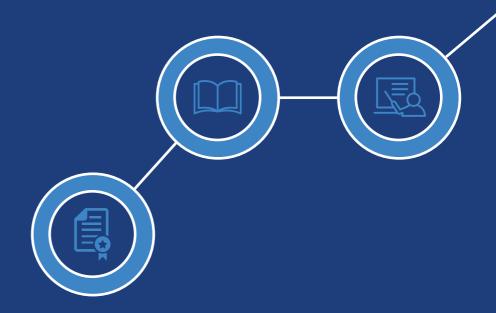
2022-2024 CATALOG







Catalog

2022-2024

www.touroberlin.de

ACCREDITATION

Touro College was chartered by the Board of Regents of the State of New York in June 1970.

Touro University is accredited by the Middle States Commission on Higher Education (MSCHE), 1007 N. Orange Street, MB #166 Wilmington, DE 19801, (267) 284-5011. The Middle States Commission on Higher Education is an institutional accrediting agency recognized by the United States Secretary of Education and the Council for Higher Education Accreditation. This accreditation status covers Touro University and its Berlin branch campus. For additional information, visit Middle States Accreditation.

This accreditation status covers Touro University and its branch campuses, locations and instructional sites in the New York Area, as well as branch campuses in Illinois, Berlin, Jerusalem, and Moscow.

Touro University California (TUC) and its branch campus Touro University Nevada (TUN), as well as Touro University Worldwide (TUW) and its division Touro College Los Angeles (TCLA), are part of Touro University, and separately accredited by the Western Association of Schools and Colleges Senior College and University Commission (WSCUC), 985 Atlantic Avenue, Alameda CA 94501 (Tel: 510-748-9001).

New York Medical College (NYMC) is a separately accredited institution within Touro University, also accredited by the Middle States Commission on Higher Education (MSCHE).

The Hebrew Theological College (HTC) in Skokie, IL is part of Touro University. HTC is accredited by the Higher Learning Commission (HLC).

POLICY OF NON-DISCRIMINATION

Touro University is an equal opportunity employer. Touro University treats all employees, students, and applicants without unlawful consideration or discrimination as to race, ethnicity, religious creed, color, national origin, ancestry, sex (including pregnancy, childbirth or related medical condition), age, disability, medical condition, marital status, genetic information, sexual orientation, gender, gender identity, gender expression, military service or veteran status, citizenship status, or any other classification protected by applicable federal, state or local laws. We are committed to ensuring the fulfillment of this policy in all decisions, including but not limited to recruitment, the administration of educational programs and activities, hiring, compensation, training and apprenticeship, placement, promotion, upgrading, demotion, downgrading, transfer, lay-off, suspension, expulsion and termination, and all other terms and conditions of admission, matriculation, and employment.

For the full policy statement see https://www.touro.edu/non-discrimination/

IMPORTANT NOTICE

This Catalog contains only general guidelines and information. It is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the policies and procedures of Touro. Some of the subjects described in this Catalog are covered in detail in official policy and procedure documents found online and elsewhere. You should refer to these documents for specific information, since this Catalog only briefly summarizes those policies. For that reason, if you have any questions concerning a particular policy or procedure, you should address your specific questions to the Office of Institutional Compliance. Please note that the terms of the full official policies are controlling in the case of any inconsistency.

This Catalog is neither written nor meant to confer any rights or privileges on students or impose any obligations on Touro. No individual or representative of Touro (except the President) has the authority to enter into any agreement or understanding contrary to the above.

This Catalog is written for informational purposes only and may contain errors. The policies, procedures and practices described herein may be modified, supplemented or discontinued in whole or in part, at any time with or without notice. All changes will be posted on the Touro website. Although we will attempt to inform you of any changes as they occur via the Touro email address assigned to you upon activating your TouroOne portal account, it is nevertheless your responsibility to keep current on all University policies, procedures and practices. Your assigned Touro email address is the official method of contact for all such notices and for all Touro communication. For the avoidance of doubt, all applicable new and revised policies, procedures, and practices posted on the Touro website will become effective to you, whether or not you become specifically aware of them.

Students are required to investigate for themselves as to whether the program they enroll in meets their personal, educational and career needs. Different jurisdictions have different licensing requirements and standards. While students may expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors. The payment of tuition permits a student to register and take the courses and programs available and offered by the Touro school or program in which the student is enrolled. Acceptance in a school or program does not form the basis of a contract. Indeed, a student's acceptance may be revoked if it is later learned, among other things, that their qualifications have been misstated or overstated, or there is some other omission or misrepresentation. Except as noted in the paragraph below, no contract rights exist or are established in the student- educational institution setting by and between Touro and the student. To this end, you waive and Touro disclaims any contract or liability for promises, assurances, representations, warrantees, or other statements made in its marketing or promotional materials, and makes absolutely no promises, assurances, representations, guarantees, warrantees or other statements concerning our courses and programs and/or a student's academic success in them. Thus, you waive and Touro further disclaims any liability in tort in connection with any of the foregoing. In order for a degree to be earned, the required grades and grade point averages must be achieved and maintained, and all other requirements of the school and program must be fulfilled. These disclaimers are, in effect, covenants not to sue binding on students, and are tacitly agreed to by a student's matriculation or continued matriculation in our programs.

Registration and matriculation at Touro after the issuance of this Catalog is consideration for and constitutes a student's knowing acceptance of the binding Alternative Dispute Resolution ("ADR") mechanisms contained herein. Thus, any dispute, claim or controversy arising out of or related to your application, registration, matriculation, graduation or other separation from Touro and/or this Catalog, which is not resolved through Touro's internal mechanism, shall next be submitted to non-binding mediation (the "Mandatory Mediation"). The Mandatory Mediation shall be conducted by a neutral mediator selected at Touro's sole discretion. In accordance with the Federal Arbitration Act and to the extent not inconsistent with the primacy of federal law, all Disputes remaining after completion of the Mandatory Mediation shall proceed to binding arbitration (the "Mandatory Arbitration"). The Mandatory Arbitration shall be conducted by JAMS or any other reputable ADR organization before a single arbitrator who shall be an attorney or judge. Selection of the arbitrator and location for the Mandatory Arbitration shall be made at Touro's sole discretion. See "Alternative Dispute Resolution" provision for a more elaborate treatment of the Mandatory Mediation and Mandatory Arbitration provisions.

GENERAL DISCLAIMER

Touro University endeavors to provide ongoing and uninterrupted educational experiences in a safe and effective environment for our students, staff and faculty. Given the dynamic circumstances surrounding COVID-19 and any other future unknown or unforeseen events and the uncertainties that may be attendant thereto, Touro may choose or be compelled to change the method of course delivery and other relevant policies at any time. Any changes will be communicated in a timely manner and posted prominently on Touro's website and intranet. We ask that you please stay in contact with your Program administration, faculty and student services staff and remain current with any guidance issued in response to the COVID-19 pandemic.

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MESSAGE FROM THE PRESIDENT



I extend a warm welcome to the students of Touro University Berlin. You are all part of a vision that became a reality. Opened in October of 2003, Touro College became the first American institution of higher education in Berlin to hold both American and German accreditation in 2012. Today, Touro University Berlin continues to provide instruction to the next generation of Jewish leadership through its degree programs in Business, Cybersecurity, and Psychology, as well as our Master's programs in Business Administration and Jewish Studies.

During the past few years, there have been many significant changes in Germany, and more specifically, in Berlin. There are new opportunities—economically, socially, politically, and religiously—for you to explore. With your degree from Touro University Berlin, you will be well-equipped to pursue these opportunities confidently and advance your career goals. In fulfilling your professional aspirations, you will explore the rich curriculum in Jewish Studies at Touro

University Berlin consisting of courses in Jewish heritage, Hebrew literature and history.

As the second president in Touro's history, I am deeply committed to the University's mission, which is based on the values of the Jewish heritage, as well as providing academic excellence and personal attention for students seeking to maximize their personal and professional growth.

Throughout its history, Touro's mission has been to preserve Jewish heritage through education and provide accessible and quality academic opportunities to underserved populations. The mission of Touro University Berlin is particularly specialized. The campus was created to strengthen amity and cultural ties worldwide, and to create a community that promotes mutual respect among students, faculty, and staff through the study of the Jewish intellectual tradition. It is my hope that the education you receive at Touro University Berlin will be the light that illumines not only your own career path, but also the paths of all you serve professionally in the years ahead.

Alan Kadish, M.D.

Alan Kadish, M.D. is President and Chief Executive Officer of the Touro College and University System, the largest Jewish-sponsored educational institution in the United States.

Before succeeding Dr. Bernard Lander as Touro's second president in March 2010, Dr. Kadish distinguished himself as a prominent cardiologist, dedicated teacher and researcher, and experienced administrator.

From the Classroom to the Boardroom

A graduate of the Albert Einstein College of Medicine at Yeshiva University, Dr. Kadish received postdoctoral training at the Brigham and Women's Hospital, an affiliate of Harvard Medical School, and at the Hospital of the University of Pennsylvania, where he was a fellow in cardiology. He is board certified in internal medicine, cardiovascular disease, and cardiac electrophysiology.

Prior to joining Touro in 2009 as Senior Provost and Chief Operating Officer, Dr. Kadish taught at the University of Michigan and held a 19-year tenure at Northwestern University. He served Northwestern as the Chester and Deborah Cooley Professor of Medicine, Senior Associate Chief of the Cardiology Division, Director of the Cardiovascular Clinical Trials Unit, and sat on the finance and investment committees of the Northwestern clinical practice plan.

An accomplished and prolific research scientist as well, he has published over 250 peer-reviewed papers, received numerous grants, including from the National Institutes of Health and the National Science Foundation, and contributed to several textbooks.

Dr. Kadish is a past chair of the Clinical Cardiology Program Committee of the American Heart Association, and has been elected to prestigious scientific research and education societies including the American Association of Professors, the American Society for Clinical Investigation, and the American Society of Physicians.

Jewish Values, Global Vision

As a deeply committed observant Jew and a forward thinker, Dr. Kadish was a natural fit with our mission to serve the educational needs of our varied constituencies throughout the country and around the world.

He has helped Touro expand its unique offerings for Jewish and underserved communities while becoming a top-tier institution for the study of health sciences and medicine. Our distinct medical programs—two colleges of pharmacy, four colleges of medicine, and graduate schools and programs in health sciences—serve increasingly large and dynamic student populations. The Touro College and University System is one of the largest healthcare educational systems in the U.S., and Dr. Kadish has positioned Touro to lead a new era in medicine.

In providing educational opportunities that are rigorous, accessible, and—perhaps most of all—relevant, Dr. Kadish keeps our vision clear and progressing ever forward. Under his leadership, we continue to prepare a new generation of scholars, entrepreneurs, and leaders for the world ahead.

Dr. Kadish, who was born in Brooklyn, raised in Queens, and educated in yeshivas in New York, is married with four children.

DR. BERNARD LANDER, FOUNDING PRESIDENT OF TOURO UNIVERSITY



Dr. Bernard Lander was an inspirational leader and visionary who revolutionized the field of education. As an educator and preeminent scholar, Dr. Lander devoted his life to Jewish and general higher education. Dr. Lander founded Touro College in 1970 and served as its first president until his passing in February 2010. Under his stewardship, Touro underwent significant growth, becoming an institution with multiple campuses and international reach. Today, Touro educates approximately 19,000 students across the United States and around the world.

Dr. Lander's creative genius and original thinking continues to be reflected in Touro's innovative approach to the field of higher education. He believed that it was his mission in life to strengthen Jewish continuity through the myriad of Torah and educational

institutions that he established, and to provide opportunities for advancement for individuals from all walks of life.

Before founding Touro College, Dr. Lander was recognized as one of the foremost influences on American Jewry. After receiving semicha (rabbinical ordination) from his beloved teacher, Rabbi Moshe Soloveitchik, he assumed the prestigious pulpit position at Beth Jacob Congregation in Baltimore, Maryland. Soon thereafter, in recognition of his work at Columbia University while earning his doctorate in sociology and his communal leadership, he was named associate director of former New York City Mayor Fiorello LaGuardia's Committee on Unity, a precursor to the city's Commission on Human Rights.

In 1958, Dr. Lander was appointed dean of the Bernard Revel Graduate School of Yeshiva University, where he played a major role in the establishment of a network of graduate schools. He also served for over thirty years as vice president of the Union of Orthodox Jewish Congregations, where he emerged as a spokesman for the American Jewish community and was deeply involved in the creation of its acclaimed youth movement, the National Conference of Synagogue Youth. Simultaneously, he was a professor of sociology at The City University of New York and was selected to serve on several presidential commissions that dealt with social policy issues. Touro College and Touro University are Dr. Bernard Lander's legacies, institutions that will continue to provide quality education for many generations to come.

MESSAGE FROM THE VICE PRESIDENT OF UNDERGRADUATE EDUCATION AND DEAN OF FACULTIES, TOURO UNIVERSITY



Touro College Berlin grew out of a historic effort on the part of Dr. Bernard Lander, founding President of Touro, to make higher educational opportunities available in Berlin to both Jewish students and non-Jewish students alike which would reflect the ethos of Touro. Today, Touro University Berlin continues to provide instruction to the next generation of Jewish leadership in Berlin in areas of Jewish scholarship as well as quality educational programs to the general population of the city and foreign nationals. Students have the unique opportunity to explore a rich curriculum in Jewish studies consisting of courses in the Jewish heritage, together with a robust set of career-oriented courses in other fields.

Touro has grown over the years into a multi-campus institution, with campuses that span the American continent and, indeed, the globe. Touro University Berlin addresses Touro's primary mission to preserve and enrich the Jewish heritage while making available educational programs for the betterment of the total society. Touro University Berlin is very much modeled after an American college, reflecting the educational orientation, standards and policies of the Touro University while addressing the specific needs of the Berlin student population.

We invite you to learn more about Touro University Berlin through this Catalog. It would be my pleasure to provide other information about Touro University and its undergraduate units as well as s its programs both national and international.

Yours sincerely,

Stanley Boylan, Ph.D., LHD

MESSAGE FROM THE VICE PRESIDENT AND MANAGING DIRECTOR, TOURO UNIVERSITY BERLIN



More than two decades ago, when Dr. Bernard Lander first envisioned opening the Berlin campus of Touro, he recognized the need to perpetuate an awareness of the tragic Holocaust to both the Jewish community and the society at large. Today, as part of a continually expanding Touro University, our Berlin campus looks back on more than 20 years of success while we look forward to continued academic achievement.

Touro University Berlin is an integral part of the Touro family, sharing in Touro's mission and goals, including an unwavering commitment to the Jewish heritage, the Jewish intellectual tradition, and academic excellence. We offer students excellent opportunities for intellectual growth and career advancement. Our offerings are always expanding with additional majors and minors, as well as certificate programs.

The leadership, administration and faculty of Touro University Berlin are committed to making your educational experience rewarding. I wish you all great success in your educational goals and experiences with us at Touro University Berlin.

Simcha Fishbane, Ph.D.

MESSAGE FROM THE RECTOR AND PROVOST, TOURO UNIVERSITY BERLIN



Welcome to Touro University Berlin.

Founded in 2003, we take great pride in being a campus of Touro University New York. Our institution of higher education has a special meaning within the framework of the history of Berlin and the destruction of Jewish life before and during WWII; we especially honor this within our mission by our Jewish Studies curriculum and our MA in Jewish Studies / Holocaust Studies.

As the Jewish-American academic institution in Berlin, we strongly believe in Jewish values and academic competency thereby providing a uniquely successful, future-oriented education for our students.

Our excellent faculty and our dedicated administrative team continuously strive to promote and apply our ethical and intellectual heritage and values to build bridges between cultures and work for the good of society as a whole.

Thanks to being a non-profit organization, we wisely allocate our resources to maintain a high degree of academic efficiency and effectiveness.

We are strongly dedicated to our adherence to our Jewish principles and Yiddishkeit, while embracing, welcoming, and honoring students from all backgrounds.

Fulfilling our mission to provide excellent academic and personal growth within our undergraduate programs of Business and Psychology, an MBA program, and our unique MA in Jewish Studies / Holocaust Studies, we offer our students an exceptional international network of educational, entrepreneurial, business, and governmental leaders.

Our successful graduates prove that our students acquire more than academic and personal skills to succeed in their professional lives in our globally challenging world. Touro University provides a lifelong, constantly growing community. Expertise in all facets ensures conveyance of values and all necessary skills inside and outside of the classroom for professional careers that can embrace a unique future.

Jane Williams-Boock, Dipl.-Kfm.

ACADEMIC CALENDARS 2022-2024

TO THE READER:

Due to campus security concerns, it is the policy of Touro University Berlin not to publish academic calendars in its catalogs or post them on its website. Such calendars are provided in print format directly to students, administration, and staff.

If you should need further information about the Touro Berlin academic calendars, please contact the Office of the Rector or the Office of the Registrar.

TOURO UNIVERSITY MISSION STATEMENT

Touro University is an independent institution of higher education under Jewish auspices, established to promote and perpetuate the Jewish heritage, as well as to serve the general community in keeping with the historic Jewish commitment to intellectual inquiry, the transmission of knowledge, social justice, and service to society. Touro offers undergraduate, graduate and professional programs that serve diverse components of the Jewish community and the larger society, especially those who have been historically underserved. These academic offerings span Jewish studies, the liberal arts and sciences, and medical and health sciences. Touro is a University where personal growth, scholarship and research are fostered and where men and women are prepared for productive lives of dignity, value, and values.

The core values of the University are based on two fundamental components, as reflected in Hillel's dictum in Ethics of the Fathers, "If I am not for myself, who will be for me? And if I am concerned only with myself, what am I?" These values mirror Touro's commitment to quality education as well as integrity, inclusivity, equity and respect for all members of the Touro Community.

The following goals support Touro's Mission:

- 1. To impart and enrich the Jewish heritage and its tradition of intellectual inquiry and to incorporate its ethos into the University's academic offerings
- 2. To promote inclusivity, ethical behavior, and social responsibility through the curriculum and community outreach
- 3. To advance the career interests and professional aspirations of our students through a broad range of academic programs and innovative approaches
- 4. To advance faculty and student research and scholarship
- 5. To promote educational opportunities and access, focused on the student experience and student success

INTRODUCTION

This Catalog is intended to be a guide to students, informing them of their rights and responsibilities as well as institutional policies and procedures. It does not constitute a contract and therefore the University reserves the right to make changes at any time without prior notice. This edition replaces and supersedes all prior editions.

Students are responsible for knowing and observing all regulations which may affect their status at the University. For this reason, they are expected to acquaint themselves with the contents of this Catalog and to read regularly the notices posted on the Touro website.

In addition, individual programs within the Touro University may have their own handbooks outlining the policies and procedures that apply specifically to students in those programs. In such cases, the student is responsible for knowing both the school-wide and program policies.

TOURO UNIVERSITY

Touro University ("Touro" or "the University") is a Jewish-sponsored independent institution of higher learning and professional education founded to strengthen Jewish heritage while providing the highest quality educational opportunities to society as a whole.

The University was chartered by the New York State Board of Regents in 1970 and opened a year later as "Touro College." In 2022, Touro celebrated its 50th anniversary and was granted university status by the Board in recognition of the institution's advanced academic standing. Shortly thereafter, in 2023, Touro marked yet another new and exciting chapter in its history with the opening of its new Cross River Campus at 3 Times Square. The modern campus brings together eight schools in more than 300,000 square feet, housing state-of-the-art classrooms, research labs and administrative offices on 12 floors.

Touro has grown from an initial class of 35 students in New York City to an international university system of approximately 19,000 students located in six states and four countries. Its commitment to academic excellence and growth through innovative programs continues to inform all of Touro's endeavors. Today, Touro enjoys the strong leadership of Chancellor Rabbi Doniel Lander and President Dr. Alan Kadish in furthering Touro's historic purpose.

Touro's schools serve a variety of communities, providing engaging courses in a range of fields - from medicine and pharmacy to law; business to education; and speech pathology to Jewish studies. The Touro educational experience reflects the Jewish intellectual tradition of commitment to the transmission of knowledge, social justice, and respect for applied knowledge and discovery.

It is this commitment to a Jewish intellectual tradition that fuels the many outstanding achievements by faculty and students throughout Touro. At the same time, the Touro University experience goes beyond classroom instruction - Touro fosters an atmosphere of warmth, in which close faculty-student relationships, student camaraderie and individual attention are nurtured.

Enhancing the Jewish Heritage

Touro's first college, the Touro College of Liberal Arts and Sciences, was established in 1971. Decades later, the various divisions of the College were designated The Lander Colleges, in honor of Founding President Dr. Bernard Lander, for his historic contribution to higher Jewish education in America. The Lander Colleges embody Touro's commitment to enriching the college experience for Jewish men and women. They are comprised of three colleges: The Lander College of Arts and Sciences – Flatbush (with separate divisions for men and women); the Lander College for Women – The Anna Ruth and Mark Hasten School in Manhattan; and the Lander College for Men in Queens. Other Touro schools similarly dedicated to the unique needs of the Jewish people include the Graduate School of Jewish Studies, which prepares students for careers in education and community service; the School for Lifelong Education, to serve the academic needs of the Hasidic community; the Institute for Professional Studies – Machon L'Parnasa, which provides practical applications in higher education for the ultra-orthodox community; and Touro College Los Angeles, which follows a curriculum modeled after The Lander Colleges. In 2015, Touro welcomed the Hebrew Theological College of Skokie, Illinois into the Touro system.

Fulfilling Needs - and Building Strength - in Healthcare

Touro has grown into one of the largest healthcare educational systems in the country. Beginning with the School of Health Sciences in New York City in 1972, Touro pioneered the training of physician assistants and established other campuses in the New York area that prepare healthcare professionals to serve a broad range of patient needs including nursing, physical and occupational therapy, speech language pathology, psychology, and mental health. In 2020, Touro responded to the growth of data and security issues in healthcare by expanding its offerings to a new campus in Skokie, Illinois with programs in healthcare cybersecurity, data analytics, nursing and physician assistant studies.

The Touro College of Osteopathic Medicine (TouroCOM) opened in 2007 in Harlem, committed to training underrepresented minorities and to practicing in underserved communities. Subsequently, in 2014, a second campus of TouroCOM opened in Middletown, New York and most recently, in 2023, a third TouroCOM campus opened in Great Falls, Montana - set to further TouroCOM's mission of educating underrepresented minorities in medicine and serving communities in need. The Touro College of Pharmacy, originally established in Harlem with a shared vision to promote wellness, especially among underserved populations, relocated to our new Cross River Campus in Times Square. In 2022, Lovelace Research Institute in Albuquerque, New Mexico joined the Touro system. Founded in 1947, Lovelace is one of the oldest not-for-profit biomedical research institutes in the country, noted for excellence in respiratory disease and neuroscience research, toxicology, drug development and protecting the nation against chemical, biological and nuclear threats.

In 2011, New York Medical College (NYMC), one of the nation's oldest and most prestigious health science universities, joined the Touro system, thereby creating one of the largest affiliations of medical and health education and biological studies programs under one banner. Located in Westchester County, NYMC is the leading academic biomedical research center between New York City and Albany, with nearly \$38.5 million in sponsored research and other programs under management. In 2016, the Touro College of Dental Medicine opened on the NYMC campus, New York State's first new dental school to launch in nearly 50 years.

A Western Division was established in 1997 with Touro University California (TUC) and its several health science schools: Touro University College of Osteopathic Medicine, Touro University College of Pharmacy, and the College of Education and Health Sciences. In 2004, Touro University Nevada (TUN) was created as a branch campus of TUC to help address critical needs in health sciences and education and as a resource for community service in Nevada. TUN includes the Touro University Nevada College of Osteopathic Medicine and the College of Health and Human Services, which offers numerous degree programs in health sciences and education.

Charting New Territory in Law, Business and Technology

Touro University Jacob D. Fuchsberg Law Center, opened in the 1980's, operates out of a new law complex on Long Island that includes a federal and state courthouse – the first law campus of its kind in the country. The Graduate School of Business offers a variety of graduate degree programs and trains graduates to work effectively in a world market of independent economies. The Graduate School of Technology offers multiple degree programs that reflect the power and

pace of technological change. Touro University Worldwide, an online university, offers graduate degree programs for lifelong learners or those interested in furthering their professional development.

Educating the Educators, Serving the Community

Touro's Graduate School of Education prepares America's future leaders in education with one of the largest teacher education programs in New York State. Through its Lander Center for Educational Research, public schools are assisted in addressing problems that impact student achievement and equality of educational opportunity. The New York School of Career and Applied Studies was established to provide quality undergraduate education at multiple locations throughout New York City that serve the needs of the city's diverse populations. The Touro College Graduate School of Social Work inspires and prepares graduates for clinical social work practice in a variety of urban and multicultural environments and to advocate effectively for the most underserved in society.

Forging Ties with Israel and Revitalizing Jewish Life in Europe

Touro College in Israel was established in 1986 to provide the English-speaking population in Israel with the opportunity to earn credits towards an academic degree while studying in Israel. In 1991, Touro College became the first American institution of higher education to establish a program of Jewish studies in Moscow. The Lander Institute Moscow, established to afford members of the Jewish community a greater awareness of their Jewish heritage, offers a well-rounded general education and preparation to serve organizations and schools. In 2003, Touro began offering an academic program through Touro College Berlin and later established on the Berlin campus the Lander Institute for Communication about the Holocaust and Tolerance.

