraduate full-time student: 12 credits or more per semester

Undergraduate half-time student: 6–11 credits per semester

Undergraduate part-time student: fewer than 6 credits per semester (*does not qualify for aid*)

Graduate full-time student: 9 credits or more per semester

Graduate half-time student: 6–8 credits per semester

Graduate part-time student: fewer than 6 credits per semester (*does not qualify for aid*)

In the Cantor-Educator Program

Five-year program (block tuition): 16–20 credits per semester (*qualifies for full-time aid*)

Seven-year program: 10–15 credits per semester (*qualifies for full-time aid*)

In the Master of Jewish Liberal

No financial aid is offered for these programs on either the federal or institutional level as the tuition rates are already discounted. The program has not approved by the Department of Education in regard to receiving Title IV financial aid.

In the Early Childhood Certificate

No financial aid is offered for this program on either the federal or institutional level as the tuition rates are already discounted.

Please note: Institutional financial aid is available to students in certificate programs from the School of Jewish Music as well as to those participating in just the Mekorot Preparatory program as long as the student takes an appropriate number of credits per semester and applies for aid in a timely manner. Federal aid is not available for the certificate programs, and will be offered on an undergraduate basis for the Mekorot program. Please contact the Office of Student Financial Aid for details.

Financial Aid Application Process

Eligibility for need-based financial aid is determined through an evaluation a family’s ability to contribute to educational expenses. Hebrew College’s philosophy for awarding financial aid is based on the premise that you and your family, when applicable, have the primary responsibility for paying for your educational programs to the extent that you are able. The contribution expected from your family is based on both your and your family’s income and assets. Hebrew College may award funds from federal, state, and institutional programs to supplement your ability to pay. At Hebrew College, both academic strength and financial need are used to determine the composition of your need-based financial aid package. Since financial aid awards are based on your most recent financial information, your award may change from year to year, depending on your family’s financial circumstances. Your financial aid can also be affected by other factors, such as a change in your enrollment status, the number of children in your family attending college, the number of dependents you have, and/or your cost of housing.

If you were awarded a scholarship, grant, fellowship, etc., through the admissions process and also have financial need, your merit award has been incorporated into your need-based financial aid package.

Confirmation of Eligibility

You are required to submit signed copies of all pages of your federal income tax returns, including W-2 statements and all schedules filed, if you decide to attend Hebrew College. If you are an undergraduate student under the age of 24 and unmarried, your parents are required to complete the FAFSA and submit their federal tax returns as well.

Shortly after the **March 1** deadline, the Office of Financial Aid will send students a letter indicating any documents that are required to confirm their financial aid eligibility. If your FAFSA record was selected for a process called verification, you may also be required to complete a Verification Worksheet. The College will compare the information supplied on the FAFSA and Financial Aid Application against your tax returns and other documentation. If you or your parents (when applicable) reduced their federally taxable income by reporting depreciation of either business and/or real-estate assets, you may expect to see a reduction in the tentative offer of financial aid after the College's review of your income tax returns. The College may also request other information from you depending upon circumstances. You should either fax or mail any requested documents to the Office of Financial Aid. It is not necessary to fax and mail the same documents. Adjustments to your aid package may be made if there are differences between your original application and the income tax returns and other documents.

Once all information is reviewed and any necessary adjustments are made to the aid package, the College will send a letter stating either that your original award is confirmed, or that your aid has been increased or decreased (with a revised award letter). Unconfirmed awards will not appear as anticipated credits on your bill. To ensure that aid will be confirmed before the fall semester billing, you should comply with all requests for documentation as soon as possible, but not later than June 1. Since your award is based on numerous factors, such as number of family members and number in college, additional confirmation may be required during the academic year. If dependent students have a sibling in college, the College will ask for verification of the sibling's enrollment from his or her college or university. Therefore, even if your aid package is considered "confirmed" prior to the start of the academic year, the package could change if your conditions of eligibility change during the year.

You will not be considered for any form of financial aid until all relevant admissions information has been received and you have been accepted into a program. Once you have been awarded admission to Hebrew College, the Office of Student Financial Aid will review the financial aid application and send you a financial aid award letter. The award will state what aid, if any, will be offered by the College and include information about what federal programs you may qualify for along with any necessary paperwork to allow your participation in those programs. Information about tuition payment and due dates will also be included.

Completion of the financial aid process will have no bearing on acceptance to the program of study. Acceptance to a program is independent of financial aid considerations.

Maintaining Financial Aid

You must maintain a satisfactory grade-point average and satisfactory academic progress within your courses of study to maintain financial aid. No student who owes a refund on a federal or state grant or who is in default of a federal educational loan will qualify for aid. Hebrew College reserves the right to withhold financial support from students who have not met their financial obligations to the College. Any financial award is subject to revision if you alter the number of credits you are carrying or if your financial situation changes. The College will also make adjustments to a financial aid award should there be discrepancies between information stated on the financial aid application and the supporting documentation. Students receiving monies from any of the federal or state programs are subject to federally or state-mandated refund regulations. Recipients of outside scholarships or grants received after the initial financial aid package has been offered may receive a reduction of funding from the College. This will typically occur for need-based scholarships. Please check with the Office of Student Financial Aid for further information.

Financial Aid in Future Years

Hebrew College financial aid decisions are made on an academic-year basis. Students must apply each spring for the following year and meet the published priority application deadlines to maximize eligibility. Your financial aid may be higher or lower in future years if family circumstances change. If your income changes, if your family size changes, or if there is a change in the number of siblings enrolled in undergraduate degree programs, there can be a significant change in financial aid eligibility. If you drop below full-time enrollment, your aid will be reduced by at least the same dollar amount as your reduction in tuition. If you drop below half-time enrollment, you lose eligibility for almost all types of assistance.

Financial Aid for International Students

Hebrew College offers financial aid to eligible international students. U.S. permanent residents holding an Alien Registration Receipt Card (I-151 or I-551) or a Conditional Permanent Resident Card (I-151C) and those noncitizens holding an Arrival-Departure Record (I-94)—showing one of these designations: Refugee, Asylum Granted, Indefinite Parole, Humanitarian Parole or Cuban-Haitian Entrant—may participate in federal student loan programs. These students will be required to complete both the Hebrew College Institutional financial aid application and the FAFSA. Students holding an F or J visa do not qualify to participate in any of the federal loan programs and should complete only the Hebrew College Institutional financial aid application by **March 1**. They will be asked to provide financial information as well, but will not be required to complete the FAFSA.