TOURO UNIVERSITY BERLIN

Touro University Berlin offers, under the umbrella of Touro University's US accreditation, baccalaureate programs in Business Management & Administration with majors in Finance, Management, and Marketing, as well as a major in Psychology. At the graduate level, Touro University Berlin offers a Master of Arts program in Jewish Studies and a Master of Business Administration (MBA) program. Liberal Arts and language courses provide insight into American culture and foster intercultural understanding. The University in Berlin integrates the aspects of interdisciplinary learning and flexibility of an American institution of higher education, differing only where the necessity of its location in Germany calls for it.

Our students represent diversity in culture, religion, age, ethnic origin, and academic and professional experience. We provide an environment where students can share similar experiences, attitudes, needs, and objectives. Though there are great differences in where our students come from, where they go from here is what concerns us most. For international students, our vision is to be the best possible gateway to the American and German academic environment. For German students, we want to provide the most effective preparation for worldwide mobility, including advice and insight into international higher education systems.

This Catalog is intended to serve as a useful resource manual during your studies at Touro University Berlin. It can help students acquaint themselves with relevant information concerning academic and administrative university policies, regulations, and procedures that govern our American Bachelor's and Master's programs – from general campus information to understanding grade evaluation and degree requirements. Students are expected to read and become familiar with its contents.

It is our hope that the student's university experience consists of more than just classroom instruction. As a student-centered institution Touro seeks to foster an engaged learning atmosphere, in which close faculty-student relationships, student camaraderie, and individualized attention are hallmarks of the learning experiences.

ADMISSIONS

ENTRANCE REQUIREMENTS

Undergraduate Programs

Touro University Berlin welcomes applications from secondary school graduates worldwide. Touro University Berlin admits students who demonstrate the competence, motivation, energy, and maturity to pursue a degree program while meeting life's complex responsibilities. International regulations on university admission can be confusing and extremely complex; we do our best to support students in managing the admission process.

American Degree Tracks

In order to enter an American degree program, you must provide proof that you have successfully attained a High School Diploma OR have completed a secondary school education that is officially considered equivalent to a United States High School Diploma. Equivalent secondary certificates include, for example, the German Abitur, the Israeli Bagrut, the International Baccalaureate diploma, and the GED, among others. If your secondary certificate is not written in English or German, then you must also include a certified English translation of the document. If we cannot evaluate the equivalency of your secondary school certificate, you may be asked to provide an official evaluation from a Touro-approved agency. A list of agencies is available by logging onto www.naces.org/members.

LANGUAGE REQUIREMENT

All undergraduate classes at Touro University Berlin are conducted in English exclusively. All applicants whose native language is not English (i.e. is not the first language learned at home as a child) will need to provide proof of English proficiency.

You may qualify for an exemption from this requirement if you have completed four or more years of full-time study in an English-language school located in a country where the dominant language is also English.

Certificates proving English proficiency should be no more than 2 years old. We accept the following:

- Test of English as a Foreign Language (TOEFL) minimum score of either 550 (paper-based) 213 (computer-based), or 80 (Internet-based)
- International English Language Testing System (IELTS) Academic (PTE) minimum band score of 6.5
- Pearson Test of English Academic (PTE) minimum score of 58.

As our classes are delivered in English, there is no German language requirement, though it is of course beneficial to know some basic German for everyday life in Berlin.

PLACEMENT TESTS

Once eligibility for college-level studies has been established, applicants are invited to take a placement test in English and mathematics to determine both their ability to benefit and placement in college-level writing and math courses.

TRANSFER PROCEDURE

Students who have completed work at other post-secondary institutions may transfer at different levels, depending on the institution and number of credits earned. All transfer credits will be evaluated on a course-by-course basis to determine where they would fit into the curriculum sequence. Students must have earned a grade of C or better in the courses for credits to be transferred. Touro University Berlin will also accept transcripts displaying previous Yeshiva credits earned and evaluate them for possible transfer credit.

APPLICATION DEADLINES

Applications submitted before the dates below are guaranteed consideration. Students outside the EU should consider applying early so that their visa gets approved on time. Deadlines are as follows:

<u>Fall Semester Deadline</u>: August 1
<u>Spring Semester Deadline</u>: January 1

APPLICATION DOCUMENTS

- Completed and signed application form
- Copy of your high school diploma or other school-leaving certificate and grades/transcript
- Transcripts from any college classes already completed (if applicable)
- CV or resume
- One academic letter of recommendation
- A letter of motivation
- Proof of English proficiency (TOEFL, IELTS or PTE scores) if English is not your native language
- One passport-sized photo
- Copy of your passport or national identity card
- Bank Guarantee of Solvency OR Certificate of Eligibility for US Veterans
- Application fee of €50 if applying from outside the EU or €30 from inside the EU, payable by bank transfer to:

Touro University Berlin Commerzbank Berlin Account No. 2700 34200 Bank Code 100 400 00 IBAN DE02 1004 0000 0270 0342 00 BIC/SWIFT COBADEFF

WHERE TO SEND YOUR APPLICATION

Apply directly via our application portal at: http://www.touroberlin.de/application-form

INTERVIEW

Once a complete application has been received, you will be invited for an entrance interview. If you are applying from abroad, a Zoom or phone interview will be scheduled.

MBA PROGRAM – ADMISSION REQUIREMENTS

Our Master of Business Administration (MBA) is an American-accredited program. Applicants should therefore hold an American bachelor's degree (or equivalent) with a minimum of 3 years study and a minimum cumulative Grade Point Average (GPA) of 3.0. As part of their application process, students who do not hold an American Bachelor's degree are required to have their transcripts translated and evaluated by a Touro-approved agency, as proof of equivalency. A list of agencies is available by logging onto https://www.naces.org/members

As part of your bachelor's studies, should have successfully completed the following nine prerequisite undergraduate courses: principles of accounting I and II, finance, management, marketing, microeconomics, macroeconomics, statistics, and computer literacy in business applications.

If you have not completed the above prerequisite undergraduate courses, have a low cumulative GPA, or hold a bachelor's degree unrelated to business, you may be required to complete our MBA preparatory course prior to beginning your MBA studies. The preparatory course is offered at an additional expense to the main MBA program.

There is no minimum professional experience required, but relevant or extended professional experience is taken into consideration, especially for applicants who have not completed a business degree.

LNAGUAGE REQUIREMENT

All MBA classes at Touro University Berlin are conducted in English exclusively. All applicants whose native language is not English (i.e. is not the first language learned at home as a child) will need to provide proof of English proficiency.

You may qualify for an exemption from this requirement if you have completed four or more years of full-time study in an English-language school.

Certificates proving English proficiency should be no more than 2 years old. We accept the following:

- Test of English as a Foreign Language (TOEFL) minimum score of either 550 (paper-based), 213 (computer-based), or 80 (Internet-based)
- International English Language Testing System (IELTS) Academic (PTE) minimum band score of 6.5
- Pearson Test of English Academic (PTE) minimum score of 58

APPLICATION DEADLINES

Applications submitted before the dates below are guaranteed consideration. Students outside the EU should consider applying early so that their visa gets approved on time. Deadlines are as follows:

<u>Fall Semester Deadline</u>: August 1
Spring Semester Deadline: January 1

APPLICATION DOCUMENTS

- Completed and signed application form.
- CV or resume.
- Copy of high school graduation certificate and grades.
- Official undergraduate diploma and transcript of grades (if supplying a WES evaluation, unofficial copies are fine as you will need to submit official transcripts to WES).
- WES evaluation (if applicable).
- Two letters of recommendation either from employers or previous professors. Submitted either as completed "Recommendation Forms" from the application form, or a free-form letter sent directly to us from the recommender.
- Proof of English proficiency (TOEFL, IELTS or PTE scores) if English is not your native language.
- Two essays to be provided. These are outlined on page "9" of the application form.
- One passport-sized photo.
- Copy of passport or national identity card.
- Bank guarantee of solvency form.
- A non-refundable application fee of €50, payable by bank transfer to

Touro University Berlin Commerzbank Berlin Account 270034202 Bank code 100 400 00 IBAN DE45 1004 0000 0270 0342 02 BIC/SWIFT COBADEFF

To facilitate processing, documents may be e-mailed to us as digital scans at <u>admissions@touroberlin.de</u>; please note, however, that we will need to see the originals of any official documents before you begin studying. Posted applications should be sent to:

Touro University Berlin Admissions Office Am Rupenhorn 5 14055 Berlin

ADMISSIONS INTERVIEW

Candidates will be invited to a personal interview. If the applicant is unable to travel to Berlin for an appointment, the interview may be conducted by phone or Zoom.

MA PROGRAM IN JEWISH STUDIES / HOLOCAUST STUDIES - ADMISSION REQUIREMENTS

Our unique Master of Arts (MA) program in Jewish Studies with a specialization in Holocaust Studies allows students with an interest in Holocaust and Jewish studies to acquire a deeper understanding of the relevant subjects.

MA students also will have the opportunity to study at the Institute for Jewish Studies at the Free University of Berlin. The program also includes virtual visits to key Holocaust memorials in and around Berlin and Brandenburg including the Topography of Terror, The Jewish Museum, and Sachsenhausen Concentration Camp and Memorial Site.

The US MA degree can be completed in 4 semesters. Students must complete a minimum of 36 US-credits and pass a Comprehensive Examination.

ADMISSION REQUIREMENTS

Applicants should have at minimum a bachelor's degree (or equivalent) in related fields such as history, philosophy, German/Eastern European Studies, sociology, Judaic studies, political science, social psychology, gender studies, theology, journalism, or theater/arts. A demonstrated interest in course subject matter is essential. We also encourage professionals who would like to take up Holocaust Studies on a part-time basis.

LANGUAGE REQUIREMENT

The MA program in Jewish Studies with a specialization in Holocaust Studies requires a good command of English. Lectures are delivered in English and students should be able to take part in classroom discussions in English. Exams and homework must be submitted in English.

APPLICATION DEADLINES

Applications submitted before the dates below are guaranteed consideration. Students outside the EU should consider applying early so that their visa gets approved on time. Deadline is as follows:

Fall Semester Deadline: October 1

APPLICATION DOCUMENTS

- Completed and signed application form
- Copy of high school graduation certificate and grades
- Official undergraduate diploma and transcript of grades
- Motivation Letter
- CV or resume
- Two academic letters of recommendation
- One passport-sized photo
- Copy of passport or national identity card
- A non-refundable application fee of €30 transferred from within the EU or €50 transferred from outside the EU, payable by bank transfer to:

Touro University Berlin Commerzbank Berlin Account No. 2700 34201 Bank Code 100 400 00 IBAN DE72 1004 0000 0270 0342 01 BIC/SWIFT COBADEFF

To facilitate processing, documents may be e-mailed to us as digital scans at <u>admissions@touroberlin.de</u>; please note, however, that we will need to see the originals of any official documents before you begin studying. Posted applications should be sent to:

Touro University Berlin Admissions Office Am Rupenhorn 5 14055 Berlin

ADMISSIONS INTERVIEW

After review of the application documents, applicants are invited for an interview with the admissions committee. For students applying from abroad, a phone or Zoom interview may be arranged.

PAYING FOR COLLEGE

Expenses associated with attending Touro University may include tuition, fees, supplies, and books.

Tuition and fees are payable to the Bursar upon registration at the beginning of each semester. Students may pay by bank transfer or cash. Students financing a portion of their education through grants, loans or scholarships must provide proof of such awards at registration.

OFFICE OF THE BURSAR

The Bursar's Office, as part of Student Services, is responsible for maintaining all students' tuition accounts and the University's receivables. This includes reviewing charges and payments, issuing refunds, collection activities and providing support and guidance to create a seamless experience for our students. These functions are accomplished while servicing the needs of our students within the framework of Touro's policies and legal guidelines.

SECTION 103 PROVISIONS FOR VETERAN STUDENTS: PENDING PAYMENT COMPLIANCE FOR ELIGIBLE STUDENTS

In accordance with Title 38 US Code 3679 subsection (e), Touro University adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33)¹ or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the University is pending from the VA. Touro University will not:

- prevent nor delay the student's enrollment;
- assess a late penalty fee to the student;
- require the student to secure alternative or additional funding;
- deny the student access to any resources available to other students who have satisfied their tuition and fee bills to Touro University, including, but not limited to, access to classes, libraries, or other institutional facilities.

However, to qualify for this provision, such students may be required to:

- produce the Certificate of Eligibility by the first day of class;
- provide a written request to be certified;
- provide additional information needed to properly certify the enrollment as described in other University policies.

 $^{^1}$ "GI Bill®" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

TUITION AND FEES

PLEASE NOTE: The table below contains tuition information for Touro University Berlin's American BA, BS, MBA, and MA programs. For tuition information, please contact the Berlin Bursar: bursar@touroberlin.de.

TUITION	€
US BACHELOR OF ARTS OR BACHELOR OF SCIENCE	
First semester of study:	
• For 12 – 17 credits (or 4-5 courses)	5000
• For fewer than 12 credits (1-3 courses), per credit	440
From the second semester onward:	
• For 12 – 20 credits (or 4-6 courses if schedule allows), per credit	385
• For fewer than 12 credits (1-3 courses), per credit	440
Summer session: For up to 7 credits (1-2 courses), per credit	385
US MASTER OF ARTS IN JEWISH STUDIES/HOLOCAUST STUDIES	
Flat rate, per semester ⁺	780
US MASTER OF BUSINESS ADMINISTRATION (MBA)	
Per credit	400

^{*}US Dollar amounts will be calculated using the currency exchange rate for the official first day of the relevant semester (August 1 for Fall semesters, February 1 for Spring semesters

FEES	€
Administrative fee, per semester (BA, BS, MA)	200
Administrative fee, per semester (MBA)	200
Graduation fee (BA, BS)	200
Graduation fee (MA, MBA)	250
Public transportation ticket (approx.), per semester (mandatory)	200
Transcript fee (official transcript from Touro University Berlin)	10
Transcript fee (official transcript from Touro University New York)	30
Late payment fee (after August 1 in Fall, February 1 in Spring)	50
Late registration fee	100
Returned check fee	30
Additional copy of Matriculation certificate	10
Additional copy of Ex-matriculation certificate	30
Replacement copy of diploma	100
Replacement ID card	20
Processing fee, reimbursement for dropped course	10

Library fees (copy card privileges, late fees, etc.) are posted in the library. Please consult the librarian for additional information.

TUITION LIABILITY FOR WITHDRAWAL FROM UNDERGRADUATE OR GRADUATE COURSES

Students wishing to withdraw from the University must contact the Office of the Registrar. On approved applications and when withdrawing from ALL classes, refunds are subject to the following conditions:

Up to the first day of the semester: Between the first day of the semester and the first day of classes: During the first week of classes: During the second week of classes:

Thereafter:

Summer school:

100% of the tuition fee is refundable *
75% of the tuition fee is refundable *
50% of the tuition fee is refundable *
25% of the tuition fee is refundable *
No portion of the tuition fee is refundable
No portion of the tuition fee is refundable
following registration

The date on which the Administration Office receives written notification of the student's intention to withdraw from Touro University Berlin is deemed the date of withdrawal.

^{*}Reimbursement charges of € 30 will be applicable.

FINANCIAL AID

Touro University is committed to helping students afford the opportunity for a valuable education. In order for the University to determine eligibility for any type of financial aid, all students (except international students) must complete the Free Application for Federal Student Aid (FAFSA) at https://studentaid.gov/h/apply-for-aid/fafsa. Financial aid is provided through college, state, and federal funds from scholarships, grants, loans, and employment. Awards are designed to recognize scholastic achievement, service, and/or demonstrated need. The variety of financial aid programs available allows many students to greatly reduce their educational costs while attending Touro University.

It is the student's responsibility to request, complete, and submit all forms with necessary documentation for all financial aid programs, including scholarships, in a timely manner. These awards are not granted retroactively and are subject to the availability of funds.

Financial aid awards are not guaranteed and subject to all revisions in federal, state and institutional policies, availability of funds, changes in enrollment, minimum grade requirements, housing status, and timely submission of all required documentation.

Students must meet Satisfactory Academic Progress (SAP) requirements at all times in order to receive and retain financial aid.

FEDERAL APPLICATION REQUIREMENTS AND PROCEDURES

Students who wish to apply for scholarships, grants and/or student loans are required to complete the FAFSA. The college code to be used on the <u>FAFSA</u> for Touro University is 010142. The FAFSA is available online at https://studentaid.gov/. For maximum consideration for all types of financial aid, students must file their FAFSA applications as soon as possible after October 1st of each year at https://studentaid.gov/.

Requirements for Federal Student Aid

In order to qualify for Federal Student Aid, a student:

- Must be accepted into one of Touro University's degree granting programs and must be fully matriculated in that program.
- Must have a high school diploma or its recognized equivalent, such as a general educational development or GED certificate or has completed home schooling at the secondary level as defined by state law.
- Must be making satisfactory academic progress toward their degree.
- Must be enrolled at least half time to receive aid from the Stafford and PLUS loan programs.
- Must not have been convicted of possession or sale of illegal drugs for an offense that occurred while receiving federal financial aid (see Question 23 on the FAFSA for additional information).
- Must not be in default on a prior federal student, parent loan or grant overpayment.
- Must be a U.S. citizen or permanent resident or other eligible non-citizen.
- Must have a valid Social Security Number.

• With the exception of unsubsidized Stafford Loans and PLUS Loans, all other federal student aid requires students to demonstrate financial need.

Federal Verification Requirements

When the FAFSA is filed, the federal government reviews the data submitted and selects certain applications for a process called Verification. If a student's application is selected, the student, his or her spouse and/or parents must submit documents that support the information supplied on the FAFSA to the Touro University Office of Financial Aid. This usually includes copies of the appropriate year's IRS Tax Transcripts, a Verification Worksheet (supplied by Touro University) and other supporting documentation as required.

The Touro University Office of Financial Aid will review the information on the FAFSA and make required corrections where necessary. This process may change a student's financial aid eligibility. Students will be notified if corrections result in a change in eligibility.

As part of the Federal Verification process, Touro University may also request additional information. If you have questions or concerns, please contact the Touro University Office of Financial Aid.

Requirements for Determination of Independent Student Status for Purposes of Federal Student Aid

To be considered an independent student for any federal financial aid program, students must meet one of the following criteria:

A. Age 24 or older as of Dec. 31 of the award year

B. For students under 24, one of the following criteria must be met:

- Orphan, foster child, or ward of the court at age 13 or older
- Veteran or currently engaged in active duty in the U.S. armed forces for purposes other than basic training
- Have legal dependents other than a spouse for whom he/she provides more than 50 percent financial support
- Graduate or professional student
- Married student (at the time the FAFSA is signed)
- Classified by the Office of Financial Aid as independent because of other unusual circumstances that have been fully documented and are consistent with federal regulations
- Have had a legal guardian as determined by a state court
- An unaccompanied youth who is determined to be homeless, or at risk of being homeless, by a school district, shelter director, or the U.S. Department of Housing and Urban Development
- Emancipated minor as determined by a court in his/her state of legal residence

Students who do not meet the federal definition of an "independent student" but who have extenuating circumstances may request consideration for a "Dependency Override". In such cases, Touro University will require additional certification and documentation to determine that a student is independent for purposes of Federal Financial Aid Programs. A determination of

independent student status for Federal Financial Aid purposes does not automatically translate to the same determination for State Aid Programs and vice versa. Nor does this determination guarantee that an applicant will receive additional Financial Aid that is sufficient to meet the cost of attendance. The Touro University Office of Financial Aid has the right to adjust or change the determination of Independent student status when conflicting information exists.

Touro University reserves the right to revise its financial aid programs. All programs are subject to change due to modifications in government or institutional policies. Additional criteria and information may be obtained from the Office of Financial Aid. Students are responsible for reading the Financial Aid Terms & Conditions before deciding to accept or reject their financial aid. View the disclosures within your account in the Touro One Portal.

Apply for Aid in 6 Steps

Step 1: Create an **FSA ID**

If you haven't done so previously, you will need to create your own <u>FSA ID</u> account to complete federal student aid tasks.

Step 2: <u>Complete the Free Application for Federal Student Aid (FAFSA)</u> on or after October 1st or download the FAFSA mobile app on <u>IOS</u> or <u>Android</u>.

- Documents you will need
- <u>Transfer Tax Information to your FAFSA</u> using the data retrieval tool (DRT).
- **Do not select** "Will File" status
- Touro University Main Campus Code is 010142

Step 3: Review the <u>Tuition</u> Costs

The maximum amount of aid applied for in a year cannot exceed the <u>cost of attendance (COA)</u> for that year. The Cost of Attendance is an estimate of a student's educational expenses for their period of enrollment in the academic year. Students are not required to take out the maximum allowable amount and are able to determine their specific needs based on their own circumstances. Please consult with your financial aid counselor to discuss your specific needs.

Step 4: Complete the Entrance Counseling

First time borrowers at Touro University must complete the <u>Entrance Counseling</u>. This will ensure you understand the terms and conditions of your loan and your rights and responsibilities. You will learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default. Make sure to complete the Entrance Counseling for Graduate and Professional students.

Step 5: Sign Master Promissory Note (MPN)

First time borrowers taking out a Direct Unsubsidized Loan must complete and sign an MPN.

Step 6: For the Graduate Plus loan, please complete:

- Direct Grad PLUS Loans require a separate MPN.
- Apply for the <u>Direct Plus loan</u>; credit check is required
- Complete the <u>PLUS Loan Credit Counseling</u> if your credit is denied and contact the Financial Aid Office for further instructions.

Once all steps are completed you will receive your financial aid offer and instructions through your Touro University student email. Please monitor your Touro email account daily.

Notes on Financial Aid

In reviewing your application, we may request additional documentation. Loan funds are disbursed directly to the University to cover the cost of tuition. The Bursar's Office distributes refunds within 14 days of receiving the funds.

We verify enrollment and satisfactory academic progress before disbursing funds. For information on fund distribution, please contact the Bursar at bursar@touro.edu.

Tuition Payment Plans

Tuition payment plans are available. Please direct all inquiries to the Office of the Bursar.

UNDERGRADUATE FINANCIAL AID

FINANCIAL AID SELF-SERVICE & STUDENT ADMINISTRATIVE SERVICES HELPDESK

Financial aid is an enabling element in your educational pursuit. To that end, Touro University has implemented the Touro Portal. With this system, you have the ability to review your financial aid awards, accept or reject loan-based financial aid, gain insight into what might be delaying your financial aid, and much more.

Visit https://touroone.touro.edu/

As part of our Financial Aid Self-Service tool, our newly formed student services helpdesk aims to assist all students in Touro University with their student services questions. Visit https://tcus.service-now.com/sp.

PLEASE NOTE: Because of the nature of federal, state and institutional guidelines affecting financial aid programs, the information contained in this catalog is subject to change. For further information about available financial aid programs and whether you meet eligibility requirements, use the links below:

https://studentaid.gov/h/apply-for-aid/fafsa

https://studentaid.gov/

https://www.hesc.ny.gov/

https://www.csac.ca.gov/cal-grants

http://www.isac.org/students/

FEDERAL GRANTS: UNDERGRADUATE STUDENTS

Federal Pell Grant

The Federal Pell Grant is for undergraduate, matriculated students who are enrolled in at least one credit and meet the financial need guidelines of the program. Eligibility for the Federal Pell Grant is limited to students who have not received their first Bachelor's degree or its equivalent. Students are required to file the Free Application for Federal Student Aid (FAFSA) at https://studentaid.gov/ and will receive the results of their FAFSA directly from the Federal Processing Center. Shortly thereafter, the Touro University Office of Financial Aid receives the same information electronically. Awards are based on the Expected Family Contribution (EFC) as determined by a federal methodology, the Touro University cost of attendance, the number of credits attempted in a given semester, and the federal appropriation for the program, as determined by Congress. To maintain eligibility for the Federal Pell Grant, students must apply by submitting the FAFSA annually, continue to meet the financial need guidelines and eligibility rules, and maintain the minimum satisfactory academic progress standards as established by Touro University. Students must also not be in default on any student loan or owe a repayment of federal grant funds for attendance in a prior period. Students may not receive a Federal Pell Grant from more than one institution at a time.

Pell Grant Lifetime Eligibility Used (LEU)

The U.S. Department of Education has established regulations that reduce the duration of a student's lifetime eligibility to receive a Federal Pell Grant to 12 full-time semesters (six years or its equivalent). This change was effective with the 2012-2013 Award Year and applies to all students eligible for Federal Pell Grants. If the institution receives notification from the U.S. Department of Education that a Federal Pell Grant applicant has reached, or is close to the Lifetime maximum award, the institution will notify the student and adjust all awards as necessary.

Federal Supplemental Education Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program provides need-based grants to help low-income undergraduate students finance the costs of postsecondary education and may be available to students who are eligible for Federal Pell Grants. Federal funds are limited for this program; <u>only</u> applicants who demonstrate the greatest financial need are considered for FSEOG. These funds are awarded by the Office of Financial Aid. Students must file a FAFSA at https://studentaid.gov/ as part of the application process for an FSEOG. Eligibility is determined annually based on results from the FAFSA, and students must maintain satisfactory academic progress as determined by the applicable Touro University degree program rules.

Federal Work-Study (FWS) Program: Undergraduate Students

Touro University participates in the federally sponsored Federal Work-Study (FWS) Program. Students should complete the Free Application for Federal Student Aid (FAFSA) at https://studentaid.gov/ and indicate a desire to participate in the Federal Work Study Program on the FAFSA application. The Office of Financial Aid will determine the student's eligibility based on demonstrated financial need and availability of federal funds. If the student is eligible and would like to participate in the Federal Work-Study Program, they must accept the offer of assistance and contact the Office of Financial Aid. If a student fails to contact the Office of Financial Aid by the first week in October for the fall semester, or the first week in February for the spring semester, there is a risk that the FWS award may be cancelled. Funds are limited

and there is usually a waiting list of students who would like to obtain positions. Please be aware that the amount of FWS indicated on the financial aid package is not deducted from the student's tuition bill, but rather reflects the amount of money available for the student to earn under the program. It is the student's responsibility to obtain a job through the Office of Financial Aid. Renewal is dependent upon continued demonstration of financial need, availability of federal funds and maintenance of the minimum academic standards established by Touro University. Students are required to file the FAFSA and indicate a desire to participate each year for continued determination of eligibility.

STATE GRANTS

New York State Tuition Assistance Program (TAP)

New York State Academic Standard

A student who has received tuition assistance grant awards from the New York State Tuition Assistance Program (TAP) is required to complete at least 6 semester hours in each semester of the first year in which he or she received an award, 9 credits in each semester of the second year, and 12 credits in each semester of the third and fourth years, with any grade other than W, WU and WNA. Students who withdraw from all courses in any semester or who fail to maintain satisfactory progress as defined above are ineligible to receive TAP grants from that point, unless they receive a one-time TAP waiver (see the section below entitled "Committee on Academic Standing" for the procedure to request a TAP waiver).

For financial aid purposes, good academic standing consists of two elements: **Satisfactory Academic Progress and Pursuit of Program**. Satisfactory progress is a measure of the student's *achievement*, of earning credits toward a degree or certificate with a specified grade point average. Pursuit of program is a measure of the student's *effort* to complete a program.

In accordance with section 145-2.2 of the *Regulations of the Commissioner of Education*, each institution participating in State student financial aid programs must determine whether a student is in good academic standing based on a standard of satisfactory academic progress comprising a minimum number of credits to be accrued (earned) with a minimum cumulative grade point average in each term an award payment is received. The progress standard is most clearly presented in chart format (see below).

Initially, the regulation provided that each institution establish and submit for the Commissioner's approval its proposed standard of progress. However, for the 1995-96 academic year and thereafter, new legislation mandated a minimum cumulative C average after a student has received four full-time semester award payments or the equivalent (24 payment points).

Effective for the 2010-11 academic year and thereafter, New York State Education Law requires a non-remedial student, whose first award year is in 2010-11 and thereafter, must meet new standards of satisfactory academic progress (SAP). Non-remedial students whose first year is 2007-08 through 2009-10 must meet the SAP requirements enacted in 2006. Those meeting the <u>definition of "remedial student"</u> are not subject to the new SAP standards, but will use the requirements established in 2006. The law enacted in 2006 mandated minimum standards of satisfactory academic progress for students receiving their first State award in academic year 2006-07 year.

Standard of Satisfactory Academic Progress for the Purpose of Determining Eligibility for State Student Aid

For purposes of financial aid eligibility, the charts below indicate the number of credits the student must complete and the minimum GPA that must be achieved to maintain satisfactory progress for New York State financial aid purposes. A student is also expected to maintain Satisfactory Academic Progress as measured in terms of credits attempted toward his/her degree, as described above. To determine the number of credits a student must complete and the minimum grade point average that must be achieved to remain in good academic standing, locate the student's semester of study in the first row and read down the columns.

Academic Standard Charts

https://www.hesc.ny.gov/partner-access/financial-aid-professionals/tap-and-scholarship-resources/tap-coach/83-progress-chart-satisfactory-academic-progress.html

New York State Aid for Part-Time Study (APTS)

The Aid for Part-time Study (APTS) program provides grant assistance for eligible part-time students enrolled in approved undergraduate studies.

 $\frac{https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/aid-for-part-time-study.html}{}$

New York State Part-Time TAP

To be eligible for part-time tap students must have been first-time freshmen in the 2006-07 academic year or later, have earned 12 credits or more in each of two consecutive semesters and maintain a "C" average. Additionally, students must be registered for 6-11 credits to qualify for Part Time TAP. Part-time TAP is not the same as Aid for Part-time Study and both may not be awarded in the same semester.

https://www.hesc.ny.gov/pay-for-college/apply-for-financial-aid/nys-tap/part-time-tap.html

ADA Part-Time TAP

 $\underline{https://www.hesc.ny.gov/partner-access/financial-aid-professionals/tap-and-scholarship-resources/tap-coach/12-ada-part-time-tap.html}$

Other State Aid Programs

Enhanced Tuition Award (ETA)

The ETA program provides tuition awards to students who are New York state residents attending a participating private college located in New York state. Recipients will receive \$6,000 through a combination of their TAP award, ETA award and a match from their private college.

For information about application procedures and eligibility guidelines please visit https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/enhanced-tuition-awards.html

NYS STEM incentive program

The stem program provides tuition awards to students who are New York state residents attending a public or private degree-granting college or university located in New York state. Recipients must be in the top 10 percent of students of their high school graduating class, pursue an approved, two or four-year stem degree program and agree to live in NYS and work in a STEM field in NYS for five years after graduation.

For information about application procedures and eligibility guidelines please visit https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/nys-science-technology-engineering-and-mathematics-stem-incentive-program.html

NY State Veterans Tuition Awards (VTA)

Veterans tuition awards (VTA) are awards for full-time and part-time study for eligible veterans matriculated in an approved program at an undergraduate or graduate degree-granting institution or in an approved vocational training program in New York state.

NOTE: students previously approved for this award must apply for payment each year. Those students who are attending an approved undergraduate or graduate program may apply for payment for the current academic year by completing the free application for federal student aid (FAFSA) and then linking to the TAP on the web application. See "how to apply for payment" below for additional details.

Students attending a vocational school only do not have to file the FAFSA or "TAP on the web" application.

Award Amounts

For full-time study, a recipient shall receive an award of up to the full cost of undergraduate tuition for New York state residents at the state university of New York, or actual tuition charged, whichever is less. Full-time study is defined as twelve or more credits per semester (or the equivalent) in an approved program at a degree-granting institution, or twenty-four or more hours per week in a vocational training program.

For part-time study, awards will be prorated by credit hour. Part-time study is defined as at least three but fewer than twelve credits per semester (or the equivalent) in an approved program at a degree-granting institution, or six to twenty-three hours per week in a vocational training program.

Duplicative Benefits

The combined tuition benefits available to a student cannot exceed the student's total tuition costs. Tuition payments received by a student under the Post-9/11 GI Bill^{®2} (Chapter 33 veteran benefits) and Yellow Ribbon program are considered duplicative of any VTA and/or TAP award. Students receiving tuition assistance through these programs may, and in most cases will have their state VTA and/or tap payment reduced or denied due to these other benefits. However, payments received under the Montgomery GI Bill[®] do not duplicate the purpose of the VTA and/or TAP.

Note: students attending high tuition schools may be eligible to receive both the federal and state benefits. Additionally, students with a "percentage of maximum benefit payable" under the Post-9/11 GI Bill® (Chapter 33 veteran benefits) program of less than 100% and those continuing to receive benefits under the Montgomery GI Bill® may also receive both federal and state benefits.

VTA Benefits - Duration

Full-time Study

Approved undergraduate degree-granting programs - awards are available for up to eight semesters (four years) of undergraduate study. Awards can be made available for up to ten semesters of undergraduate study for enrollment in an approved five-year program or for enrollment in an approved program of remedial study.

Approved graduate degree-granting programs - awards are available for up to six semesters (three years) of graduate study.

Approved vocational training programs - awards are available for up to a maximum of four semesters (two years) of study in an approved vocational training program.

Part-time Study

- Approved undergraduate degree-granting programs awards are available for up to the equivalent of eight semesters (four years) of full-time undergraduate study in a four-year program. Awards can be made available for up to the equivalent of ten semesters (five years) of full-time study for enrollment in an approved five-year undergraduate program which normally requires five academic years of full-time study.
- Approved graduate degree-granting programs awards are available for up to the equivalent of six semesters (three years) of full-time graduate study.
- Approved vocational training programs awards are available for up to a maximum of eight semesters (four years) of part-time study in an approved vocational training program.

² "GI Bill®" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

 Approved programs are defined as undergraduate degree, graduate degree, diploma, and certificate programs at degree-granting institutions, or noncredit vocational training programs of at least 320 clock hours specifically approved by the New York state education department office of college and university evaluation.

Eligible Veterans

Eligible students are those who are New York state residents discharged under honorable conditions from the U.S. Armed forces and who are:

- Vietnam veterans who served in Indochina between December 22, 1961 and May 7, 1975.
- Persian Gulf veterans who served in the Persian Gulf on or after August 2, 1990.
- Afghanistan veterans who served in Afghanistan during hostilities on or after September 11, 2001.
- Veterans of the armed forces of the united states who served in hostilities that occurred after February 28, 1961 as evidenced by receipt of an armed forces expeditionary medal, navy expeditionary medal or a marine corps expeditionary medal.

Students must also:

- Establish eligibility by applying to HESC.
- Be New York state residents.
- Be US citizens or eligible non-citizens.
- Be matriculated full or part- time at an undergraduate or graduate degree-granting institution in New York state or in an approved vocational training program in New York State.
- Have applied for the tuition assistance program for all undergraduate or graduate study.
- Have graduated from high school in the United States, earned a GED, or passed a federally approved "ability to benefit" test as defined by the commissioner of the state education department.
- Meet good academic standing requirements.
- Be charged at least \$200 tuition per year.
- Not be in default on a federal or state made student loan or on any repayment of state awards.

How to Establish Eligibility

Complete the New York State Veterans Tuition Award supplement or contact HESC. Questions regarding eligible service or how to document service should be directed to the HESC scholarship unit at 888.697.4372.

How to Apply for Payment

Once you have established your eligibility, you must apply for payment. While you need only establish your eligibility once, you must apply for payment each year.

Apply for payment as follows:

Undergraduate and graduate full-time & part-time study - apply for payment by doing one of the following:

- Apply online by completing the Free Application for Federal Student Aid (FAFSA) the form used by most colleges, universities and vocational schools for awarding federal student aid and most state and college aid and then linking to the tap on the web application, or
- For veterans who do not anticipate filing a FAFSA, complete a scholarship grant payment application. To receive a copy of the application, please call 888-697-4372.
- Vocational training program students complete only the Veterans Tuition Award Supplement.

All applications must be completed by June 30 of the academic year for which an award is sought.

New York State Aid to Native Americans

Eligibility

Enrolled members of a New York state tribe and their children who are attending, or planning to attend, a college in New York state and are New York State residents may apply for this NY state award. Awards are made to all eligible applicants and there is no qualifying examination. Awards are available for 2, 4 or 5-year programs.

Available Awards

Eligible and/or certified American Indian students are eligible to receive grant awards of up to \$2,000 per year for up to four years of full-time study (five years for specific programs requiring five years to complete degree requirements).

If funding is available, eligible students may receive aid for summer course work. Any aid a student receives for summer school study is deducted from the student's maximum entitlement for four years of full-time college study.

Application Process

Applications must be postmarked by July 15 for the fall semester, by December 31 for the spring semester, and by May 20 for the summer session. There are no fees for submitting an application. Students must apply for each semester (not annually).

More Information

Specific eligibility criteria and information can be found by writing to:

Native American Education Unit NYS Education Department Room 461 EBA Albany, New York 12234 (518) 474-0537

Adult Career and Continuing Education Services – Vocational Rehabilitation (ACCESS – VR) (Formerly VESID)

The mission of adult career continuing education services – vocational rehabilitation (ACCESS - VR) program is to promote educational equity and excellence for students with disabilities while ensuring that they receive the rights and protection to which they are entitled, ensure appropriate continuity between the child and adult services systems, and provide the highest quality vocational, rehabilitation and independent living services to all eligible persons as quickly as those services are required to enable them to work and live independent, self-directed lives. For further information, contact 1.800.222.Jobs (5627) or visit http://www.acces.nysed.gov/vr.

LOANS: UNDERGRADUATE STUDENTS

Federal Direct Stafford Loans

The William D. Ford Federal Direct Stafford Student Loan Program is sponsored by the U.S. Department of Education, offers low interest rates, easy repayment terms and is geared towards those entering or re-entering the workforce. The loan is not credit based and only requires that student's meet specific eligibility requirements. All students must file a FAFSA in order for the Office of Financial Aid to determine eligibility for a Federal Direct Stafford Loan. Depending on enrollment status, FAFSA results, Cost of Attendance and other factors, an amount and type (Subsidized or Unsubsidized) of Federal Direct Stafford Loan will be awarded to eligible students. The federal government is the lender for student or parent loans received through the Federal Direct Stafford Loan Program.

As a result of regulatory changes affecting loans first disbursed on or after July 1, 2012 through July 1, 2014, the federal government has eliminated the grace period interest subsidy on Federal Direct Subsidized Stafford loans (the period immediately following graduation, withdrawal or less than half-time attendance and prior to the repayment start date). The federal government will continue to pay interest that accrues on the Direct Subsidized Stafford Loan during "in-school" and other eligible deferment periods. The federal government does not pay interest on Direct Unsubsidized Stafford Loans at all. Students have the option to pay interest on the unsubsidized portion of a Direct Stafford loan while in school, or during other eligible periods of deferment or let interest accrue until repayment begins. Deferred interest payments on Direct Unsubsidized Stafford Loans will be added to the principal loan amount and capitalized by the lender (meaning accrued interest will be added to the principal amount borrowed at repayment). Applicants must be enrolled at least half-time to be eligible for a Federal Direct Stafford Loan and to maintain eligibility for "in-school" deferments (minimum six credits per semester with all credits applicable to the degree program of study).

Annual and Aggregate Federal Direct Stafford Loan Limits

The link below describes annual and aggregate maximum eligibility for the Federal Direct Stafford Loan Program, based on dependency status and grade level.

https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized

Federal Perkins Loan Program

Loans made through the Federal Perkins Loan Program, often called Perkins Loans, are low-interest federal student loans for undergraduate and graduate students with exceptional financial need.

Important: Under federal law, the authority for schools to make new Perkins Loans ended on Sept. 30, 2017, and final disbursements were permitted through June 30, 2018. As a result, students can no longer receive Perkins Loans. A borrower who received a Perkins Loan can learn more about managing the repayment of the loan by contacting either the school that made the loan or the school's loan servicer.

For further information see https://studentaid.gov/understand-aid/types/loans/perkins.

Interest Rates for Direct Loans First Disbursed on or After July 1, 2022, and Before July 1, 2023

If you receive a federal student loan, you will be required to repay that loan with interest. Make sure you understand how interest is calculated and the fees associated with your loan.

For further information see https://studentaid.gov/understand-aid/types/loans/interest-rates

Information about the William D. Ford Federal Direct Loan Program

Information can be found at https://studentaid.gov/understand-aid/types/loans or by contacting the Touro University Office of Financial Aid.

Federal Direct PLUS Loan Program

The Federal Direct PLUS Loan is an unsubsidized loan for the parents of dependent students or for graduate/professional students. PLUS Loans help pay for education expenses up to the cost of attendance minus all other financial assistance. The application process includes a credit approval requirement and interest is charged during all periods, including eligible periods of deferment.

Creditworthy borrowers (Graduate students or the parents of Dependent students) may borrow up to the full cost of attendance minus any other aid received by the student. Repayment begins 60 days after the last disbursement is made and can be deferred by contacting your loan servicer to request a deferment. Direct PLUS Loans can be deferred while the parent borrower or child, or graduate student is enrolled at least half-time and for an additional six months after the child or graduate student ceases to be enrolled at least half-time. If the Direct PLUS Loan is deferred, interest will accrue on the loan during the deferment. You may choose to pay the accrued interest or allow the interest to capitalize when the deferment period ends. Your loan servicer will notify you when your first payment is due. Information about the William D. Ford Federal Direct Loan Program can be found at https://studentaid.gov/understand-aid/types/loans.

Previous PLUS loan borrowing will be governed by rate rules in effect at the time of borrowing. There is an origination fee that will be deducted from the principal amount borrowed. When denied, applicants may reapply with a creditworthy endorser. Alternatively, students whose parents have been denied the Direct PLUS loan (based on credit), may apply for an additional

\$4,000 (first-year and second-year students) or \$5,000 (third-year students and beyond) Direct Unsubsidized Stafford Loan (described under the subheading for Federal Direct Stafford Loans). The benefit of additional Unsubsidized Stafford eligibility does not apply to Graduate students whose Direct Graduate PLUS application has been denied due to credit.

Private Loans

In addition to the above loans, students and parents may apply for private loan programs. These loans are not need-based, require a credit check and may require other evaluations of the borrower's credit-worthiness. Alternative loans may require that the borrower apply with a cosigner.

Students who owe balances from prior years or who are ineligible for federal loans may wish to explore private loan funding. <u>ELM Select</u> is a tool that may aid you in selecting a private educational loan.

Touro University is not affiliated with any private educational lender and encourages students to use all federal and state funding prior to seeking funds from private educational lenders. The Office of Financial Aid will offer helpful advice to all students on resources that best suit financing their educational needs.

Federal Student Aid Loan Simulator / Calculator

Loan Simulator helps you calculate student loan payments and choose a loan repayment option that best meets your needs and goals. You can also use it to decide whether to consolidate your student loans.

See https://studentaid.gov/loan-simulator/.

TOURO UNIVERSITY UNDERGRADUATE SCHOLARSHIPS, GRANTS & OTHER BENEFITS

Through the generosity Touro University, students may receive academic scholarships and grants on the basis of academic achievement, high scholastic potential, and demonstrated need. Students should contact the Office of Financial Aid for more information on the availability of scholarships and grants.

Following is a list of the various undergraduate scholarships offered by Touro University. AVAILABILITY OF THESE BENEFITS MAY DEPEND ON YOUR ELIGIBILITY AT YOUR HOME CAMPUS OF ENROLLMENT.

Touro Academic Scholarships

Touro Academic Scholarships are awarded competitively to entering undergraduate students on the basis of superior academic achievement (high school average and SAT scores). Scholarships may be renewed for up to four years. Awards are prorated if students register for fewer than 12 credits per semester. Academic Scholarships are not available for summer semester.

Touro Deans Scholarships

Dean's Scholarships may be awarded to students whose tuition costs are not covered through other financial assistance programs. The applicant's family income, family size, financial need, and special circumstances, as well as community service are considered. In order to be considered for a Dean's Scholarship, students must complete the FAFSA application each year.

Touro Grants may be awarded on the basis of financial need to some matriculated undergraduate students who are enrolled on a full-time or part-time basis and are in good academic standing and whose tuition costs are not fully covered. Touro Grants will not be awarded to cover additional tuition charges for students enrolled for more than 18 credits per semester.

Presidential Scholarships

Students are eligible to apply for this scholarship after completing a FAFSA application. Complete the application for a Deans Scholarship. Please see the Financial Aid Office.

Tuition Payment Plans

Tuition payment plans are available. Please direct all inquiries to the Office of the Bursar.

GRADUATE FINANCIAL AID

Because of the nature of federal, state and institutional guidelines affecting financial aid programs, the information contained in this catalog is subject to change. For further information about available financial aid programs and whether you meet eligibility requirements please contact:

<u>https://studentaid.gov/h/apply-for-aid/fafsa</u> - federal website for submitting the Free Application for Federal Student Aid

https://studentaid.gov - federal website for student and parent loan applications and information
 https://nslds.ed.gov/npas/ - federal website for reviewing the student's financial aid history
 https://www.csac.ca.gov/cal-grants - state website for California students to apply for various grants

http://www.isac.org/students/ - state website for Illinois students to apply for various grants https://www.hesc.ny.gov/ - state website for New York students to apply for various grants

Financial Aid Self-Service & Student Administrative Services Help Desk

Financial aid is an enabling element in your educational pursuit. To that end, Touro has implemented the Touro One student portal. With this system, you can review your financial aid awards in real-time, accept or reject loan-based financial aid, gain insight into what might be delaying your financial aid, and much more. You can also register and pay your bill via the student portal. Visit https://touroone.touro.edu/

As part of our Financial Aid Self-Service tool, our student services helpdesk aims to assist all students at the Touro University with their student services questions. To assist you off-campus or for general financial aid inquiries, please contact TouroOne Helpdesk at help@touro.edu, via phone at 844-868-7666 or via Zoom. To schedule a meeting with our specialist, visit https://tcus.service-now.com/sp

Federal Application Requirements and Procedures

All students who wish to apply for financial aid must complete a Free Application for Federal Student Aid (FAFSA or a Renewal FAFSA) and submit it to the U.S. Department of Education (ED) once for each academic year. The FAFSA can be completed online at https://studentaid.gov/h/apply-for-aid/fafsa. Applications become available on October 1 for the upcoming school year that begins with the following summer semester. For example, for the 2022-2023 academic year (which includes the summer 2022, fall 2022 and spring 2023 semesters) the FAFSA was available on October 1, 2021.

Financial aid funding is designed to help bridge the gap between the cost of attending a college and the student's (and parent's, when applicable) available resources. Most awards are determined by need. Please note, financial need has no bearing on admission decisions. Touro administers federal, state, institutional and local sources of aid, as detailed in the following pages.

Students who wish to apply for scholarships, grants, work-study and/or parent and student loans are required to complete the FAFSA. The college codes to be used on the <u>FAFSA</u> for Touro's locations are listed below.

State	Touro Location	College Code
California	Touro University California (TUC)	041426
California	Touro University Worldwide (TUW)	041425
Illinois	Hebrew Theological College (HTC)	001685
Nevada	Touro University Nevada (TUN)	041426
New York	New York Medical College (NYMC)	002784
New York	All locations except NYMC	010142

The FAFSA is available online at https://studentaid.gov/h/apply-for-aid/fafsa. For maximum consideration for all types of financial aid, students should file their FAFSA applications as soon as possible after October 1 of each year at https://studentaid.gov/h/apply-for-aid/fafsa.

Requirements for Title IV (Federal) Financial Aid

In order to qualify for federal financial aid, students:

- Must be accepted into one of Touro's degree granting programs and must be fully matriculated in that program.
- Must have a high school diploma or its recognized equivalent, such as a general educational development or GED certificate or have completed home schooling at the secondary level as defined by state law.
- Must be making satisfactory academic progress toward their degree.
- Must be enrolled at least half time to receive to receive federal loans.
- Must not have been convicted of possession or sale of illegal drugs for an offense that occurred while receiving federal financial aid (see Question on the FAFSA for additional eligibility information).

- Incarcerated students are not eligible for federal student loans but are eligible for Federal Work Study and Federal Supplemental Educational Opportunity Grants. They are also eligible for Pell Grants if not incarcerated in a federal or state penal institution.
- Must not be in default on a prior federal student or parent loan that has not been rehabilitated. Contact the Office of Financial for loan rehabilitation information.
- Must be a U.S. citizen or permanent resident or other eligible non-citizen.
- Must have a valid Social Security Number.
- With the exception of unsubsidized Loans and PLUS Loans, all other federal student aid requires students to demonstrate financial need.
- agree to use any federal student aid received solely for educational purposes.
- sign a statement of educational purpose/certification statement on refunds and defaults.

Federal Work-Study (FWS) Program: Graduate Students

Touro participates in the federally funded Federal Work-Study (FWS) Program. The FWS Program provides both on- and off- campus jobs to eligible undergraduate and graduate students who wish to earn money to help cover their educational expenses. Students who work on campus are employed by Touro. Students who receive off-campus placements will usually be employed by a private non-profit organization or a local, state or federal public agency. The work performed must be in the public interest. If the off-campus job is with a private-sector employer, then the job should be related to the student's course of study.

Participation in the FWS program is determined by student eligibility, need, available funding and job availability. Touro is responsible for selecting recipients and determining award amounts. The FWS hourly wage is at least the minimum wage. Students are currently permitted to work up to 20 hours per week when school is in session and up to 30 hours per week when school is not in session.

Interested students should complete the Free Application for Federal Student Aid (FAFSA) at https://studentaid.gov/h/apply-for-aid/fafsa and indicate a desire to participate in the Federal Work Study Program on the FAFSA application. The Office of Financial Aid determines the student's eligibility based on demonstrated financial need and availability of FWS funds. Eligible students who would like to participate in the FWS Program must accept the offer of assistance and contact the Office of Financial Aid. If a student fails to contact the Office of Financial Aid by the first week in October for the fall semester, or the first week in February for the spring semester, there is a risk that the FWS award may be cancelled. Funds are limited and there is usually a waiting list of students who would like to obtain positions.

Please be aware that the amount of FWS indicated in the student's portal is not deducted from the student's tuition bill, but rather reflects the amount of money available for the student to earn under the program. It is the student's responsibility to obtain a job through the Office of Financial Aid.

Renewal is dependent upon continued demonstration of financial need, availability of federal funds and maintenance of the minimum academic standards established by the U.S. Department of Education and Touro. Students are required to file the FAFSA and indicate a desire to participate each year for continued determination of eligibility.

In order to begin working in the FWS program students must complete and submit various documents and information. The documents and information must be reviewed and approved by the Office of Financial Aid and other Touro departments. Students who complete hours before being officially approved to participate in the FWS program will not have been added to the payroll system and any hours will be considered to have been volunteered. Students cannot be retroactively paid for any hours they completed before their eligibility to work was established. Until students have received official approval (as detailed in FWS documents and instructions) from Touro to begin working they cannot and will not be paid for any hours they might voluntarily complete.

LOANS: GRADUATE STUDENTS

Federal Direct Graduate PLUS Loans

Borrowers under the Grad PLUS program must be enrolled in an approved graduate level of study. Students' eligibility criteria are comparable to those for Stafford Loans. Student borrowers must not have an adverse credit history. Borrowers who are denied the PLUS loan may reapply with a cosigner. The amounts borrowed for any academic year cannot exceed the student's Cost of Attendance (COA) less all other financial aid received. To apply for the PLUS loan the borrower must sign a Master Promissory Note (MPN) agreeing to repay the loan. Repayment must begin sixty days after the loan is disbursed. Students may apply for deferments by contacting their lending institution.

Students and parents should note that Touro can refuse to certify a loan application, or can certify a loan for the amount less than the students' parents would be eligible for, if the institution documents its reason for the action and informs the parents of the reason in writing. Touro's decision in such cases is final and cannot be appealed to the U.S. Department of Education.

For detailed information regarding the rights and responsibilities of a borrower, deferments, or cancellations please visit https://studentaid.gov or consult with a financial aid administrator.

All students are required to complete an Entrance Interview prior to receiving Federal Direct Loans. Students who borrow are required to complete an Exit Interview when they graduate, cease enrollment or drop below half-time.

Private Loans

In addition to the above loans, students and parents may apply for private loan programs. These loans are not need-based, require a credit check and may require other evaluations of the borrower's credit-worthiness. Alternative loans may require that the borrower apply with a co-signer.

Students who owe balances from prior years or who are ineligible for federal loans may wish to explore private loan funding. **ELM Select** is a tool that may aid you in selecting a private educational loan.

Touro is not affiliated with any private educational lender and encourages students to use all federal and state funding prior to seeking funds from private educational lenders. The Office of Financial Aid will offer advice to students on resources to finance their educational expenses.

Federal Student Aid Loan Simulator/Calculator

Loan Simulator helps you calculate student loan payments and choose a loan repayment option that best meets your needs and goals. You can also use it to decide whether to consolidate your student loans. See https://studentaid.gov/loan-simulator/.

New York State Aid

Standard of Satisfactory Academic Progress for the Purpose of Determining Eligibility for New York State Aid

For purposes of financial aid eligibility, the chart below indicates the number of credits the student must complete and the minimum GPA that must be achieved to maintain satisfactory progress for New York State financial aid purposes. A student is also expected to maintain Satisfactory Academic Progress as measured in terms of credits attempted toward his/her degree, as described above. To determine the number of credits a student must complete and the minimum grade point average that must be achieved to remain in good academic standing, locate the student's semester of study in the first row and read down the columns.

Academic Standard Chart

Program: Graduate Divisions other than the Law Center (eligible only for NYS Scholarship)								
Before being certified for this payment:		2nd		4th	5th	6th	7th	8th
A student must have accrued this many credits:		6	12	21	30	45	60	75
With at least this grade point average:	0	2.0	2.5	2.75	3.0	3.0	3.0	3.0

UNDERGRADUATE AND GRADUATE FINANCIAL AID

Financial Aid for Consortium Agreements

Touro students who want to attend other institutions in the United States or abroad for a semester or more) may be able to use federal financial aid under a consortium agreement. Students must be approved by their respective academic department prior to attending another institution for the semester(s). At least four weeks prior to the start of the semester(s), students must contact the Office of Financial Aid to complete the Consortium Agreement and to provide documentation of the Cost of Attendance (COA), course registration, contact information at the other school and their Touro academic department's approval.

AmeriCorps

AmeriCorps is a national service initiative that engages individuals from all backgrounds in community-service activities. In return for the successful completion of their service, participants receive money for school in the form of education awards that can be applied to outstanding student loans or used for future higher educational and vocational training pursuits. Award amounts vary, and awards are prorated for part-time participants. For more information, call (800) 942-2677 or visit https://www.nationalservice.gov/

Veterans Benefits

Veterans may qualify for additional benefits, including the Yellow Ribbon Program (described below). For more information, contact the following agencies:

- U.S. Department of Veterans Affairs (VA), https://www.va.gov
- GI Bill³, http://www.gibill.va.gov
- Office of Financial Aid at Touro

Yellow Ribbon GI Education Enhancement Program

Touro is proud to be a part of the Yellow Ribbon GI Education Enhancement Program. The program is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008 and allows degree-granting institutions of higher learning in the United States to voluntarily enter into an agreement with the VA to fund tuition expenses that exceed either the \$19,198.31 cap for private institutions or the resident tuition and fees for a public institution. The participating educational institution can contribute up to 50% of those expenses, and the VA will match the same amount as the institution.

Students must be eligible for the Post-9/11 GI Bill at the 100% rate to be considered for the Yellow Ribbon Program. Specific eligibility requirements for the Yellow Ribbon Program may be found online at http://www.gibill.va.gov/.

Eligible students fit the criteria as follows:

³ "GI Bill®" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

- Served an aggregate period of active duty after Sept. 10, 2001 of at least 36 months.
- Were honorably discharged from active duty for a service-related disability and served 30 continuous days after Sept. 10, 2001.
- Are dependents eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on his/her service under the eligibility criteria listed above.

Students who wish to be considered should complete and submit an application form available online at http://www.gibill.va.gov/. The VA will inform students via written notification with an explanation of its decision on program eligibility. If approved, students will receive a Certificate of Eligibility confirming their service meets the requirements of the Yellow Ribbon Program. All Certificates of Eligibility should be presented to the Office of Financial Aid for Touro's records. The Certificate of Eligibility does not guarantee Yellow Ribbon funding as the availability of annual funds for Touro's Yellow Ribbon Program is limited. Student eligibility is determined by the university's veteran certifying officer. For more information on selection criteria for Touro's Yellow Ribbon Program, contact the Office of Financial Aid.

Transfer of Post-9/11 GI-Bill Benefits to Dependents

The transferability option under the Post-9/11 GI Bill allows service members to transfer unused benefits to their spouses or dependent children. The U.S. Department of Defense determines whether or not veterans can transfer benefits to family members. Eligible candidates are members of the Armed Forces (active duty or selected reserve, officer or enlisted) on or after Aug. 1, 2009, qualify for the Post-9/11 GI Bill, and:

- 1. Have at least 6 years of service in the Armed Forces (active duty and/or selected reserve) on the date of approval and agree to serve four additional years in the armed forces from the date of election.
- 2. Have at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of approval, are precluded by either standard policy (service or Department of Defense) or statute from committing to four additional years and agree to serve for the maximum amount of time allowed by such policy or statute.
- 3. Are or will become eligible for retirement during the period from Aug. 1, 2009 to July 31, 2012 and agree to serve an additional period of service noted in bulleted points a to d (see list below). Service members are considered eligible for retirement if they have completed 20 years of active federal service or 20 qualifying years as computed pursuant to section 12732 of title 10 U.S.C. This will no longer be in effect on Aug. 1, 2013; on or after this date, all members must comply with items 1 and 2.
 - a. For individuals eligible for retirement on Aug. 1, 2009, no additional service is required.
 - b. For individuals eligible for retirement after Aug. 1, 2009 and before Aug. 1, 2010, one year of additional service is required.

- c. For individuals eligible for retirement on or after Aug. 1, 2010 and before Aug. 1, 2011, two years of additional service is required.
- d. For individuals eligible for retirement on or after Aug. 1, 2011 and before Aug. 1, 2012, three years of additional service is required.
- 4. Such transfer must be requested and approved while the member is in the Armed Forces.

Eligible Dependents

An individual approved to transfer an entitlement to educational assistance under this section may transfer his/her entitlement to:

- A spouse
- One or more children
- Any combination of spouse and children
- A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits at the time of transfer in order to receive transferred educational benefits.

A child's subsequent marriage will not affect his/her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.

A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time.

Nature of Transfer

An eligible service member may transfer up to the total months of unused Post-9/11 GI Bill benefits, or the entire 36 months if the member has used none (unless the U.S. Departments of Defense or Homeland Security limit the number of months an individual may transfer). The use of transferred educational benefits by family members is subject to:

Spouse:

- May start to use the benefit immediately.
- May use the benefit while the member remains in the Armed Forces or after separation from active duty.
- Is not eligible for the monthly housing allowance while the member is serving on active duty.
- Can use the benefit for up to 15 years after the service member's last separation from active duty.

Child:

• May start to use the benefit only after the individual making the transfer has completed at least 10 years of service in the Armed Forces.

- May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
- May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate) or reached 18 years of age.
- Is entitled to the monthly housing allowance stipend even though the eligible individual is on active duty.
- Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.

For more information, please visit www.gibill.va.gov.

OTHER FINANCIAL AID SOURCES

Memorial Scholarships for Families of Deceased Police Officers and Firefighters

These awards are made available to the children and spouses of deceased police officers, firefighters, and volunteer firefighters of New York State who have died as a result of injuries sustained in the line of duty. Recipients must be New York State residents, enrolled on a full-time basis, and matriculated in approved undergraduate programs at colleges in New York State.

The scholarships are available for four years of undergraduate study. Students who meet the criteria for these awards may request special Memorial Scholarship Supplements from NYSHESC, 99 Washington Avenue, Albany, New York 12255, via the mail, by phone at (888) 697-4372, or via the internet at https://www.hesc.ny.gov/. The deadline for filing is May 1.

The special Scholarship Supplements merely establish eligibility for these scholarships. To receive payment, applicants must complete their FAFSAs and New York State Express TAP Applications (ETAs) each year. Awards are usually equal to the non-tuition allowances (such as room and board, books and supplies, and transportation) as determined annually by the Commissioner of Education, less any Federal Pell Grants and other federal and/or State-funded scholarships or grants.

World Trade Center Memorial Scholarships

This scholarship is for the children and spouses of deceased or severely and permanently disabled victims of the September 11, 2001 terrorist attacks. This includes victims at the World Trade Center site, the Pentagon, or on flights 11, 77, 93, and 175.

To apply, print a copy of the World Trade Center Memorial Scholarship Application from https://www.hesc.ny.gov/ and mail with the necessary documentation to HESC Scholarship Unit, 99 Washington Avenue, Albany, NY 12255. Students must complete their FAFSAs, as well.

Regents Awards for Child of Veteran

These awards are for the children of veterans who are deceased, disabled, or missing in action as a result of service in the Armed Forces of the U.S. during wartime and/or periods of armed conflict, or who were classified as prisoners of war during such service. Applicants must be current

residents of New York State, enrolled on a full-time basis, and matriculated in approved programs at colleges in New York State. Students who meet the criteria may request the special Child of Veteran Award Supplements from NYSHESC, 99 Washington Avenue, Albany, New York, 12255, via the mail, by phone at (888) 697-4372, or via the internet at https://www.hesc.ny.gov/. The deadline for filing is May 1st.

The special Award Supplements merely establish eligibility for these awards. To receive payment, applicants must complete their FAFSAs and New York State Express TAP Applications (ETAs) each year. The Child of Veteran Awards are renewable unless the disability condition of the parent changes, in which case NYSHESC must be notified of the change.

Military Enhanced Recognition Incentive and Tribute - MERIT Scholarship, also known as Military Service Recognition Scholarship (MSRS)

Provides financial aid to children, spouses and financial dependents of members of the armed forces of the United States or of a state organized militia who, at any time on or after Aug. 2, 1990, while a New York State resident, died or became severely and permanently disabled while engaged in hostilities or training for hostilities for study in New York State.

Flight 3407 Memorial Scholarship

Provides financial aid to children, spouses and financial dependents of individuals killed as a direct result of the crash of Continental Airlines Flight 3407 on February 12, 2009.

American Airlines Flight 587 Memorial Scholarship

For the families and financial dependents of victims of the crash of American Airlines Flight 587 on November 12, 2001.

NYS Scholarships for Academic Excellence

NYS Scholarships for Academic Excellence provide up to \$1,500 per year for up to five years of undergraduate study in New York State.

Eligibility

Students must:

- Have graduated from a New York State high school
- Study full time and be matriculated in an approved undergraduate program of study in a New York State post-secondary institution
- Be in good academic standing
- Not be in default on any State or federal student loan or on any repayment of state awards
- Be U.S. citizens or qualifying noncitizens
- Be New York State residents

Award Amount

This program provides scholarship assistance to outstanding New York State high school graduates. Each year, 8,000 scholarships are awarded - up to 2,000 scholarships of \$1,500 and 6,000 scholarships of \$500 to top scholars from registered New York State high schools. Awards

are based on student grades in certain Regents exams. Recipients can also receive other non-loan student aid, but the total cannot exceed the cost of attendance.

Duration

The scholarship must be used within seven years commencing with the first academic year for which the scholarship was awarded. During this period, students are entitled to payment for up to four years of full-time study, or five years if enrolled in a Bachelor's degree program approved as a program normally requiring five years of study.

How to Apply

To apply, see your high school guidance counsellor.

Award Calculation

Each year, up to 2,000 scholarships of \$1,500 are awarded to the top graduating scholar for each registered high school in New York State. Any remaining \$1,500 scholarships and additional 6,000 scholarships of \$500 per year are awarded to other outstanding high school graduates. These are based on the ratio of total students graduating from each high school in New York State as compared to the total number of students who graduated during the prior school year. Awards cannot exceed cost of attendance.

Notification Procedure

The State Education Department will notify the students who have been nominated by their high schools to receive the scholarship. HESC also receives notification from the State Education Department. To receive payment of the scholarship, the student must submit an application for payment to HESC by June 30 of each year for which assistance is sought. Application for payment is made by filing the Free Application for Federal Student Aid (FAFSA) and the TAP on the Web application.

Revocation

The scholarship will be revoked if the student begins study at an out-of-state institution. A student who is ineligible to receive payment of the scholarship during the first academic year of eligibility due to enrolment at an out-of-state institution loses all future eligibility for the award. The scholarship cannot be reinstated even if the student subsequently enrols in a program of study at a New York State institution.

NYS Achievement and Investment in Merit Scholarship (NY-AIMS)

The NYS Achievement and Investment in Merit Scholarship (NY-AIMS) provides merit-based scholarships to NYS high school graduates who achieved academic excellence as a high school student, and enroll or plan to enroll in a public or private NYS college immediately after high school.

Eligibility

An applicant must:

- be a legal resident of NYS and have resided in NYS for 12 continuous months;
- be a U.S. citizen or eligible non-citizen;

- graduate from a NYS high school in the class of 2016;
- enroll full time as a first-time student in an eligible NYS college for the fall 2016 term; and
- have achieved at least two of the following during high school:
 - have graduated with a grade point average (GPA) of 3.3 or above;
 - have graduated "with honors" on a New York State Regents diploma or received a score of 3 or higher on two or more Advanced Placement (or AP) examinations;
 - have graduated within the top 15% of his or her high school class.

Award Amounts

HESC determines the annual award amount for recipients.

The number of awards to be made under this Program is subject to available funding.

Note: Any award payment received may have tax implications. Any questions regarding this should be directed to a tax professional, the Internal Revenue Service, or the NYS Department of Taxation and Finance.

Duration

An award recipient is entitled to an annual award for not more than four years of undergraduate study, or five years if the program of study normally requires five years.

How to Apply

The application deadline for the New York State Achievement and Investment in Merit Scholarship (NY-AIMS) is published on the HESC website (https://www.hesc.ny.gov/).

Recipient Selections

Recipients will be selected and prioritized based on the unmet need as reflected on the financial aid award letter of the colleges they attend. Unmet need is defined as the cost of attendance less federal and state aid awarded, institutional aid, and the federal expected family contribution. Awards will be granted to those with the greatest unmet need, in descending order. In the event of a tie, recipients will be selected using a lottery method.

Except in the event of a school closing, a recipient is ineligible to receive award payments if he or she (a) fails to attend the college used to establish his or her eligibility or (b) transfers from the college used to establish his or her eligibility before earning a degree. However, a recipient who has earned an Associate's degree and who enrols immediately in a four or five-year undergraduate program will continue to receive his/her award.

Payment

A recipient is not required to submit another NYS Achievement and Investment in Merit Scholarship (NY-AIMS) Web Application once awarded this scholarship, but must complete the <u>Free Application for Federal Student Aid (FAFSA)</u> and the <u>Payment of State Grants</u>, Scholarships and Awards Application each year to receive payment.

Awards will be disbursed directly to the college and may be used to support the recipient's expenses while in college.

Please contact the Scholarship Unit at <u>scholarships@hesc.ny.gov</u> or 1-888-697-4372 with any questions regarding this program.

New York Lottery Leaders of Tomorrow Scholarship

Students must be U.S. citizens and graduates of a New York State high school. They must have maintained a B average for seven semesters of high school, demonstrate leadership skills, and document experience in extracurricular and community-service activities. Students must attend a New York State college full-time and maintain a B average. Each high school principal will recommend two seniors. Award amounts vary each year.

Touro University Employee Benefits/Tuition Remission

Touro University full-time employees who wish to attend classes at Touro University take advantage of the Employee Benefits Tuition Remission policy must:

- Complete an Employee Benefits Tuition Remission form prior to the start of each semester they are planning to attend school;
- File a FAFSA and submit federal and state tax returns along with documentation of all other sources of income.

Once the financial aid office verifies eligibility, has the Pell and TAP awards (Pell and TAP awards are limited to undergraduate students) on hand and can verify registration, the tuition remission amount will be entered. Tuition Remission is extended to full-time faculty and staff, their spouses and dependent children. Anyone in default of a student loan is excluded from receiving this benefit.

Employees taking classes in an undergraduate program will receive 100% tuition remission. Employees taking classes in a professional or graduate level program will receive up to 25% tuition remission.

When an official notification was not provided by the student because of circumstances beyond his/her control (i.e., illness, accident, grievous personal loss, or other circumstances), the date of the onset of such circumstances will be serve as the withdrawal date as determined by the Office of the Registrar.

WITHDRAWAL POLICY (FEDERAL –RETURN TO TITLE IV)

Return of Title IV

Funds Title IV funds (federal financial aid) are awarded to a student under the assumption that the student will attend the College for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw officially, unofficially, or administratively, and for those who take an unapproved leave of absence. The College does not take attendance and therefore follows requirements that apply to institutions not required to take attendance.

The Financial Aid Office uses the student's withdrawal date to determine the percentage of aid earned by dividing the number of days between the first day of the semester and the withdrawal date by the total number of days scheduled in the semester. This percentage is used to determine the percentage of earned Title IV funds. A student has earned 100% of the eligible Title IV funds if he or she completes more than 60% of the semester.

For example, if a student withdrew on day 45 out of a 105 day semester, the student completed 42.9% of the semester. If the student was eligible for \$10,000 in Title IV funds for the semester, the student would have earned \$4,285.71 and the remaining \$5,714.29 would be considered unearned and must be returned to the appropriate Title IV program. If the student withdrew on day 64 instead of day 45, the student would have completed 61% of the semester and earned all of the eligible Title IV funds for the semester.

Keep in mind that when Title IV funds are returned, the student may have an outstanding balance due to the College because the calculation of tuition charges and the determination of earned federal financial aid are separate calculations.

If the amount disbursed to the student is less than the amount the student earned, he or she might be eligible to receive a post-withdrawal disbursement. It may be determined that the student is not eligible for a post-withdrawal disbursement due to eligibility reasons. The College may disburse eligible Title IV grant funds as a post-withdrawal disbursement to the student's account if there are outstanding unpaid charges. The student or parent borrower must authorize a loan post-withdrawal disbursement before it can be applied to the student's account.

A withdrawn student who receives Title IV funds for living expenses may be required to repay the unearned portion of those funds to the College or U.S. Department of Education. This is called an overpayment. Loan overpayments are repaid over the course of the loan repayment with no special arrangements. Grant overpayments must be repaid before the student can receive additional Title IV funds of any type. The student will be notified if an overpayment occurs.

Unearned Title IV aid will be returned by the College within 45 days of the date of determination of withdrawal in the following order:

- 1. Federal Direct Unsubsidized Stafford Loan
- 2. Federal Direct Subsidized Stafford Loan

- 3. Federal Direct PLUS Loan
- 4. Federal Pell Grant
- 5. Federal Supplemental Educational Opportunity Grant (FSEOG)

Official Withdrawal

An official withdrawal from the program occurs when a student withdraws from all courses by submitting a withdrawal form to the Office of the Registrar. The date that the withdrawal form is received by the Registrar is the official withdrawal, and is used as the withdrawal date in the calculation to determine how much tuition is charged and how much Title IV aid the student has earned for the semester in which the withdrawal occurs.

Unofficial Withdrawal

There are three categories of unofficial withdrawals:

- a student who leaves school due to illness, accident, grievous personal loss, or other circumstances beyond the student's control; the withdrawal date is the date the school determines that the student ceased attendance because of the event;
- other student withdrawals where official notification is not provided; the withdrawal date 60 is the midpoint of the payment period or period of enrollment, as applicable, or the last date of an academically related activity in which the student participated as determined by the faculty; and
- students that are administratively withdrawn, suspended, expelled, or do not return from a scheduled leave of absence; the withdrawal date is determined using the same process as stated above for students who do not provide official notification.

The Financial Aid Office is notified of all withdrawals from a course or program by the Office of the Registrar. When a Title IV recipient is unofficially withdrawn from all courses, a calculation to determine the amount of earned Title IV funds for the semester is required.

ADDITIONAL FINANCIAL AID POLICIES

High School Diploma

If you enroll in higher education for the first time on or after July 1, 2012, in order to be eligible for federal student aid, you must have either a high school diploma or a recognized equivalent (such as a General Educational Development certificate (GED) or a *home school* education). You no longer have the option of becoming eligible for federal student aid by passing an approved test or completing at least six credit hours or 225 clock hours of postsecondary education. This may also apply to state grant and other state funded programs.

Touro also reserves the right to evaluate any high school diploma presented by a student. Touro may, at any time, request a copy of a high school transcript to validate a high school diploma. A high school diploma or recognized equivalent is required to receive federal student aid.

Transfer Students

All students transferring from other institutions will have their credits evaluated. The Office of Admissions will notify the Office of Financial Aid of the number of accepted credits.

The financial aid package will be prepared based on the number of accepted transfer credits. If a financial aid package is prepared prior to the final transfer credit evaluation, federal loans will be awarded based on the grade level for which the transfer credits have been accepted. If additional transfer credits are accepted, the Office of Admissions will notify the Office of Financial Aid. In addition, a student must contact the Office of Financial Aid to determine if he/she is eligible for an increase in federal student loans based on academic grade level.

Financial Aid for Repeated Coursework: Financial Aid Impact

Repeating courses may significantly impact Satisfactory Academic Progress (SAP) and eligibility for Title IV federal financial aid and institutional aid. All course repeats will count as attempted credits and be used in the quantitative and maximum timeframe components of the SAP policy. Students should consult with a financial aid advisor before registering for a repeated course.

The rules regarding repeated coursework will further impact recipients of Title IV federal financial aid funding. Students are allowed to repeat coursework under these circumstances for Federal Financial Aid:

- May repeat a previously passed course only once (and receive aid for the repeated course).
- May repeat a failed course until it is passed (aid eligibility will be limited to one repeat).
- May not repeat a previously passed course due only to a student's failure to pass other coursework.

Repeated Coursework: New York State Tuition Assistance Program Regulations (TAP)

Students cannot receive TAP funds for repeated courses and courses for which transfer credit was awarded except under the following circumstances:

- The repeated course was previously failed or withdrawn (credit was not earned for the course).
- The repeated course was passed, but the grade did not satisfy the program requirement.
- The repeated course was withdrawn (credit was not earned for the course), and no TAP was paid for the semester with the withdrawn course.

There are three programs that Touro University offers for which minimum grades are required and courses can be repeated, including:

- Nursing
- Life Sciences/Physical Therapy
- Physician Assistant Studies

Students in these programs may have one time to repeat a course in which they received a grade of "C" or below. Please refer to the course section in this catalog to determine individual courses with minimum grade requirements for these programs.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress (SAP) requires that students are able to complete their academic program in a timely manner while achieving and maintaining compliance with minimum academic standards. Federal regulations mandate that all students are required to conform to SAP standards as they work toward a degree in order for them to qualify to receive financial assistance through all Touro University (Touro) eligible Title IV federal financial aid programs. Conformance to Touro's SAP policy ensures that students complete their academic program in a timely manner while achieving and maintaining compliance with minimum academic standards.

This SAP policy applies to all Touro students including undergraduate, graduate and professional students. These standards are for Title IV Federal Financial Aid purposes only and neither replace nor override academic policies outlined by Touro, other state or Federal benefit programs (i.e., NYS Tuition Assistance Program) or individual program requirements. However, these standards are intended to be at least as rigorous as Touro's academic policies.

Please view the full policy at:

https://www.touro.edu/students/policies/satisfactory-academic-progress-policy/

CURRICULUM

Touro University Berlin presently offers the following degree programs:

- US Bachelor of Science in Business Management and Administration
- US Bachelor of Arts in Psychology
- US Master of Business Administration (MBA)
- US Master of Arts in Jewish Studies / Holocaust Studies

REQUIREMENTS FOR THE US BACCALAUREATE DEGREE

- 1. Completion of 120 credits of college-level work, with 60 credits of liberal arts and sciences required for the Bachelor of Science and 90 credits of liberal arts and sciences required for the Bachelor of Arts.
- 2. Students must document high-school graduation or its equivalent before a college degree can be awarded.
- 3. Completion of a major (fifty percent of major courses should be completed at the Touro University Berlin). Each major requires an Advanced Topics (493), Research Project (494), or similar capstone course.
- 4. Completion of at least 24 credits of electives.
- 5. Communication Skills in the English language: Introduction to College Writing (GLLG 111), College Writing I II (GLLG 121-122).
- 6. Two courses in Literature.
- 7. Two courses in American Studies.
- 8. Two courses in Jewish Studies.
- 9. One course in Speech.
- 10. One course in mathematics, one in natural science, and one in computer science.
- 11. Students who have previous academic experience will be permitted to transfer no more than 45 credits from any one institution. Applications for transfer of major courses are accepted at the College only from selected educational institutions and only upon the Dean's approval.
- 12. A cumulative Grade Point Average (GPA) of no less than 2.0 and a GPA of no less than 2.3 in the approved major is required.

GENERAL EDUCATION MISSION, GOALS AND OBJECTIVES

Mission

As a fundamental component of all academic programs, General Education is the foundation supporting student acquisition of skills in communication, analysis, mathematical reasoning, and synthesis. General Education provides students with transferrable skills that prepare them to gain knowledge, acquire new competencies, and broaden their perspectives so that they may better adapt to the needs of a changing society.

The learning experiences and assessments provided by our academic programs are built on the General Education goals, which are reflected in Touro University Berlin's core requirements.

Goals and Objectives

Objectives: Students will be able to:

- 1.1 demonstrate fluency in a writing process that involves planning, drafting, revising and editing;
- 1.2 research, organize and produce texts in a variety of written modes for specific audiences;
- 1.3 demonstrate understanding and recognition of plagiarism;
- 1.4 apply ethical reasoning in the use of language.

Goal 2: Students will develop effective oral communication skills.

Objectives: Students will be able to:

- 2.1 demonstrate the elements of effective oral communication;
- 2.2 research, organize, and deliver a message to specific audiences;
- 2.3 evaluate the effectiveness and relevance of messages and presentations;
- 2.4 demonstrate understanding and recognition of plagiarism;
- 2.5 apply ethical reasoning in the use of language.

Goal 3: Students will develop, apply and use mathematical reasoning skills in solving problems.

Objectives: Students will be able to:

- 3.1 read and comprehend information with mathematical content;
- 3.2 analyze quantitative information;
- 3.3 determine patterns, trends, and relationships from a variety of sources;
- 3.4 solve numeric and word problems using logic and mathematical skills.

Goal 4: Students will develop analytical and critical thinking skills.

Objectives: Students will be able to:

- 4.1 analyze, evaluate, and question information;
- 4.2 formulate and develop relevant responses to problems based on logic and available information.

Goal 5: Students will develop necessary literacy required to analyze and implement solutions involving use of the computer.

Objectives: Students will be able to:

- 5.1 demonstrate computer literacy in academic and professional contexts;
- 5.2 demonstrate understanding of computer technology and application software.

Goal 6: Students will develop information literacy necessary to identify, locate, evaluate, communicate, and apply information.

Objectives: Students will be able to:

- 6.1 determine the extent of information needed;
- 6.2 locate information from books, journals, the Internet, databases and media;
- 6.3 evaluate and apply appropriate search strategies;
- 6.4 evaluate the quality of sources in terms of reliability, bias, currency, and authority;
- 6.5 access and use information ethically and legally.

Goal 7: Students will demonstrate an understanding of the scientific method and its application to solve problems and analyze data in at least one discipline in the sciences.

Objectives: Students will be able to:

- 7.1 demonstrate an understanding of the methods scientists use to explore natural phenomena, such as observation, hypothesis development, experimentation, and evaluation of evidence;
- 7.2 demonstrate the ability to comprehend and analyze scientific literature.

Goal 8: Students will develop knowledge of culture and history.

Objectives: Students will be able to:

8.1 demonstrate understanding of elements of culture in relation to history, values, politics, communication, economy, or beliefs and practices.

General Education – total US credits:		
Code	Course title	US Credits
GSMG 001	Developmental Math (by placement)	0
GLLG 110	Introduction to College Writing (or exemption)	4
GLLG 121	College Writing I	4
GLLG 122	College Writing II	4
GLLG 202	Introduction to American Literature	3
GLLG 232	Multicultural American Literature	3
GSMG 130/132	College Mathematics & Workshop	4
HISG 106	History of the United States 1877-Present	3
POLG 101	Introduction to American Politics	3
GJSG 124	Modern Jewish History 1750-Present	3
GJSG 262	History of the Holocaust	3
GCAG 101	Public Speaking	3
GCOG 120	Fundamentals of Computers with Microcomputer Applications	3-4
BIOG/GSSG	Natural Science (Psychology majors must choose BIOG 101)	3-4

BUSINESS MANAGEMENT AND ADMINISTRATION

Mission/Purpose

The Bachelor of Science in Business Management and Administration assists students in acquiring knowledge of business policies, problems, and procedures which will enable them to assume responsible positions in private, governmental, and not-for-profit sectors.

The department helps prepare students for careers in finance, management, marketing, and office management through concentrations in these fields. The department supports and complements the mission of the University by providing state-of-the-art instruction in the business disciplines that enable students to function effectively in the business world. Students will also be prepared for various graduate and professional programs, career pursuits, and active citizenship.

The courses offered in this academic division enable students to complete Business Management and Administration majors with concentrations in finance, management, and marketing.

Goals

- **Goal 1:** To prepare students for careers in private industry and government.
- Goal 2: To develop students' facility in critical thinking and problem solving.
- Goal 3: To enhance students' written and oral communication skills; computer, information, quantitative and technical skills.
- **Goal 4:** To develop student understanding, appreciation of, and sensitivity to ethical issues relating to business.
- **Goal 5:** To develop students' interpersonal skills with a strong sense of teamwork, leadership and individual responsibility.
- **Goal 6:** To develop students' understanding of the American business enterprise in a competitive global economy.
- Goal 7: To develop students' capacity for independent study and research.

BACHELOR OF SCIENCE DEGREE (US) - MAJOR IN BUSINESS MANAGEMENT AND ADMINISTRATION

General Education – total US credits:		39-45
Business Management and Administration – total US credits:		54
Required Business Base:		27
GBAG 101	Principles of Accounting I	3
GBAG 102	Principles of Accounting II	3
GBEG 101	Principles of Macroeconomics	3
GBEG 102	Principles of Microeconomics	3

GBFG 101	Principles of Finance	3		
GBMG 101	Principles of Management	3		
GBMG 213	Business Law I	3		
GBMG 493	Business Policy	3		
GSMG 140	Statistics: Theory and Application	3		
Finance Concer	ntration	27		
GBEG 204	Money and Banking	3		
GBFG 210	Investment Principles	3		
GBFG 220	Corporate Finance	3		
GBFG 321	Portfolio Analysis	3		
GBFG 338	International Financial Markets	3		
GBKG 101	Principles of Marketing	3		
Three electives	from the following:			
GBAG 209	Financial Statement Analysis	3		
GBEG 408	International Trade and Monetary Systems	3		
GBFG 400	Selected Topics in Finance	3		
GBFG 498	Internship in Finance	3		
GCOG 162	Advanced Survey of Business PC Applications	3		
GPHG 230	Business Ethics	3		
Management Co	oncentration	27		
GBFG 220	Corporate Finance	3		
GBKG 101	Principles of Marketing	3		
GBKG 204	Marketing Management	3		
GBMG 202	Organizational Theory and Behavior	3		
GBMG 224	Human Resource Management	3		
GBMG 320	Entrepreneurship and Management of Small Business	3		
Three electives from the following:				
GBAG 209	Financial Statement Analysis	3		
GBEG 408	International Trade and Monetary Systems	3		
GBKG 202	Marketing Research	3		
GBMG 310	Multinational Business Management	3		
GBMG 400	Topics in Management	3		
GBMG 498	Internship in Management	3		
GCOG 162	Advanced Survey of Business PC Applications	3		
GPHG 230	Business Ethics	3		

Marketing Concentration			
GBKG 101	Principles of Marketing	3	
GBKG 201	Consumer Behavior	3	
GBKG 202	Marketing Research	3	
GBKG 204	Marketing Management	3	
GBKG 315	Advertising and Promotion Management	3	
GBKG 408	Strategic Marketing Management	3	
Three electives from the following:			
GBAG 209	Financial Statement Analysis	3	
GBKG 340	International Marketing Management	3	
GBKG 351	Direct Marketing	3	
GBKG 498	Internship in Marketing	3	
GBMG 320	Entrepreneurship and Management of Small Business	3	
GCOG 162	Advanced Survey of Business PC Applications	3	
GPHG 230	Business Ethics	3	
General Electives – total US credits: (4 – 18 credits must be in Liberal Arts and Sciences – please see advisor)		21-27	
TOTAL US CREDITS IN PROGRAM		120	

CYBERSECURITY AND NETWORK ADMINISTRATION

A degree in Cybersecurity and Network Administration provides students with the technical skills and knowledge needed to work with computing systems and network-driven information systems. In this program, students build a solid foundation of current knowledge in network and system administration and security. They also develop skills in computer systems hardware and software installation, upgrade, troubleshooting, and management; as well as network design implementation, administration and security.

Mission/Purpose

The mission of the Cybersecurity and Network Administration program is to prepare students for successful careers in the respective fields, by providing supportive instructors and dedicated learning environment, which encourages technical and creative proficiency.

Goal

Students will develop skills required to configure, implement, maintain, administer, and troubleshoot computer systems on Local Area Networks, Wide Area Networks and Wireless networks.

BACHELOR OF SCIENCE DEGREE (US) - MAJOR IN CYBERSECURITY AND NETWORK ADMINISTRATION

General Education – total US credits:		39-45
Major in Cyberso	Major in Cybersecurity and Network Administration – total US credits:	
Required Courses:		51
GCOG 141	Introduction to Programming	3
GCOG 147	Computer Hardware, Software and System Security	3
GCOG 156	Electronics for Computers and Data Communications	3
GCOG 202	Networking Essentials	3
GCOG 223/125	Wide Area Networks I/Lab	3+1
GCOG 224	Wide Area Networks II	3
GCOG 228	Advanced Computer Hardware and System Security	3
GCOG 231	Fundamentals of Cybersecurity	3
GCOG 245	UNIX Operating System	3
GCOG 311	Wireless Networks	3
GCOG 321	Computer Forensics	3
GCOG 325	Advanced Cybersecurity	3
GCOG 353	Data Communications	3
GCOG 354/234	LAN Concepts and Software/LAN Applications	3+1

GCOG 355/236	Advanced LAN Architectures and Software/Adv. LAN Applications	3+1
GCOG 498	Internship in Computer Science	3
Three electives from the following:		
GCOG 220/220T	Java I/Lab	3+1
GCOG 232	Advanced Programming	3
GCOG 250	Advanced UNIX Operating System	3
GCOG 260	Computer Architecture	3
GCOG 275	Advanced Internet Tools and Web Page Design	3
GCOG 315	Voice over IP Fundamentals	3
GCOG 343	Database Concepts and Design	3
GCOG 356	Advanced Topics in LAN	3
GCOG 443	Advanced Topics in Database	3
GCOG 462	Advanced Topics in Data Communications	3
General Electives – total US credits: (all credits must be in Liberal arts and Sciences – please see advisor)		
TOTAL US CREDITS IN PROGRAM		

PSYCHOLOGY

Mission/Purpose

The Department of Psychology sees as its mission both the preparation of future psychological professionals and the teaching of psychology as a branch of the liberal arts and sciences. In its first role, the department provides students with the knowledge and skills to prepare them for graduate work. In its second role, the department aims to prepare educated individuals who can think critically about psychological issues and who grasp the relevance of psychology to the understanding of individual and social experience.

Goals

- Goal 1: Students will demonstrate familiarity with the knowledge base of contemporary psychology, both basic and applied.
- Goal 2: Students will develop conceptual frameworks to organize and understand the knowledge base in relation to both the natural and social sciences, and will be aware of the historical and philosophical development of these frameworks.
- Goal 3: Students will develop skills in reasoning and critical thinking about psychological issues.
- **Goal 4:** Students will be able to communicate effectively about psychological issues both orally and in writing.
- Goal 5: Students will be able to gather and synthesize psychological information from both written and computerized sources ("information literacy").
- **Goal 6:** Students will understand and apply basic research methods in psychology, including research design, data analysis, and critical interpretation.
- **Goal 7:** Students will be aware of ethical issues in psychology and the discipline's response to those issues.
- **Goal 8:** Students will understand and apply psychological principles to personal, social, and organizational issues.
- **Goal 9:** Students will be able to use their knowledge and skills to plan their professional futures realistically.

BACHELOR OF ARTS DEGREE (US) – MAJOR IN PSYCHOLOGY

General Education – total US credits:		
Psychology Major – total US credits:		
Required Courses:		22
GSMG/MATG 261	Statistics for Social Science Majors	3
PSYG 101	Introduction to Psychology	3
PSYG 201	Developmental Psychology	3
PSYG 301/301L	Experimental Psychology & Lab	4
PSYG 335	Abnormal Psychology	3
PSYG 351	Biological Psychology	3
PSYG 493	Advanced Topics in Psychology	3
Four electives from	the following:	12
PSYG 102	Social Psychology	3
PSYG 205	Psychology of Motivation	3
PSYG 210	Learning	3
PSYG 221	Industrial Psychology	3
PSYG 231	Psychological Testing	3
PSYG 302	Advanced Experimental Psychology	3
PSYG 310	Personality	3
PSYG 340	Introduction to Counseling and Therapy	3
PSYG 345	Psychology of Health and Illness	3
PSYG 401	Psychology of the Exceptional Child	3
PSYG 402	Clinical Psychology	3
PSYG 420	Psychology of Eating Disorders	3
PSYG 432	Neuropsychology	3
PSYG 485	Internship in Psychology	3
PSYG 492	Senior Honors Seminar	3
PSYG 494	Senior Honors Project in Psychology	3
General Electives – total US credits:		
TOTAL US CREDITS IN PROGRAM		

MASTER OF BUSINESS ADMINISTRATION (MBA) (US)

Today's service-oriented economy presents opportunities and challenges to the business environment. Business managers must navigate through a formidable array of new products, emerging markets, international partnerships and mergers, and developing technologies. The Master of Business Administration (MBA) program provides a broad view of the functional areas business managers need. These include finance, economics, strategic planning, marketing, and accounting.

The MBA is a 42-credit program normally completed in two or three years. The sequence begins with core courses that provide general knowledge of business and management. At Touro University Berlin, the advanced courses offered as electives are drawn from the specialization in General Management offered by Touro University's Graduate School of Business.

MBAN 501 Introduction to Finance (1 credit), MBAN 503 Introduction to Statistics (1 credit), and MBAN 504 Introduction to Economics (1 credit), completed online, are additional required program components for students who have not successfully completed the necessary program prerequisites.

Prerequisite Courses (only if required):			
MBAN 501	Introduction to Finance	1	
MBAN 503	Introduction to Statistics	1	
MBAN 504	Introduction to Economics	1	
Required Course	es:	30	
MBAN 601	Accounting for Strategic Management & Decision Making	3	
MBAN 602	Information Technology for Effective Management	3	
MBAN 603	Marketing: Branding and Differentiating	3	
MSBN 604	Managing: An International Perspective of Work	3	
MSBN 605	Ethics in the Global Marketplace	3	
MBAN 606	Quantitative Analysis	3	
MBAN 607	Managing for Change	3	
MBAN 608	Managerial Finance	3	
MBAN 609	Human Capital Management in Multi-Culture Organizations	3	
MBAN 695	Capstone: MBA	3	
Four electives from the following:			
MBAN 610	Leadership	3	
MBAN 611	Legal Environment of Business	3	
MBAN 612	Managerial Economics	3	
MBAN 613	Negotiation and Conflict Resolution	3	
MBAN 630	Advanced Entrepreneurship	3	

MBAN 636	Managing Not-for-Profit Organizations	3
MBAN 638	Social Media Marketing	3
MBAN 639	Digital Marketing	3
MBAN 651	Real Estate Law, Ethics and Practice	3
MBAN 652	Real Estate Financing and Credit Markets	3
MBAN 690	Strategic Management and Communication	3
MBAN 730	Managing the Creative Process	3
MSHN 621	High Performance as Cultural Norm	3
TOTAL CREDITS IN PROGRAM		42-45

MASTER OF ARTS DEGREE (US) – JEWISH STUDIES / HOLOCAUST STUDIES

The aim of the M.A. program in Jewish Studies is to provide graduate students with a deeper knowledge and understanding of the history, literature, thought, and educational processes of the Jewish people over the past millennium. At Touro University Berlin, the program is offered with a specialization in Holocaust Studies.

Thesis Track

At Touro University Berlin, the M.A. in Jewish Studies with a specialization in Holocaust Studies is offered in only one format, the "thesis track." To earn the degree, students must complete:

- a minimum of 30 US credits of approved graduate course work beyond the baccalaureate degree, which includes a total of 24 credits in the Holocaust Studies specialization.
- a Master's thesis, which must be submitted and approved.

Completion of the program on this track prepares students to continue their studies toward a doctoral degree.

Required Courses:		
HJGN 600	History of the Jews in the Middle Ages	3
HJGN 601	History of the Jews in Modern Times	3
HJGN 638	The Holocaust	3
HJGN 639	History of Anti-Semitism	3
HJGN 645	Jewish Life in Europe after the Holocaust	3
HJGN 646	Jewish Communities of the World	3
HJGN 648	Monographic Literature of Modern Jewish History	3
HJGN 660	Topics in Jewish History	3
HJGN 670	Methods Seminar: The Use of Historic Sources	3
HJGN 672	Research Seminar	3
Required for this track:		N/A
Master's thesis		
TOTAL US CREDITS IN PROGRAM		30

COURSE DESCRIPTIONS

Undergraduate

Additional courses as listed in the Lander College 2020-2023 and/or the New York School of Career and Applied Studies 2021-2023 course catalogs – divisions of Touro University in New York – may be offered as requested, and as deemed appropriate by the Dean.

ACCOUNTING

GBAG 101 Principles of Accounting I

Introduction to the double-entry system of debits and credits, journal entries and general ledger accounts, steps leading up to financial statement preparation and format of financial statements. Also included are studies of merchandising companies and determination of inventory balances and cost of goods sold, and an introduction to the accounting treatment of various assets and liabilities. Prerequisite: GSMG 130. 3 credits.

GBAG 102 Principles of Accounting II

Focuses on partnership and corporate accounting, as well as statements of cash flow and financial statement analysis. Overviews of complex partnership issues, as well as complex corporate issues, are covered. Prerequisite: GBAG 101. 3 credits.

GBAG 209 Financial Statement Analysis

Studies the objectives of important classes of external decision-makers, such as security analysts, credit grantors, etc. Covers the tools of analysis that are employed in the achievement of major analytical objectives, such as short-term liquidity, capital structure, and operating performance. Prerequisite: GBAG 102. 3 credits.

ECONOMICS

GBEG 101 Principles of Macroeconomics

An introductory course covering issues relating to the economy as a whole. Topics covered include, but are not limited to, the study of national income and the Gross Domestic Product (GDP), national income determination, investment, consumption and consumption theories; classical economic theories, Keynesianism, monetarism, rational expectations, supply-side economics; the business cycle, inflation, unemployment; money and the money supply, the banking system, the federal reserve system, monetary and fiscal policy, budget deficits and the national debt. 3 credits.

GBEG 102 Principles of Microeconomics

An introductory course covering issues relating to individual economic units: namely, the individual consumer, the individual firm, the individual factors of production-land, labor, and capital. Topics covered include, but are not limited to, price theory, price determination through

equilibrium, supply and demand, analysis of consumer demand, utility theory and marginal utility, consumer equilibrium, indifference curve analysis, analysis of supply, theory of production, pricing in perfectly and imperfectly competitive markets, types of imperfect competition, anti-trust laws in the U.S., and distribution of income. 3 credits.

GBEG 204 Money and Banking

Money and its equivalents, interest rates, and the banking system. In particular, the workings of the money market and its instruments, including treasury bills and commercial paper, financial institutions, and monetary policy and its effects on the national and global economies. Prerequisite: GBEG 101 and GBEG 102. 3 credits.

GBEG 211 Intermediate Macroeconomics

Analysis of total national output, income, employment and price level determinations, as well as factors contributing to long-term growth. Government's economic role in fiscal and monetary policy is also discussed. Prerequisite: GBEG 101 and GBEG 102. 3 credits.

GBEG 212 Intermediate Microeconomics

Optimal economic decision making on the level of individual economic units: optimal consumer decision-making and optimal producer decision-making. In-depth study of utility analysis and costs of production. Prerequisite: GBEG 101 and GBEG 102. 3 credits.

GBEG 220 Urban Economics

The city as an economic organization. Urbanization trends, functional specification, and the nature of growth within the city; organization of economic activity within the city and its outlying areas, the organization of the labor market, and problems of urban poverty; the urban public economy; housing and land-use problems; transportation problems; special problems within the public sector. Prerequisite: GBEG 101 and GBEG 102. 3 credits.

GBEG 303 Political Economy of Israel

The unique aspects of the economy of Israel as affected by international, national, and regional political developments with reference to overall economic development, agriculture, industry, the Kibbutz, Moshav, and the private sector. Prerequisite: GBEG 101 and GBEG 102. 3 credits.

GBEG 311 Comparative Economic Systems

How societies with differing social, political, and economic systems (e.g. China, India) have organized themselves to satisfy economic needs. Analysis of the theory and practice of capitalism, socialism, and communism. Prerequisite: GBEG 101 and GBEG 102. 3 credits.

GBEG 312 History of Economic Thought

The development of economic thought as related to the changing economic and intellectual environment. Emphasis is on the modern period from Adam Smith to the present, and understanding the origins of contemporary economic concepts. Prerequisite: GBEG 101 and GBEG 102, 3 credits.

GBEG 408 International Trade and Monetary Systems

An intensive examination of modern theories of international commercial policy and the balance of payments mechanism within the international monetary system. Developments in trade theory, the role of international reserves and the use of exchange controls are discussed. Prerequisite: GBE 101, GBE 102 and GBFG 101. 3 credits.

FINANCE

GBFG 101 Principles of Finance

An introductory study of the basic principles, instruments, and institutions in the financial marketplace; Topics include the concept of money; the Federal Reserve and the banking system; the provision and management of funds for both the short and long terms; the basic financial instruments; financial characteristics of the firm, including basic balance sheet analysis; the role of the stock and bond markets; interest rates and present value analysis; personal finance issues. Co-requisite: GBEG 101 or GBEG 102. 3 credits.

GBFG 210 Investment Principles

Characteristics and investment strategies related to stocks, bonds, and options. Sources of return and risk are explored. The foundations of financial research are developed with regard to information sources, valuation techniques, computation of return and risk and their relationship. SEC regulations; methods of performance evaluation. Prerequisite: GBFG 101. 3 credits.

GBFG 220 Corporate Finance

Methods of capital budgeting and corporate financial decision-making; valuation techniques, market efficiency, capital structure, dividend policy, Betas, cost of capital, portfolio analysis and the Miller Modiglian principle are incorporated into the analysis; financial analysis under conditions of certainty and uncertainty. Prerequisite: GBFG 101. 3 credits.

GBFG 241-242 Real Estate Principles I, II

Instruments and procedure of real estate, agency and contract law. Current regulations concerning fair housing rules, land use, and ethical practices as required in license law. Also covered is real estate mathematics relating to methods of financing and determining the value of real property and closing costs. Prerequisite: GBFG 101 for GBFG 241, GBFG 241 for GBFG 242. 3 credits each.

GBFG 321 Portfolio Analysis

This course provides an examination of modern portfolio theory. It first sets the foundation of the Investment Policy Statement. The course will include an introduction to the fundamental portfolio analysis tools, portfolio risk and return measures and the process of optimal portfolio selection. Following this, it covers topics of applications to portfolio construction and management relevant to Equity and Fixed Income portfolios. These will include international diversification, risk management and hedging, strategies, benchmarks and performance evaluation. Prerequisite: GBFG 210, 3 credits.

GBFG 338 International Financial Markets

Comprehensive discussion of the international financial environment. The market forces whose interplay determines exchange rates and governmental policies are covered. Parity theorems and description of the international equity and credit markets and their dynamics are presented. The forecasting of price changes and returns on equities and bonds in the international setting are covered. Prerequisite: GBFG 101. 3 credits.

GBFG 343 Real Estate Finance I

Examines the fundamentals of real estate finance, including various types of mortgages and financing structures, loan underwriting, the construction loan, and the secondary mortgage. Debt securitization and financing residential and income-producing property are explored. Prerequisite: GBFG 220. 3 credits.

GBFG 344 Real Estate Finance II

Provides an analytical framework for understanding the real estate finance and development process from both a quantitative and non-quantitative perspective. Topics addressed include establishing investment/development objectives, identifying prospective sites, understanding the public permitting process, preparing market and feasibility studies, securing debt and equity financing, coordinating the design and construction process, and marketing and managing real estate assets. Includes preparation of income statements, sources and uses of funds statements, federal tax impact analysis, and discounted cash flow analysis. Prerequisite: GBFG 343. 3 credits.

GBFG 400 Selected Topics in Finance

An upper division course designed to give greater coverage to those finance topics that are not covered in great detail in other courses. The topics selected are at the discretion of the instructor. Some potential topics include dividend policy, mergers and acquisitions, bankruptcy and reorganization, risk markets, cost of capital and capital structure. An integral part of the course is the class presentation required of all students. The presentation revolves around some area of interest from the topics covered in the course. Prerequisite: GBFG 210 and GBFG 220. 3 credits.

GBFG 498 Internship in Finance

Seniors majoring in Economics and Finance can register for academic credit for field experience with business or government agencies in the greater Berlin area. Students will work under the supervision of a faculty member. Prerequisite: Senior standing, GPA of 2.5 in major, departmental permission. 3 credits.

MARKETING

GBKG 101 Principles of Marketing (Fall, Spring)

A study of basic marketing theory and practice. Major topics include analysis of consumer market structure versus industrial market system; product planning; channels of distribution; pricing; promotion; and relevant government regulation. 3 credits.

GBKG 201 Consumer Behavior

Examines marketing from the point of view of various behavioral science concepts, relevant consumer research, and practical marketing applications. Also examines motivation, personality, perception learning, attitude formation, and the importance of group dynamics, social class and culture on behavior in the marketplace. Prerequisite: GBKG 101. 3 credits.

GBKG 202 Marketing Research

Explores the scope, history and ethics of Marketing Research. Particular attention is given to methods of research design, the use of secondary data from marketing decisions, and the distinction between qualitative and quantitative techniques. Students are introduced to techniques of questionnaire design as well as basic statistics for the social sciences. Where appropriate, dedicated software for marketing research, especially SPSS (Statistical Package for Social Sciences), is utilized. Prerequisite: GBKG 101. Co-requisite: GSMG 140. 3 credits.

GBKG 204 Marketing Management

This course helps students conceptualize the strategic planning process as it relates to the primary determinants of sales and profits. Students also develop an in-depth understanding of the business and ethical problems marketing managers face in a global marketing environment, and explore various solutions to these problems. Prerequisite: GBKG 101. 3 credits.

GBKG 315 Advertising and Promotion Management

Explores advertising, personal selling, sales promotion, sponsorship, direct marketing, ecommerce, and public relations. With three business plans as a foundation, students produce a campaign plan book integrating the concepts explored. Prerequisite: GBKG 101. 3 credits.

GBKG 340 International Marketing Management

Designed to develop a systematic approach for analyzing trends shaping the global market place. Physical, cultural, socio-demographic, legal/political, and technological factors, among others, are explored. Emphasis is placed on development and implementation of optimal marketing programs to capitalize on emerging market opportunities as well as the avoidance of the pitfalls inherent in cross-national marketing activities. Prerequisite: GBKG 101. 3 credits.

GBKG 351 Direct Marketing

Topics include: Strategic planning, basic economic analysis, new product/business development, direct marketing information systems, short-term budgeting and forecasting, and management of direct marketing operations. Prerequisite: GBKG 101. 3 credits.

GBKG 408 Strategic Marketing Management

An in-depth exploration of strategic marketing such as target marketing, product development, pricing and competitive activity, developed and implemented in a realistic computer-based simulation, within the broader framework of business strategy. Prerequisite: GBKG 202 and senior standing. 3 credits.

GBKG 498 Internship in Marketing

Full-time, off-campus employment for seniors guided by outside personnel and the Business Chair. Prerequisite: Senior standing, GPA of 2.5 in major, departmental permission. 3 credits.

MANAGEMENT

GBMG 101 Principles of Management

An introduction to the basic theory and practice of management. Examination of the managerial functions of planning, organizing, staffing, directing and controlling, and analysis of environmental influences on decision-making. Students will use micro-computer programs for business applications. 3 credits.

GBMG 202 Organizational Theory and Behavior

An examination of theories, concepts and research findings emerging from the various disciplines that study individual and group behavior within organizational systems. Important topics include: work motivation, leadership and social influence, satisfaction, job performance, performance appraisal, group dynamics, communication and current issues of particular interest. Prerequisite: GBMG 101. 3 credits.

GBMG 213 Business Law I

Fundamental principles of law of contracts, contracts of guaranty and surety-ship, and the law of sales and secured transactions, with a focus on Article 9 under the Uniform Commercial Code; creditor's and debtor's rights; the relationship of principal and agent and that of employer and employee; personal property, and bankruptcy. Prerequisite: GBMG 101. 3 credits.

GBMG 214 Business Law II

Organizational structure of business entitles, such as partnerships, joint ventures, and corporations, and the functions and operation of each of these business entities, including government regulation of the employment relationship. This includes focus on the laws of surety-ship; the law of Commercial Paper under Article 3 and 4 of the Uniform Commercial Code; and the law of Torts. Prerequisite: GBMG 213. 3 credits.

GBMG 224 Human Resource Management

Management and development of personnel, recruitment, selection and training of employees. Management techniques and productivity factors including fringe benefits, profit-sharing, employee-management labor relations; current theories of human resources. Prerequisite: GBMG 101. 3 credits.

GBMG 310 Multinational Business Management

Detailed examination of the economic, cultural, political, and legal environment of multinational business, beginning with a historical review of the growth of international business and the development of institutions such as the IMF, World Bank, and the WTO. Particular emphasis is

placed on the role of the European Union and emerging markets. The strategy and structure, and the financial environment, of international business and the mechanisms through which international capital markets operate are discussed. The final phase of the course deals with international business functions, including international marketing, human resources, accounting, and finance. Prerequisite: GBMG 101 and GBKG 101. 3 credits.

GBMG 320 Entrepreneurship and Management of Small Businesses

Emphasizes entrepreneurship and successful small business management. Includes legal forms of ownership, franchises, commercial and governmental sponsors, starting or buying a small business, developing and writing a business plan, strategic planning, accounting, and financial consideration. Also covers purchasing and vendor analysis, production and inventory control, risk and insurance planning, human resource management, and marketing and sales. Includes using the computer, and advanced technologies to gain a competitive edge. Special focus on international opportunities for small business. Prerequisite: GBMG 101. 3 credits.

GBMG 400 Topics in Management

Study of selected topics in Management. Prerequisite: GBEG 101. 3 credits.

GBMG 493 Business Policy

An integrated capstone course focusing on application of case studies to the nature, functions and activities of actual businesses, analyzing objectives, policies, and performance in relation to the outside environment. Emphasis is placed on ethical aspects of decision-making. Case studies are used to develop analytical skills. Knowledge and techniques developed in earlier courses are applied in this course. Prerequisite: Senior standing. 3 credits.

GBMG 498 Internship in Management

Seniors may register for academic credit for field experience with business or government agencies in the greater Berlin area, under the supervision of a faculty member. Prerequisite: Senior standing, GPA of 2.5 in major, departmental permission. 3 credits.

SPEECH AND COMMUNICATION

GCAG 101 Public Speaking

Effectiveness in public speaking is vital for students who wish to achieve prominence in their chosen field. Intensive study of the preparation and delivery of various forms of public speaking. Continued focus on oral fluency and clarity of articulation. Skills include audience analysis, the development of ideas, organization and outlining, unity and coherence of speaking through impromptu, informative, demonstration and persuasive speaking assignments. 3 credits.

GCAG 168 Mass Media in America

The public receives most of its information through the filter of the media. To make informed decisions, students need to be aware to the forces that operate in the media. An examination of the

responsibilities, values, structure, dissemination of information and effectiveness of the media (newspapers, magazines radio, television, film, on-line). Attention to the freedoms of speech and press and potential conflicts with the rights of the individual and public. 4 credits.

GCAG 215 Interpersonal Communication

Much of the pain and confusion that result from misunderstandings can be avoided through a more complete awareness of the process of communication. The ability to communicate effectively is determined by self-concept and by sensitivity to and understanding of others' verbal and non-verbal behavior. Includes elements of how people use communication to relate to each other: self-concept, needs, power, emotions, general, cultural values, conflicts and communication competence. Dialogues and role plays between client/case worker, teacher/pupil, parent/child are analyzed. 3 credits.

GCAG 217 Introduction to Public Relations

This course provides an overview of the functions, practices, and use of public relations in the professional workplace. It provides preparations for entry into the public relations profession. Issue analysis, press releases, press kits, brochures, newsletters, and public relations planning are covered. Communication theories and applications are covered. Prerequisite: GCAG 101, GLLG 122 and departmental approval. 3 credits.

GCAG 305 Intercultural Communication

Culture is communication. It is the way we organize our lives and interactions. This course is designed to explore ways that verbal and nonverbal communication occurs in various cultures in workplace, management, marketing, social, and other interactions. Recognizing globalization and our increasingly multicultural society, the aim of the course is to develop culturally fluent persons. 3 credits.

THE ARTS

GCAG 141 Art of Western Civilization (Upon Request)

This course is a comparative survey of the styles, structure and functions of Western forms from prehistoric art through the Middle Ages. The art and cultures associated with the development of Western civilization will be examined through lectures, reading, slide presentations and visits to museums and other cultural institutions. 3 credits.

COAG 302 Jewish Art (Upon Request)

This course focuses on the methodological, theoretical, and concrete implications of representation in Jewish Art. Prerequisite: GCAG 141. 3 credits. (May not be repeated for credit.)

COMPUTER SCIENCE

GCOG 120 Fundamentals of Computers with Microcomputer Applications

This course discusses the basic principles of computer literacy. The student is exposed to extensive computer terminology and a thorough discussion of computer theory, including the Internet. In addition, a hands-on computer lab is incorporated into the course. The student will learn Windows operating systems, word processing, spreadsheet and presentation application software. Outside lab time is required for class assignments. The software will be updated to reflect the constantly changing technologies available. 3-4 credits.

GCOG 125 WAN I Lab

This course/lab is offered in conjunction with GCOG 223-WAN-I. Students will learn how to build and support simple Ethernet and wireless routers and switches, using Cisco command-line interface (CLI) commands to perform basic router and switch configurations. They will also network tools to verify small network operations and analyze data traffic through hands on practice in the computer lab. 1 credit.

GCOG 141 Introduction to Programming

This course is a concentrated orientation course dealing with algorithms, programs, and basic processing of quantitative character information. Emphasis is placed on flow-charting techniques and general programming concepts to include: instruction types, loops, arrays, input/output blocks, functions, pointers, arithmetic operations, debugging and verification of programs. Applications are selected from the areas of business, accounting, mathematics/statistics and the social sciences. Prerequisite: GCOG 120; if GCOG 120 is taken as a co-requisite, GCOG 147 must also be taken as a co-requisite. 3 credits.

GCOG 147 Computer Hardware, Software and System Security

This course provides an introduction to the computer hardware, software, and security skills needed to meet the growing demand for entry-level information technology (IT) professionals. It covers the fundamentals of PC computer technology, networking, and security. Students develop working knowledge of how computers operate, how to assemble computers, how to troubleshoot hardware and software issues, and implement computer system security. Corequisite: GCOG 120. 3 credits.

GCOG 156 Electronics for Computers and Data Communications

This course teaches students the electronic fundamentals required for modern day computers systems and telecommunications topics. The course allows the student to build technical intuition specifically for the rapidly changing world of IT technology for both computer and telecommunication technology. Prerequisite: GCOG 120. Corequisite: GCOG 147. 3 credits.

GCOG 162 Advanced Survey of Business PC Applications

This course is a continuation of the Excel and PowerPoint applications taught in GCOG 120; A current accounting application is also taught; The goal is to fully expose business students to the

PC applications available to them, so that they may integrate these applications into their studies and on the job. Prerequisite: GCOG 120 and GBMG 101. 3 credits.

GCOG 202 Networking Essentials

Networking Essentials defines "Data Communications" and related terminology; presents real-world examples of Data Communications; describes network components & their corresponding functions; explains data flow throughout a network, and generates a keen understanding of how "connection" and "communication" are achieved in a network. The students will develop the understanding of how information flows throughout a network, from sender to receiver. Not open to students who have taken GCOG 353. Prerequisite: GCOG 147. 3 credits.

GCOG 220 Java I

This course introduces students to Object Oriented Programming (OOP) using Java. Students will create Java applets and applications. The use of the Java language in developing Internet applications will be emphasized. This course is offered with a one-credit lab (GCOG 220T). Prerequisite: GCOG 141 or exemption. 3 credits.

GCOG 223 Wide Area Networks I

This course provides a hands-on introduction to networking and the Internet using tools and hardware commonly found in small-to-medium network environments. Instruction includes networking, network terminology and protocols, network standards, LANs, WANs, OSI model, cabling, cabling tools, routers, IP addressing, and Internet connectivity. Network monitoring and basic troubleshooting skills are taught in context. Prerequisite: GCOG 147. Corequisite: GCOG 125. 3 credits.

GCOG 224 Wide Area Networks II

This course is designed to provide students with classroom and laboratory experience in current and emerging networking technologies. It familiarizes students with the equipment applications and protocols installed in enterprise networks, with a focus on switched networks, security, and advanced routing protocols. Hands-on exercises, including network design processes, configuration, installation, and troubleshooting, upgrades, competitive analyses, and system integration reinforce student learning. Prerequisite: GCOG 223. Corequisite: GCOG 127. 3 credits.

GCOG 228 Advanced Computer Hardware and System Security

This course covers the advanced concepts of PC computer technology, networking, and security. It emphasizes the advance practical application of skills and procedures needed for hardware and software installations, upgrades, troubleshooting systems and implementing computer system security. Additional topics covered include laptops and portable devices, wireless connectivity and basic implementation skills, system and network security, safety and environmental issues, applied network configuration and troubleshooting skills. Prerequisite: GCOG 147. 3 credits.

GCOG 231 Fundamentals of Cybersecurity

This course focuses on the overall security policy with emphasis on hands-on skills in the areas of secure perimeter, secure connectivity, secure management, identity services, and intrusion

detection. The course teaches students to design and implement security solutions that will reduce the risk of revenue loss and vulnerability. Prerequisite: GCOG 202. 3 credits.

GCOG 232 Advanced Programming

In this course students learn disciplined programming techniques including style analysis and structured programming. Advanced programming concepts including structures, advanced topics in pointers, file I/O, physical organization of files, files structures, file maintenance. Experience in selecting and using sequential data structures. Concepts and experience in selecting and using input-output techniques for sequential and non-sequential file processing. Prerequisite: GCOG 141. 3 credits.

GCOG 234 LAN Applications

In this course, students practice on-line network instruction lab exercises utilizing LAN software. Students become hands-on familiar with a popular LAN software package, including installation, utilization service, support, and troubleshooting. The software will be adjusted to reflect the constantly changing technologies available. Lab time is required for class assignments. Prerequisite or corequisite GCOG 202. Corequisite: GCOG 354. 1 credit.

GCOG 236 Advanced LAN Applications

In this course, students work with on-line networking instruction lab exercises using LAN software. Students become hands-on familiar with a second popular LAN software package including installation, utilization service, support and troubleshooting. The software will be adjusted to reflect the constantly changing technologies available. Lab time is required for class assignments. Prerequisite: GCOG 234. Corequisite: GCOG 355. 1 credit.

GCOG 245 UNIX Operating Systems

Topics in this course include introductory and advanced features of the UNIX operating system. Students gain valuable in-depth knowledge of the entire UNIX environment and the inner workings of this operating system. Prerequisite: GCOG 141. 3 credits.

GCOG 250 Advanced UNIX Operating System

This course is designed for the student who is familiar with the basics of the UNIX operating system and desires to gain experience with advanced UNIX development and inter-process communication. The course includes a lab. Prerequisite: GCOG 245. 3 credits.

GCOG 260 Computer Architecture

This course exposes students to basic digital circuits, Boolean algebra, combinational logic, data representation, transfer and digital arithmetic. Digital storage and accessing, control functions, input-output facilities, microprogramming, system organization, and reliability. Description and simulation techniques. Features needed for multi-programming, multi-processing, and real-time systems. Lab time is required for class assignments. Prerequisite: GCOG 156. 3 credits.

GCOG 275 Advanced Internet Tools and Web Page Design

This course introduces HTML, XHTML, Cascading Style Sheets, JavaScript, and DHTML. Students will design and implement significant Internet-based Web sites using all the major features of HTML and client-side scripting. Prerequisite: GCOG 141. 3 credits.

GCOG 311 Wireless Networks

This course explains the general principles of wireless networking including architectures, protocols, and standards. It describes concepts, technology, and applications of wireless networking as used in current and next-generation wireless networks. It explains the engineering aspects of wireless networks functions and designs. Prerequisite: GCOG 202. 3 credits.

GCOG 315 Voice over IP Fundamentals

This course provides students with the in-depth knowledge of Voice over IP (VoIP) and the TCP/IP networking protocol that VoIP is based on VoIP technology, or making telephone calls over data networks such as the Internet, is now expected to become the standard telephone technology. This course provides the integral information needed by Information Technology students to understand and plan for future implementations of Voice over IP. Prerequisite: GCOG 223. 3 credits.

GCOG 321 Computer Forensics

This course introduces students to the collection, preservation, presentation and preparation of computer-based evidence for the purposes of criminal law enforcement or civil litigation. These activities define the central roles of computer forensic practitioners involved in investigating computer crime scenes and torts involving computers. Students will be prepared to assist in the formulation and implementation of organizational computer forensics preparedness policies, to determine the necessity for forensic procedures, extend governance processes to allow for proper future forensic investigations, and to be contributing members of computer forensics investigation teams. Prerequisite: GCOG 231. 3 credits.

GCOG 325 Advanced Cybersecurity

This course focuses on the managerial aspects of information security and assurance for network administrators. It provides a study of information security concerns and techniques to protect against the risk of revenue loss and vulnerability utilized in current business environment. Topics covered include access control models, information security governance, and information security program assessment and metrics. Prerequisite: GCOG 231. 3 credits.

GCOG 343 Database Concepts & Design

This course provides students with an informed and critical perspective on current alternatives in the Database Management Systems (DBMS) area. Topics include: architecture; hierarchic, network and relational database approaches with respect to database structure, integrity, userview mechanisms, data storage and access techniques. Data manipulation; normalization and file structures versus DBMS; SQL & QBE. Prerequisite: GCOG 141. 3 credits.

GCOG 353 Data Communications

This course provides students with a comprehensive understanding of present and future trends in the communications industry. The course discusses transmission media, transmission impairments, information structure, OSI model, LANs, WANs, modems, interfaces, standards, and protocols. Prerequisite: GCOG 202. 3 credits.

GCOG 354 LAN Concepts and Software/LAN Applications

This course provides students with a basic understanding of various major hardware and software products and designs related to a Local Area Network (LANs). The course discusses a popular LAN software product involving topologies, access protocols, security and LAN installation with service and support. Lab time is required to complete class assignments. The software will be adjusted to reflect the constantly changing technologies available. Prerequisite or corequisite: GCOG 202. Corequisite: GCOG 234. 3 credits.

GCOG 355 Advanced LAN Architectures and Software/Advanced LAN Applications

This course presents various advanced LAN architectures and industry standards. Details of the IEEE standards are covered along with networking protocol suites - SNA and NETBIOS - as they apply to LANs. The course discusses software coexistence, integrating networking, management products and a second popular LAN software product. Lab time is required to complete class assignments. The software will be adjusted to reflect the constantly changing technologies available. Prerequisite: GCOG 354. Corequisite: GCOG 236. 3 credits.

GCOG 356 Advanced Topics in Local Area Networks

This course focuses on intensive hands-on training and advanced troubleshooting issues, and discusses the current version of Windows OS and Windows Server. The course prepares students for the MCP exam. Prerequisite: GCOG 355. 3 credits.

GCOG 443 Advanced Topics in Database

This course will cover features of Microsoft SQL Server. Students will learn the use of such utilities as Enterprise Manager and ISQL/W. This course includes expanded coverage of Transact-SQL, Stored Procedures, and Triggers. Prerequisite: GCOG 343 or GCOG 344. 3 credits.

GCOG 462 Advanced Topics in Data Communications

Topics of current interest in data communications. Offerings include specific LAN software, telecommunications, emerging technologies, and electronics. Prerequisite: GCOG 355. 3 credits.

GCOG 498 Internship in Computer Science

Students complete a commercial business project requiring a minimum of 9 hours of work per week. Internships complement students' classroom training and prepare them for the business world. Achievement is measured by demonstrable attainment of project goals and an evaluation by the business's management. Prerequisites: Senior status and departmental approval. 3 credits.

JEWISH STUDIES

GJSG 225 Modern Israel

This course will explore the roots of Zionism in religious tradition and the strings of modern nationalism which gave it a political form. Emphasis will be placed on Theodore Herzl, Chaim Weizmann, Zev Zabotinsky and David Ben Gurion, the early Zionist congress, the rise of the State of Israel, the kibbutz, the cultural developments with emphasis on great writers, the role of religion in the state, Arab-Jewish confrontation and other contemporary problems. 3 credits.

GJSG 262 History of the Holocaust

The role of Nazism in the destruction of European Jewry, 1933-1945, is studied with special attention to the reactions of world Jewry and foreign governments to the catastrophe. Ghetto and concentration camp existence and the Jewish resistance movements are also covered. The literature and history writing of the Holocaust are included. 3 credits.

GJSG 301 Jewish Ethics

In this course, we will examine the basics texts of Jewish ethics. The student will be introduced to the interdisciplinary concerns of (a) ethical theory, (b) the reading and understanding of classical Jewish texts and (c) the world construction of Judaism in its classical formulation. Prerequisite: GJSG 100 or prior Jewish Studies course. 3 credits.

ENGLISH LANGUAGE AND LITERATURE

GLLG 110 Introduction to College Writing

Intensive post-developmental reading and writing, leading to confidence and proficiency in the composition of five-paragraph essays. By placement. 4 credits.

GLLG 121 College Writing I

Extensive practice in expository writing, with emphasis on the composition of a 3-5-page research paper in MLA format. Prerequisite: GLLG 110 or by placement. 4 credits.

GLLG 122 College Writing II

Continued practice in expository writing. The capstone project is a 5-7-page research paper in APA format. Prerequisite: GLLG 121 or placement. 4 credits.

GLLG 202 Introduction to American Literature

A survey of nineteenth and twentieth century American writers. Readings from such authors as Hawthorne, Thoreau, Whitman, Dickinson, Twain, Hemingway, Faulkner, Mailer, Bellow, and Malamud. Prerequisite: GLLG 122. 3 credits.

LLEG 203 Business Report Writing

Extensive study of writing clear, accurate and persuasive business reports. Emphasis on researching, organizing and presenting information. Prerequisite: GLLG 121, GLLG 122. 3 credits.

GLLG 221 Expository Writing

Students develop the ability to write objective reports by studying examples from journals and newspapers. Prerequisite: GLLG 122. 3 credits.

GLLG 232 Multicultural American Literature

The canon of American literature is vastly changing with the growing interest of scholars and intellectuals in the literature of multicultural writers. This course focuses on these emerging works, emphasizing their impact on American literature, our culture, and ourselves. Prerequisite: GLLG 122. 3 credits.

GERMAN LANGUAGE

LLGG 101-102 German I, II

A two-semester introduction to the German language. It features basic language structures in order to enable the student to communicate in important everyday settings. The participants learn elementary vocabulary, present and past tense as well as simple subordinate clauses. They gain familiarity with themes and issues of local significance by means of simple texts. 3 credits each.

HEBREW LANGUAGE

LLHG 101-102 Elementary Hebrew I, II

Taught entirely in Hebrew, this course enables the student to acquire the four basic language skills: listening, speaking, reading, and writing. 3 credits each.

HISTORY

GHSG/GJSG 124 Modern Jewish History 1750-Present

Students will inquire into: the major movements and developments including the rise of the Hassidic movement, Jewish emancipation in Germany, France, and America; renaissance of Jewish scholarship; torment in Eastern Europe which stimulated mass immigration to America; religious divisiveness in Europe and America; Germany, anti-Semitism, the rise of Zionism; World Wars I and II; and the modern State of Israel. 3 credits.

HISG 106 History of the United States 1877-Present

Includes the major forces that shaped America from 1877 to the present, including western settlement, industrialism and the rise of cities, immigration, industrial labor, American expansion and imperialism, political protest movements, the social and cultural revolution of the 1920s, the Great Depression, and the New Deal, the World War II experience, the Cold War and the fall of Communism, suburbia, the Civil Rights Movement, recent economic developments, the women's movement, pluralism, and changes in the Presidency. 3 credits.

POLITICAL SCIENCE

POLG 101 Introduction to American Politics

This course studies (i) the current state of American politics, including the leading issues of the day, (ii) the historical and constitutional foundations of the national government, and (iii) the major institutions of the federal government, including Congress, the presidency, and the judiciary. Indepth analysis of the Congress probes policy making and organization of Congress and it evaluates the performance and functioning of Congress as a representative institution. Additional segments of the course deal with public opinion, the media, and American political economy. 3 credits.

PHILOSOPHY

GPHG 100 Critical Thinking in the College Classroom

This course is designed to teach entering students critical, analytical and evaluative skills and provide them with extensive practice in their use so that they can undertake college level studies; and to create a solid foundation for students to take advanced courses as part of the core/or major. The main focus of this course is: the application of thinking skills in order to understand interdisciplinary college texts and electronic and print research materials; the development of a range of reading, writing, and communication skills for the college classroom; and the development of strategies for success inside and outside the college classroom. Corequisite: GLLG 110. 3 credits.

GPHG 101 Introduction to Philosophy

This course covers techniques of critical analysis, familiarization with classical and contemporary writings in such areas as ethics, epistemology, metaphysics, political and social philosophy, philosophy of science, and aesthetics. 3 credits.

GPHG 230 Business Ethics

Students will examine the ethical issues that arise in the context of business. The relevance of ethical theory to such issues as consumer rights and truth in advertising will be studied. Obligations to shareholders and negotiating strategies are discussed. 3 credits.

MATHEMATICS

GSMG 001 Developmental Math

Review of basic arithmetical and algebraic skills. Topics include whole numbers, factoring, fractions, decimals, linear equations, word problems and signed numbers. Required of all students who do not pass the placement test or have appropriate transfer credit for mathematics. By placement. 0 credits.

GSMG 130 College Mathematics

Algebraic topics including linear equations and inequalities, systems of equations, quadratic equations, all including word problems. Exponents and radicals, operations on matrices, functions, derivatives, integrals, operations with polynomials, factoring, and graphing. Prerequisite: GSMG 001 or by placement. 3 credits.

GSMG 132 College Mathematics Workshop

Corequisite: GSMG 130. 1 credit.

GSMG 134 Pre-Calculus

Functions, solution of equations and systems of equations, the trigonometric functions and their graphs, addition theorems and identities, logarithmic and exponential functions, and elementary analytic geometry. Prerequisite: GSMG 130 or by placement. 3 credits.

GSMG 140 Statistics: Theory and Application

This course surveys the basics of descriptive and inferential statistics, the standard normal probability distribution, sampling, estimation and hypothesis testing, probability theory, correlation and regression. Designed for students majoring in Business Management and Administration. Prerequisite: GSMG 130 or departmental approval. 3 credits.

MATG 240 Finite Mathematics

Review of set algebra, functions and relations; counting techniques and elementary combinations; basic concepts of probability, theory of logic, vectors and matrices, linear systems of equations, Gauss Jordan; linear programming, the simplex method and game theory. Prerequisite: GSMG 130 and GSMG 132 or departmental permission. 3 credits.

GSMG/MATG 261 Statistics for Social Science Majors

Basic concepts in descriptive and inferential statistics, including measurement scales, frequency distributions, measures of central tendency and distribution, correlation coefficients, linear regression, discrete and continuous random variables, probability theory, binomial distribution, and parametric and non-parametric tests of significant differences. Introduction to hypothesis testing. Cannot be taken if student has credit for GSMG 140. Prerequisite: GSMG 130 or MATN 111 or examination/exemption. 3 credits.

MATG 351 Econometrics

Statistical techniques used to test the direction of economic variables or the relationship between economic variables; regression and correlation analysis; hypothesis testing and confidence intervals; time series analysis and forecasting. Prerequisite: GBEG 101, GBEG 102, GSMG 140. 3 credits.

NATURAL SCIENCES

BIOG 101 Principles of Biology

An introductory course that presents the basic principles and processes of biological science. The first semester includes the structure and function of the cell, cellular metabolism, cell reproduction, plant physiology, genetics and molecular biology. Laboratory exercises include microscopy, cellular reproduction, enzyme activity, DNA analysis transformation, comparative studies of animal and plant cells, and plant and animal diversity. 4 credits.

GSSG 104 History of Science

This course examines the role of science in the development of Western civilization from its beginning as an area of astrological inquiry and speculation to its extraordinary impact on twentieth-century life. 3 credits.

PSYCHOLOGY

PSYG 101 Introduction to Psychology

Psychology as a biological, behavioral, and social science. Topics include: critical and scientific analysis of human behavior, fundamentals of psychological research, biological bases of behavior, states of consciousness, learning, thought, memory and intelligence, social behavior and personality, mental health and adjustment, diagnosis and treatment of abnormal behavior. 3 credits.

PSYG 102 Social Psychology

Social influences on values, attitudes, and behavior. Determinants of social perceptions and cognitions. Bases for friendship, love, prejudice, and anti-social behavior. Group dynamics involved in conformity, conflict and cooperation. Pre- or Co-requisite: PSYG 101. 3 credits.

PSYG 201 Developmental Psychology

Stages of life: infancy, childhood, adolescence, adulthood, and old age. Mental, emotional, and personality changes during development, and the psychological hurdles overcome. Prerequisite: PSYG 101. 3 credits.

PSYG 205 Psychology of Motivation

Motivation for human behavior from the basic psychological drives to higher drives such as achievement, self-fulfillment and altruism. Emphasis on contemporary research as well as classical theories. Prerequisite: PSYG 101. 3 credits.

PSYG 210 Learning

Models of animal and human learning including classical and operant conditioning, as well as contemporary theories drawn from information processing and cognitive science. Applications to education, social and clinical psychology. Prerequisite: PSYG 101. 3 credits.

PSYG 221 Industrial Psychology

Psychological techniques for selecting and training employees, enhancing morale of workers and improving their relationship with management. Psychology of marketing and advertising. Prerequisite: PSYG 101. 3 credits.

PSYG 231 Psychological Testing

Theoretical and statistical foundations of psychological testing. Measurement of intelligence, aptitudes, academic skills, personality, and behavior. Includes formal and informal tests and rating scales. Prerequisite: PSYG 101. 3 credits.

PSYG 301 Experimental Psychology

Methodological and experimental approaches to human behavior focusing on sensation, perception, learning, and memory. Experiments conducted in class, results analyzed, and scientific reports written. Students also design and write a proposal for an experimental project. Prerequisite: PSYG 101 and GSMG/MATG 261. 3 credits.

PSYG 302 Advanced Experimental Psychology

More advanced research design and experimental approaches to human behavior including learning, perception, and problem solving. Scientific reports including possible honors thesis proposal prepared by students. Prerequisite: PSYG 301. 3 credits.

PSYG 310 Personality

Description and assessment of personality. Classical approaches of psychoanalysis tract theory, humanism, behaviorism and cognitive theorists as well as contemporary research and practical applications. Prerequisite: PSYG 101. 3 credits.

PSYG 335 Abnormal Psychology

Description and diagnosis of abnormal behavior. Causes, symptoms and treatments of mental illness. Basic principles of psychotherapy. Prerequisite: PSYG 101. 3 credits.

PSYG 340 Introduction to Counseling and Therapy

Theories and techniques counseling. Course includes practice in interviewing and development of basic skills necessary for successful treatment. Prerequisite: PSYG 101 and PSYG 335. Strongly recommend PSYG 310. 3 credits.

PSYG 345 Psychology of Health and Illness

This course will examine psychological influences on how people stay healthy, why they become ill, and how they respond when they are ill. Topics include the mind-body relationship, stress and stress management, chronic pain, headaches, biofeedback, the patient in various treatment settings. The course also examines changes in lifestyle and psychological issues faced by individuals dealing with stroke, arthritis, diabetes, heart disease, cancer and AIDS. Prerequisite: PSYG 101. 3 credits.

PSYG 351 Biological Psychology

The biological bases of behavior and methods of study. Topics include: anatomy and physiology of the nervous system and sense organs, drugs and behavior, sleep and dreaming, eating and drinking, memory and language, brain disorders and abnormal behavior. Prerequisite: BIOG 101 or PSYG 101. 3 credits.

PSYG 401 Psychology of the Exceptional Child

Special problems of children who differ markedly from the average: mentally retarded, brain damaged, psychologically disturbed, sociopathic, physically handicapped, culturally deprived, and gifted children. Genetics, neuropsychological and sociological aspects, as well as causes, assessment, and remediation. Prerequisite: PSYG 101 (PSYG 335 strongly recommended). 3 credits.

PSYG 402 Clinical Psychology

Overview of clinical psychology as both an art and a science. Roles of the clinical psychologist and the scientific foundations of assessment and treatment. Prerequisite: PSYG 340 or departmental permission. 3 credits.

PSYG 420 Psychology of Eating Disorders

The etiology, description, and treatment of anorexia nervosa, bulimia nervosa, and binge eating disorder associated with obesity. Relation between eating disorders and other psychopathology. Prerequisite: PSYG 335. 3 credits.

PSYG 432 Neuropsychology

Cognitive function in the normal and brain-injured adult. Methods of neuropsychological assessment in clinical and research situations. Topics include consciousness, body sense, spatial understanding, language encoding, attention, memory, perceptual processing including vision, and personality. Strategies for remediation. Prerequisite: PSYG 351. 3 credits.

PSYG 485 Internship in Psychology

Opportunity to work as an intern in an approved organization, such as a clinic, school or hospital. The customary requirement is to work 1 day per week, keep a log of daily activity, read relevant texts and journal articles, and write a brief paper linking observations to the literature. Coordinated by a site supervisor and Touro faculty member. Prerequisite: Senior status and departmental permission. 3 credits.

PSYG 492 Senior Honors Seminar

This course is oriented to teaching students how to prepare a thesis, helping them to decide on a research topic by discussing issues with the seminar coordinator and visiting faculty, finding a mentor, preparing the outline of the project, presenting their ideas orally and in writing to peers and the seminar coordinator, and writing the literature review for their proposal. It is intended to produce the first part of the Senior Honors Project. Prerequisite: 21 credits including PSYG 301. 3 credits.

PSYG 493 Advanced Topics in Psychology

Prerequisite: Senior status or departmental permission. With departmental permission, may be taken more than once on different topics. 3 credits.

PSYG 494 Senior Honors Project in Psychology

Independent research study including literature review, protocol, methods and implementation, statistical analysis, results and discussion, supervised by a Touro faculty member or appropriate substitute. Prerequisite: PSYG 492. 3 credits.

SOCIOLOGY

SASG 103 Introduction to Sociology

The way that sociology helps us to understand the social realities of everyday life. The nature and impact of culture and social structure. How society shapes individuals. Sociology's perspectives on family, social class, gender, politics, intergroup conflict, crime, and other aspects of society, cultural continuity and change. 3 credits.

GRADUATE

MASTER OF BUSINESS ADMINISTRATION

GBPN 600 Graduate Business Preparatory Course

The Graduate Business Preparatory Course is a 6-credit, one-semester course that gives prospective graduate business students the opportunity to prepare for entry into the MBA or MS in International Business Finance programs. The course integrates the key foundation business content of accounting, economics, finance, management, marketing, and quantitative analysis. It is designed for non-business majors to gain a basic understanding of these essential business concepts and practices. Students who lack the prerequisite undergraduate courses for either these programs, or have taken them yet desire additional preparation, or students who are just considering enrolling in either business program, can benefit from this introductory course. 6 credits.

MBAN 501 Introduction to Finance

This one credit, introductory course provides students with a high-level overview of the field of Finance and its relation to the business world. During the 5 modules that make up this course, students will review topics such as Financial Information and its importance to businesses, including how financial managers utilize this information in their positions. Students will also review various types of Financial Statements including Balance Sheets, Income Statements, and Cashflow Summaries. Emphasis will be placed on how businesses use these statements for financial planning. This course will allow students to become familiar with the four major categories that Capital is divided into. This five module, self paced course provides students with a limited background in Finance a platform of understanding for commonly used financial terms and statements through PowerPoint presentations, videos, and worldly articles. 1 credit.

MBAN 503 Introduction to Statistics

This course is structured to enable students to develop and increase their competence in the broad area of statistics and quantitative analysis. Each PowerPoint module will provide definition of terms, the statistics, examples of applied usage & its interpretation. External readings and audiovisual recordings of key concepts will also be required. 1 credit.

MBAN 504 Introduction to Economics

This one-credit, introductory course provides students with a high-level overview of the field of Economics and its presence in our world of business. Throughout the 5 modules that make up this course, students will learn the definition of Economics, as well as the difference between Microeconomics and Macroeconomics. This course will teach students the differences between Scarcity and Shortage, as they relate to Economics. Additionally, students will become familiar with the Laws of Demand and Supply, and how the classification of goods effects these demands. Further, this self paced course will provide students who have a limited background in Economics, a starting point for understanding commonly used Economics jargon and theories through PowerPoint Presentations, videos, and worldly articles. 1 credit.

MBAN 601 Accounting for Strategic Management and Decision Making

Examines the use of management accounting systems to solve problems and manage activities in an organization. Blending contemporary theory with practical applications and actual company experiences, the course provides a framework for understanding management accounting and control systems and how their design and operation create value for the organization. 3 credits.

MBAN 602 Information Technology for Effective Management

Focuses on information technology management in the workplace. Explores the role of information technology (IT) as a tool for communication and control of all functions of product or service providers. IT is examined from a variety of viewpoints, including its position in the digital economy, concepts and management, and strategic information systems used to gain competitive advantage. Ethical issues, such as abuse by employees and preservation of privacy, are also examined. 3 credits.

MBAN 603 Marketing: Branding and Differentiating

This course introduces students to the concepts and theories underlying marketing decision making, with an emphasis on the strategic considerations that drive and integrate the marketing mix. We will emphasize the application of marketing principles to a multinational environment by examining the development of marketing carried out by companies overseas or across national borders and analyze traditional and emergent practices in marketing as they relate to the global economy. Students will apply the 4Ps as well as other key marketing concepts such as branding, target marketing, consumer behavior and competitive analysis in the context of introducing product or services globally. 3 credits.

MSBN 604 Managing: An International Perspective of Work

Presents management theory and practice in a global context. Students examine world-class management models, emerging trends in management, and best-practice applications and solutions in the workplace. Key content areas include management-style assessment, manager behaviors, and management modeling. 3 credits.

MSBN 605 Ethics in the Global Marketplace

Provides students with a rich mixture of theoretical and practical knowledge of ethics in the Global Marketplace. Examines the role and responsibilities of management associated with ethical, professional, and business practices in the global marketplace. Students will compare and contrast cultural and organizational orientations, espoused values, and demonstrated behaviors of select countries relative to ethics and business. Also, trends and issues associated with government legislations, interventions, and mandates addressing the ethics of business are explored. 3 credits.

MBAN 606 Quantitative Analysis

This course covers general statistical concepts related to business management. Students will work on basic statistical analysis using various numeric and algebraic techniques. Students learn the advantages and disadvantages of the various tools used in inferential statistics and when and how

to apply those methods. Topics to be covered include: descriptive statistics, basic inferential statistics, analysis of variance methods and nonparametric statistics for categorical data. 3 credits.

MBAN 607 Managing for Change

Examines change and transformation in global organizations. Students explore theories, models, and methods of influencing, managing, and measuring change. Key topics include origins of change, change as a strategic asset, and managing change in chaos. Study includes organizational adaptation and adoption models associated with organizational productivity. 3 credits.

MBAN 608 Managerial Finance

Core graduate finance course covering various principles of time value and risk from the perspective of financial institutions, then contrasting with and augmenting across the broader industrial sectors. Financial institution structure, regulatory challenges, risk and portfolio management will be explored, along with balance sheet allocation and investment diversification for optimizing company resources. Students will learn how the financial services industry operates, using both the differences and commonalities with industrial corporations in managing financial issues to achieve optimal performance. 3 credits.

MBAN 609 Human Capital Management in Multi-Cultures

Explains how human capital management (HCM) involves delivering business success through understanding what HCM means, and its relevance to organizational performance. The course will teach students, through a broad-based conceptual framework, how to understand, measure, and improve the all-important focus on human capital. Students will also explore the skill of nurturing talent, and the importance of aligning workers individual aspirations and organizational goals, resulting in corporate success. 3 credits.

MBAN 610 Leadership

A survey of the roles, influences, and impact of leaders in global organizations. Analyzes significant psychological, sociological, and anthropological theories and models relative to leadership behaviors. In addition, students engage in supervised qualitative fieldwork focused on leadership best practices relative to organizational productivity, growth, and sustainability. 3 credits.

MBAN 611 Legal Environment of Business

Examines executive, legislative, and judicial branches of government relative to business law and operations. Key topics include forms of business enterprise, international laws, business torts, contracts, the Uniform Commercial Code, negotiable instruments, bulk sales, and product liability. Students also study employment, intellectual property, securities regulations, and financial reporting and disclosure regulations. 3 credits.

MBAN 612 Managerial Economics

The science of effective decision-making and implementation develops the analytic foundations and management guidance for maximizing the profitability of the firm. Discusses alternative pricing strategies and decision-making skills in the context of demand elasticities and various

competitive environments. Special emphasis on project management skills to help with decision implementation. 3 credits.

MBAN 613 Negotiation and Conflict Resolution

Focuses on theoretical and practical dynamics of negotiation and conflict in organizations. Analyzes theories, models, and best practices used in enabling agreement and resolving conflict. Explores the psychological and sociological literatures, with a focus on key organization variables, including culture, capability building, power, and communications. In addition, students acquire negotiation and conflict-resolution skills through case-based simulations and an understanding of the dynamics of interpersonal and intergroup conflict and their resolution. 3 credits.

MBAN 630 Advanced Entrepreneurship

Examines entrepreneurship—the essential component of business building and growth. Explores key concepts, including risk and reward, business planning, and venture capital pitches. Main topics include entrepreneur self-assessment, market analysis, business identification, financing, market entrance, and growth strategies. 3 credits.

MBAN 636 Managing Not-for-Profit Organizations

Presents the management theory and practice of social entrepreneurship. An examination of the specifics of the not-for-profit sector and challenges involved in managing not-for-profit organizations (NPOs) and nongovernmental organizations (NGOs). Key content areas include management instruments, national and branch specific topics and benchmarking in the NPO/NGO. 3 credits.

MBAN 638 Social Media Marketing

Examines the fundamentals, rapid change, and transformation that are the realities of social media marketing. Exploration of the possibilities and limitations of various social media and how to apply and adapt basic and advanced marketing strategies to construct and critically evaluate social media texts, their impact, and their practical use in marketing contexts. 3 credits.

MBAN 639 Digital Marketing

With the rapid shift of advertising dollars away from traditional media to online platforms, it is becoming increasingly important for marketing graduates to be well-versed in digital marketing fundamentals. This course will provide students with an understanding of successful online marketing strategies, user generated content, search, social media and networks, mobile, and web analytics. Students will address relevant topics such as email marketing, digital advertising, search engine optimization (SEO), building online communities, and mobile marketing from a variety of perspectives—as analysts, consumers and entrepreneurs. Students will exit the course with a solid understanding of digital marketing tactics, tools, and resources available. 3 credits.

MBAN 651 Real Estate Law, Ethics and Practice

Each student is provided an integrated overview of real-estate-oriented legal and ethical best practices. Students examine foundational legal, philosophical, environmental and social theory constituting real estate law and ethics. Key areas include: real-estate based legislation; guiding

principles of real estate law; contracts (i.e., building management, rental, leasing, etc.); federal, state and local real estate provisions; and the role of ethical thought and behavior in real estate transactions and client engagement. 3 credits.

MBAN 652 Real Estate Financing and Credit Markets

This course analyzes the economic, financing and credit markets associated with the real estate industry. Topics include: financial models; importance of cash flows; ROI; business cycle and interest rates; mortgages; underwriting; property evaluation; investment analysis of development projects; leveraging and financing the investment; and risk and return. Also included will be a brief overview of REITs. 3 credits.

MBAN 690 Strategic Management and Communication

This course explores the best practices in strategic management and communication messaging. Attention is focused on interpersonal and intrapersonal analysis, application and implementation of carefully planned messages and effective strategies used by managers in business and the professions. Furthermore, this course will challenge you to develop and implement persuasive messaging in a convincing and ethical manner for diverse and or resistant audiences. The course is also designed to help you to identify and adopt skills that will make you an effective team player, manager or leader. 3 credits.

MBAN 695 Capstone: MBA

Students synthesize key theoretical and applied business knowledge acquired throughout the program. A strategic-analysis project demonstrating the applicability of business knowledge and critical thought to an innovative business situation is required. Prerequisite: Completion of core courses. 3 credits.

MBAN 730 Managing the Creative Process

Students gain understanding of how to facilitate and manage innovation and creativity in the workplace. This course covers theories of innovation and the creative process as well as practical applications analyzing successful and unsuccessful efforts. Hands-on practice managing innovation and the creative process, problem-solving role plays, and live cases will be used. 3 credits.

MSHN 621 High Performance as Cultural Norm

Discusses fundamental principles and practices associated with developing a corporate culture that inspires high performance by employees. Explores the alignment between values and organizational practices or behaviors than can influence productivity and profitability goals. Class projects focus on ways to create and maintain a motivational environment where people can be, and do, their very best. 3 credits.

MASTER OF ARTS IN JEWISH STUDIES / HOLOCAUST STUDIES

HJGN 600 History of the Jews in the Middle Ages (Annual)

Social, economic, political. and intellectual history of medieval Jews, particularly in the major European centers. Emphasis is placed on developments in law, philosophy, poetry and mysticism. Topics include: the status of Jews under Christianity and Islam; communal organization and economic activity; Jews in European culture; Jewish-Christian polemics; controversy regarding the study of philosophy; crusades and martyrdom; expulsion, Marranism; Sabbatianism; and transition to the modern period. 3 credits.

HJGN 601 History of the Jews in Modern Times (Annual)

A survey of modern Jewish history from the French Revolution to World War 1. Major developments are analyzed in light of political, social and ideological currents and trends. Emphasis is placed upon the emergence of diverse expressions of Jewish religious and secular identity. Topics include: the Enlightenment and emancipation; Wissenschaft des Judentums; rise of Reform Judaism; the Positive-Historical School: Neo-Orthodoxy; eastern Haskalah; Volozhin and the Yeshiva movement; Mussar movement; Jewish socialism; political and racial anti-Semitism; migrations; Hibbat Zion and Zionism. 3 credits.

HJGN 638 The Holocaust (Annual)

A seminar on the destruction of European Jewry during the years 1939-1945. Topics include: antisemitic and racist antecedents; the rise of the Nazi dictatorship; implementation of the "Final Solution"; Jewish responses to the catastrophe; reactions to Nazism in the free world, and post-World War II legacies. 3 credits.

HJGN 639 History of Anti-Semitism (Biennial)

An examination and analysis of the historical and cultural roots of antisemitism from ancient times until the present, concentrating on religious, sociological, economic and philosophical expressions. 3 credits.

HJGN 645 Jewish Life in Europe after the Holocaust: Community and Memory (Annual)

This course will examine Jewish experiences in postwar Europe, exploring social, religious, and cultural issues confronting survivors as they attempted to rebuild their personal lives and communal institutions in Eastern and Central Europe and in the DP camps. 3 credits.

HJGN 646 Jewish Communities of the World (Annual)

An exploration of the cultural, social, political and religious character and needs of Jewish communities, large and small, throughout the world, in light of their individual histories. 3 credits.

HJGN 648 Monographic Literature of Modern Jewish History (Biennial)

Students will read substantial portions of major works on various themes of the modern Jewish experience and analyze the historical methodology of the authors. Topics will include: Emancipation; the Anglo-Jewish experience; Jewish life in France; German Jewish life; Jews in

Czarist Russia; the Mussar movement; the emergence of a Jewish middle class; Zionism; and the American Jewish experience. 3 credits.

HJGN 660 Topics in Jewish History (Annual)

An analysis of currents in medieval and modern Jewish history through readings of selected texts. Sample topics: Diasporas, Networks and Urban Centers in the Jewish World from the 15th to the 20th Centuries; Echoes and Imprints of Purim in Medieval Jewish History; The Art of the Other: Jews in Medieval and Modern European Art; Jews and Art; Jews and Modern Media; The War Against the Talmud; Jewish Autobiographies in 19th and 20th Century Eastern Europe; Holocaust and Halakhah; Historiography of the Holocaust; Holocaust Compensation and Restitution; French Jewry, 1806-1905; Religion and State: Israel - A Case Study. 3 credits.

HJGN 668 Individual Reading and Research

Credits by arrangement.

HJGN 670 Methods Seminar - The Use of Historical Sources (Annual)

Close analysis of texts, with emphasis on proper utilization of primary source material, general and specific methodological problems in the study of Jewish history, currents in recent scholarship, and practical use of bibliographical and research aids. 3 credits.

HJGN 672 Research Seminar (Annual)

Students pursue guided research into the sources of Jewish history and formally present the results of their investigations in class for discussion and critical evaluation. 3 credits.

ACADEMIC RULES AND REGULATIONS

TO THE READER:

Catalogs can be intimidating documents. However, these pages hold much of the information and rules you will need to plan your stay at Touro University Berlin. For additional detailed descriptions of student rights and responsibilities, the University Code of Conduct, and other Touro policies, students are referred to the New York School of Career and Applied Studies 2021-2023 Catalog (viewable online at https://www.touro.edu/media/schools-and-colleges/nyscas/documents/NYSCAS_Catalog.pdf, pp. 45-58, 190-211. Please consult with an academic advisor if you need clarification or amplification of any of the rules and regulations you find in either of these publications. However, students must assume final responsibility for conforming to all College regulations and curriculum requirements.

REGISTRATION

Students register for courses during designated registration periods in the fall and spring, and in summer. For MA program students' courses input directly by the Registrar's Office, and for undergraduate and MBA programs student's courses entered online by the student through the TouroOne portal; consult your academic advisement office to find out which method applies to you. Students who are not officially registered are not permitted to attend classes.

Prerequisites and Co-requisites

Many courses require a prerequisite and/or a co-requisite. A prerequisite to a course is a requirement that must be completed by the student before they enroll in a course. A co-requisite is a requirement that must be taken by the student at the same time that they enroll in that course. Prerequisites and co-requisites are listed together with the course descriptions for each course. Students must check that they have the necessary prerequisites and co-requisites or have obtained a waiver for any course for which they register.

Adding a Course

Undergraduate and MBA students may add (a) course(s) online through the TouroOne portal during the official add/drop period, typically scheduled within the first week of the Fall or Spring semester and within the first few days of the Summer semester. Students who experience any problem with the online method should contact the Office of Advisement or the Office of the Registrar. MA students needs to file an "Add/Drop" form signed by their advisor with the Office of the Registrar to add a course(s)

Dropping a Course

A student may drop (a) course(s) up to the midpoint of the Fall or Spring semester and up to the midpoint of the Summer session. During the established official add/drop period, this can be done online through the TouroOne portal. After those points, or if a student wishes to drop all courses at any point in the semester, the online method cannot be used. Instead, the student must file an "Add/Drop" form signed and dated by their advisor or dean with the Office of the Registrar. In those cases, the effective date of the program change is the day on which this form is received by the Office of the Registrar. Any form submitted to the Registrar by a student more than two weeks after the date of the advisor's signature will have to be re-signed. Forms submitted directly to the

Registrar's Office by an advisor or other College official will be processed effective the date they are received. Forms lacking a written date will also be processed effective the day they are received by the Registrar.

Courses dropped during the official add/drop period will not appear on the student's academic transcript. Courses dropped after this time will appear on the transcript with the grade of "W." "W" grades are not included in the calculation of a student's GPA. Courses with "W" grades will be counted in calculating "credits attempted" when determining a student's rate of progress and maximum time-frame for Satisfactory Academic Progress purposes.

For some government programs, financial aid eligibility is dependent on full-time enrollment status. The student is strongly urged to consult with the Office of Financial Aid before withdrawing to find out their status and to understand what the financial effect of the change might be. Please note that any student adding or dropping a course should also consult with the Bursar prior to submitting the form to the Registrar's office. Charges may apply to dropped courses, in accordance with the tuition refund schedule.

Size of Program - Credit Load

During the Fall and Spring semesters, undergraduate students are permitted to register for up to 18 credits or semester hours. Seven hours is the maximum load for Summer sessions. In the MBA or MA programs, the minimum credit load for students who wish to be considered full-time is 9 credits. In these programs, 6 credits is considered a normal load for Summer sessions or for students who wish to be considered part-time. Any additional credits that a student wishes to take during a semester must be approved by the Dean. Decisions are based on the required courses the student needs to complete their degree and the judgment of College officials as to the likelihood of the student successfully completing all courses in which s/he wishes to enroll. See p. 123 for a more detailed explanation of credits and contact hours of study.

"Double-Counting" Courses

The same undergraduate course can be counted toward a major and toward general education requirements. For example, GSMG 140 Statistics can count toward the general education requirement and toward the Business Management and Administration major if the student has been exempted from GSMG 130 College Mathematics.

UNDERGRADUATE PROGRAMS

Repeating Failed Credit-Bearing Courses

A student may repeat a failed credit-bearing course without obtaining special permission. Students who repeat a failed course have one opportunity to improve their GPA through repeating the specific course. The student must file a "Request to Repeat a Course" form with the Office of the Registrar at the time of registration. Failure to submit this form may result in the exclusion of the second grade received, and the inclusion of the original grade, in the GPA calculation.

Students may exercise this option **for up to four courses at the University.** If a failed course is repeated, both courses will appear on the student's permanent record. The code "E" ("Excluded") will be added to the entry for the earlier course on the transcript, indicating that the F grade received will not be calculated in the student's GPA. However, the grade will remain on the record. The repeated course entry will appear with the code "I" ("Included") added, indicating that the grade received will be calculated in the GPA. Therefore, only the second grade earned – whether higher or lower than the original one – will be calculated in the student's GPA.

The repeated course must have the identical course code as the original course that was failed. Approval by the Dean is required if the repeated course is taken outside of the original campus/program.

Please note that repeating a course can have financial aid implications in terms of calculation of full- time status. Students are advised to consult with their financial aid advisor. A student repeating the same course more than once will not have those credits counted in their credit load for financial-aid purposes. A student may not repeat a failed course more than once to improve their grade and may not repeat a developmental course more than once. Failure of a developmental course a second time may lead to expulsion from the University.

Please note that graduate and professional programs, in making admissions decisions, may recalculate a student's GPA based on all grades earned.

Repeating Passed Credit-Bearing Courses

A student who has taken and passed a credit-bearing course and wishes to repeat the course to improve the grade may do so once. After this, the same passed course may not be repeated. Students may repeat up to four courses (*including failed courses*) to improve grades during their university career. The student must file a "Request to Repeat a Course" form with the Office of the Registrar at the time of registration. Failure to submit this form may result in the exclusion of the second grade received, and the inclusion of the original grade, in the GPA calculation.

Courses repeated to improve the GPA must have a course code identical to that of the original course and receive approval from the Dean if taken at Touro outside of the original campus.

Please note that repeating a course can have financial aid implications in terms of calculation of full-time status. Students are advised to consult with their financial aid advisor. A repeated passed course will not count toward the student's minimum credit load for financial aid purposes.

A student may only repeat a passed course in which a grade of "B-" through "D-" has been received, and only if the overall grade point average in that semester is at least 3.0, excluding the course being repeated. Both courses will appear on the student's permanent record. The code "E" ("Excluded") will be added to the entry for the earlier course on the transcript, indicating that the grade received will not be calculated in the student's GPA. The grade will remain on the record. The repeated course entry will appear with the code "I" ("Included") added, indicating that the grade received will be calculated in the GPA. Therefore, only the second grade earned – whether higher or lower than the original one – will be calculated in the student's GPA.

In cases where the student has received permission to take (a) course(s) at another college and/or submits a transcript to the Office of the Registrar that indicates passing transferable grades ("C"

or better), the course(s) may not be repeated for credit at Touro University. If repeated at Touro, the code "E" ("Excluded") (see above) will be added to the entry for the repeated course on the transcript, although the grade for that course will remain on the student's record. Again, a repeated course will not count toward full-time status for financial aid purposes.

Please note that graduate and professional programs, in making admissions decisions, may recalculate a student's GPA based on all grades earned.

GRADUATE PROGRAMS

Repeating Credit-Bearing Courses

With the permission of a Program Chair or Deputy Chair, a student may repeat a course in which the grade of "B-" or lower (including the grade of "F") was received. No course may be repeated more than once, and no more than two courses in a student's program may be repeated. The course for which the student registers as a repeat must be the same (i.e., course number and title) as that in which the original grade was received. (In rare cases, under unusual circumstances, the Provost may authorize that a different course, with similar content, be substituted.)

As with undergraduates, in these instances both courses appear on the student's official transcript, but the code "E" ("Excluded") will be added to the earlier course entry on the transcript, indicating that the grade received will not be calculated in the student's GPA. The repeated course entry will appear with the code "I" ("Included") added, indicating that the grade received will be calculated in the GPA. Therefore, only the second grade received – whether higher or lower than the original one – is calculated in the student's GPA.

IMPORTANT: At the time of registration, graduate students must file a "Request to Repeat a Course" form – with the necessary approvals from the Program/Deputy Chair and the Financial Aid Office – with the Office of the Registrar. Failure to do so may result in the exclusion of the second grade received, and the inclusion of the original grade, in the GPA calculation.

ONLINE COURSES OFFERED THROUGH THE DEPARTMENT OF ONLINE EDUCATION

Touro University's Department of Online Education expands students' educational options by providing online courses that offer greater flexibility in scheduling courses and enable students to take courses that are not offered at their own division or location. The Department offers approximately 60 courses in the Fall and Spring semesters and 20 in the Summer semester. The Department of Online Education follows a different academic calendar than various other academic divisions. Students cannot take a majority of their academic program through online courses and are limited in the total number of courses that can be taken in this modality.

Online courses use the same syllabi as similar classroom courses and are designed to foster learner engagement through course material and both individual and interactive group assignments. Courses are taught asynchronously and require a high degree of independent work, which means that online learners are expected to assume greater responsibility for their own learning than students in traditional classroom-based courses. They must understand and address their own learning needs; complete weekly assignments; take initiative in asking questions and obtaining help; and be prepared to deal with technical difficulties, independently or through the help-desk.

Recognizing this, Touro University has developed and provides the necessary information and learner support systems to assist learners in carrying out their learning activities and using the available resources. Touro University has structured the online courses so that each student will have a high level of personal accessibility to professors. It is the policy of Touro University that all student e-mail inquiries will receive an initial reply within one business day of receipt by the professor. Faculty members are expected to have weekly online office hours. Students may also request a cyber-chat, or a personal appointment with, or a phone call from their instructor.

Student Identity Verification Procedures for Distance Learners

In compliance with the provisions of the United States Federal Higher Education Opportunity Act (HEOA) of 2008, Public Law 110-315, concerning the verification of student identity in online learning, Touro University has established and will periodically evaluate its process to confirm that a person who is enrolling in the University is the person who is completing the enrollment form, that a student taking an examination is the student who registered to take the examination, and that the student who is registered for an online course is the same student who participates in, completes, and receives credit for the course. To authenticate identities, Touro University will use one or more of the following methods for verification:

- A secure login with username and password
- Proctored examinations (on-site or at a distance)
- New or emerging technologies and practices that are effective in verifying student identification
- Comparison of student work with previously-assigned work or plagiarism databases

There are additional costs associated with taking an online proctored exam. Students testing at a distance are informed in advance of these additional costs, both through e-mail and on our website http://nyscas.touro.edu/academics/course-schedules/online-courses/ (See link at bottom of homepage for additional details regarding Online Exams.)

All methods of verifying student identity must protect the privacy of student information in accordance with the Family Educational Rights and Privacy Act (FERPA), as well as any other applicable laws or regulations regarding the confidentiality of personally identifiable information.

Personally-identifiable information collected by the University may be used as the basis for identity verification. This information may include a combination of the following:

- Student ID number
- Last 4 digits of the student's Social Security Number
- At least 2 other pieces of information, such as the student's email address on file, date of birth, address, or username

Identity Verification for New Students

- 1. All students who enroll at the University are required to create a user account in Touro's portal (with secure student user name and password) and are authenticated through an identity management system. Students must go through this system in order to register for online courses.
- 2. Students access Canvas (see #3 below) after they are authenticated by the portal and set up an avatar. The avatar is a picture of the student that appears next to their names in each of their courses.

Identity Verification for Exam Takers

Onsite exams

- 1. Students taking examinations will be authenticated by proctors at the time of the exam at the testing center. One valid form of identification, with photo, is required for admission into the examination center. If the first ID is questioned by the test administrator, a second valid photo ID will be required. Examinations which are proctored online similarly require authentication of student identity.
- 2. The professor prints out the list of the students taking the exam and their avatars so that the proctor can check against the avatars at the exam as another means of photo identification for onsite exams. Students sign in as they come to take their exams on-site, and the professor or proctor checks the student name and ID against the printed roster.
- 3. Exams may be administered in a computer lab through the learning management system in place at the University. Once the student is signed into their Canvas account, the professor or proctor inputs the password that allows them to begin the exam. Students are required to show their student picture ID as they enter the building where exams are administered. Once the students are in their exam room, the professor or proctor checks the student name and ID against their own printed roster of student names, avatars and IDs.

Lockdown Browser and/or Exam Password: When the professor comes to the student's computer and inputs the password, they are checking the student's identity once again by visually noting the student. The professor or proctor watches the student log into Canvas before typing in the

passwords. The Lockdown browser application prohibits a student's computer from accessing anything on the computer other than the exam page while the exam is in session.

Online exams

Getting onto Canvas:

- 1. Students must be authenticated through the portal, which requires that they know the secure portal password.
- 2. Exam password: The professor must supply the proctor with the exam password.
- 3. Student privacy during a proctored exam at a distance is maintained through direct communication and the use of a secure testing service.
- 4. Touro University uses an external online proctoring service which also maintains its own security and verification policies.

General Information Concerning Touro University's Online Courses

Courses Online course offerings for each semester will be available to Touro students at registration. Touro students who are interested in taking online courses should read the Online Student Guide, which is available on the Touro website here.

Students who have never used email or the Internet before should become familiar with them BEFORE attempting to register for an online course.

- Almost all of interaction with classmates and the instructor will be in writing, mainly via
 the Internet and e-mail. Students who value face-to-face communication will be better off
 in a traditional classroom.
- Online courses cover the same amount of material as their in-class counterparts. They require independent work for at least the number of hours normally spent in class PLUS the time spent doing homework for a course.
- Homework and assignments are required to be completed on a regular basis and not left for the end of the semester. Full credit may not be given for any assignment handed in after the due date.

Student Eligibility for Taking Courses Online

You can register for an online course only if ALL of the following apply to you:

- You are NOT on probation.
- You have at least a 3.0 ("B") average.
- You are not in an Associate's degree program.
- No more than two courses can be taken online per semester.

If you do not meet the above eligibility criteria for registering for an online course, you will need a Dean's signature in order to register.

Registering for an Online Course

You may register online for online courses as you would for the classroom courses you are taking within your division of Touro. Use the course code listed in the course offerings online. Students registering for online courses use regular registration procedures—use the course code listed in the schedule in this catalog and online.

After completing the course registration process, students will be able to access their online class(es) via their Canvas accounts by logging onto the appropriate link on the TouroOne portal.

Technical Requirements for an Online Course

A current list of technical requirements for an online course can be found in the Online Student Guide on the Touro website here

Getting in Touch with Your Instructor

When emailing an instructor, an online student can expect a response within 24 hours (note: this excludes weekends and vacation days). If one fails to get a response from your instructor within 24 hours, one should email <u>info.onlineeducation@touro.edu</u> with name, course code, and the instructor name, so that Touro can track down the problem.

<u>Preparing for the Semester for an Online Course—Reading Course Outlines, Acquiring Textbooks, Etc.</u>

Course Outlines

Course outlines are posted on the course website prior to the first week of classes. Students will be asked to read the course syllabus and confirm by e-mail when they have done so.

Announcements and Assignments

The online semesters are comprised of 15 modules. Module start and end dates and due dates of assignments in each module will be posted by the first day of class. Students should review the dates and watch for new announcements and instructions as each module becomes available.

Textbooks and Course Material

Students are required to obtain a copy of this textbook before the beginning of class, if possible. Do not delay purchasing a textbook—the nature of an online course requires the student to use the textbook during the first week of class. Students are encouraged to purchase the required textbooks online. Faculty members generally assign additional course material, including articles, book chapters, and related videos.

Homework and Exams

In addition to weekly learning activities, each online course includes a midterm and a final exam. Students are informed about exam dates and times in the course syllabus before the start of the semester. Exams must be taken on the scheduled date and time. Some online courses will also require a term paper.

Midterm Exams

Midterms are scheduled by faculty members and are administered either on-site by faculty member, or online through an online proctoring company. Some online courses may require an additional fee for midterm exams. Faculty members will inform students regarding the midterm in their course syllabus.

Final Exams

- Final exam dates are announced on the first day of class and in the syllabus. Students who have extenuating circumstances that prevent them from taking the exam on the designated days may reach out to their instructor for further direction.
- Final exams are administered online through an online proctoring company.
- The final exam fee is included with the registration fee for each online course.
- Final exams must be taken using a desktop or laptop computer; iPads and tablets cannot be used. A microphone, webcam, and hi-speed internet are required as well.
- More information about online testing, including any additional technical requirements, can be found in the Canvas course once you are registered.

ACADEMIC ADVISEMENT

Touro University Berlin attempts to maximize each student's professional, intellectual and personal growth. To this end, all students are provided with academic advisors to assist students with academic programs, course registration, career planning, and graduate and professional school options. All students have the responsibility to:

- make regular appointments to see their advisor
- become knowledgeable about University rules and procedures
- file the appropriate forms at the scheduled times
- take full responsibility for planning and carrying out a program of study

CREDITS AND SEMESTER HOURS

Contact Hours

The standard unit for measuring a student's course of study is the "semester hour." For undergraduate classroom courses, one semester hour is equal to one academic hour (50 minutes) per week of classroom or direct faculty instruction and homework and assignments, (estimated as two hours of out-of-class work) over a fifteen-week semester, or the equivalent amount of work distributed over a different amount of time. University-level lecture courses are normally assigned one credit per semester hour. Generally, lecture courses that include laboratory assignments will include additional contact hours (see below).

For graduate courses, one semester hour similarly represents one hour of class and two hours of out-of-class student work per week over a 15-week semester, or a total of three hours of time-on-task per week. Since, in graduate courses, the expectation for out-of-class work and research is enhanced, the ratio of in-class to out-of-class time may vary by program, with the total of approximately three hours of time-on-task-maintained.

In accord with academic practice, Touro University will also award college credit for an equivalent amount of work as described above for other academic activities as established by the institution, including laboratory work, internships, practica, studio work, and other academic work leading to the award of credit hours.

For students taking developmental courses that carry no credit, contact hours with the associated homework and preparations are used to determine full-time status for financial aid purposes in a fashion identical to that used in credit courses.

Class Standing - Undergraduate

The minimum number of completed credits needed for membership in each class is:

Lower Freshman	entry
Upper Freshman	12
Lower Sophomore	24
Upper Sophomore	40
Lower Junior	56
Upper Junior	72
Lower Senior	88
Upper Senior	104

ALTERNATIVE INSTRUCTION - TUTORIALS, DIRECTED STUDY, INDEPENDENT STUDY

Tutorials

Courses listed in this Catalog may be offered in an alternative mode, typically to a small group of students. The material covered follows the standard course curriculum. Generally, students are permitted to enroll in a tutorial under special circumstances, for a required course not otherwise available. A tutorial study course requires the same work as a classroom course, including a final examination.

Directed Study

Courses listed in this Catalog may be offered to a single student, as a directed study. The material covered follows the standard course curriculum. Generally, students are permitted to enroll in a directed study course only under special circumstances, for a required course not otherwise available. A directed study course requires the same work as a classroom course, including a final examination. Students who wish to register for a directed study course must complete an "Application for Directed Study" form and obtain written approval from the instructor, the department chairperson, and the Dean. Arrangements for directed studies should be made in advance of registration. Students are not considered to be registered in a Directed Study course unless they have received all requisite approvals, filed the approved Directed Study form and filed an approved a Drop-Add form with the Registrar's office.

Independent Study

A student may take an independent study course in a specialized subject not offered in this Catalog. Students who wish to participate in independent study must present a specific plan and complete an "Application for Independent Study" form and obtain written approval from the instructor, the department chairperson, and the Dean. An independent study course typically requires an appropriate number of meetings with the instructor, readings, a report or term paper, and a final examination. Arrangements for independent studies should be made in advance of registration. Students are not considered to be registered in an Independent Study course unless they have received all requisite approvals, filed the approved Independent Study form and filed an approved Drop-Add form with the Registrar's office.

EARNING OUTSIDE CREDIT

Transfer Credit

Transfer students seeking credits for previous academic work should arrange that an official transcript be sent to the Registrar's office at the Touro University's main campus in New York unless other prior arrangement has been made.

<u>Undergraduate Programs</u>

It may be necessary to schedule a meeting with department faculty or the Dean if transfer credits are being offered to fulfill major, minor, or other requirements. Credits are generally awarded after evaluation for business, education, computer science, social science, and other liberal arts and sciences courses that (a) are relevant to a student's program of study, (b) are equivalent to courses offered at Touro, and (c) were completed with a minimum grade of C at an accredited institution. Courses from non-accredited institutions or organizations, even if recommended for credit by the American Council on Education, must be reviewed by the respective Departmental Chair before credit may be transferred. Touro University grants transfer credits for satisfactory course work completed in a traditional classroom setting, through distance education, and, upon evaluation of a portfolio, for experiential learning.

A maximum of six credits is generally granted for previous work completed in technical or professional programs not offered at Touro University.

Credits may not be awarded for courses taken more than 10 years prior to a student's first semester at Touro University Berlin in natural sciences, business, and accounting. Such transfer credit in all other areas *except for computer science* is subject to individual departmental approval; in computer science, credit may not be awarded for courses taken more than six years prior to a student's first semester at the University.

Students who have completed an associate's degree at an accredited institution are assured a minimum of 60 credits, but they must meet the individual course and liberal arts requirements of their selected degree program. This may entail a course-by-course evaluation (or its equivalent) to ensure that Touro course requirements are satisfied. Courses which may be equivalent to **required course work** are reviewed by an evaluator; if the evaluator is unable to determine required course work equivalency from the course description and course syllabus, it will be sent to the appropriate department chair for review and equivalency evaluation.

Transfer courses which are not equivalent to required course work may be considered for elective or "blanket credit," and are evaluated in one of two ways:

- 1. If the student has an Associate's or higher degree, courses may be accepted in bulk as electives; a course-by-course review may not be required.
- 2. If the student does not have an Associate's or higher degree, courses will be reviewed on a course-by-course basis and may be given a "blanket credit" or elective course acceptance.

In both cases, credit is applied to the student's program in the elective credit area(s).

Transfer students may request in writing that all prior college work completed at a particular school(s) not be evaluated. This decision is irrevocable.

Transfer students should be aware that, for any course taken and passed at Touro University Berlin for which transfer credit was already awarded for work done at a prior institution, the transfer credit will be deleted.

To be eligible for a baccalaureate degree, a transfer student must successfully complete at least 45 credits in residence at Touro, and at least 30 credits at one campus. In addition, a minimum of 50% of the credits in a student's major must be taken at Touro. For this reason, Touro University would generally not transfer more than 75 credits total for a baccalaureate degree.

Transfer of Judaic Studies Credit

Touro University Berlin may award undergraduate students up to a maximum of 48 credits for post-high-school yeshiva and seminary studies. The chair of the Department of Judaic Studies or their designee reviews the yeshiva or seminary involved and makes a determination as to the transfer of credits from the individual institution. A listing of yeshivot and seminaries for which the University awards credit is available from the Office of the Registrar. Following long-standing practice at Touro University, transfer credit for Judaic studies courses may be reduced by up to 50% of credits awarded by the yeshiva or seminary and listed on the institution's transcript.

Students who have completed one year of intensive Judaic studies in Israel may earn the equivalent of one year of college credit. Students must document their yeshiva and seminary work by arranging for official transcripts to be submitted to Touro University Berlin for evaluation. Credits are granted only in accordance with the Touro University's academic policies as stated above.

Graduate Programs

The maximum number of graduate credits that a student may transfer into the MBA or MA program is six. Transfer credits are awarded only for courses:

- with content comparable to the individual program's courses.
- which were taken within the last five years.
- where the grades received were either "B" or better or "pass." In the case of "pass" grades, the registrar of the issuing institution must indicate in writing that the grade of "pass" recorded on the student's transcript is always equivalent to "B" or better in that course.

Award of transfer credit must be approved by the program dean or their designee. Graduate credit is not awarded for undergraduate level courses.

Off-Campus Credit While a Touro Student

Students wishing to take courses at another institution while matriculated at Touro must obtain official permission in advance. They must submit a completed "Permit to Attend Another College" form, which is available in the Office of the Registrar. Failure to obtain official permission to take courses at another institution may cause either a delay in obtaining credit or complete disapproval of the transfer credit.

Credit by Testing

Departmental Challenge Examinations

Students who can demonstrate proficiency in a particular subject may earn credits by taking a departmental challenge examination. Interested students must make arrangements for taking the examination with the appropriate department chairperson, file a "Request to Take a Challenge Examination" form with the Registrar's Office, and pay the necessary fee to the Bursar. Touro University does not transfer challenge exam credit awarded at another institution.

Credit for Standardized Examinations

With a permit, students may receive college credit for the following equivalency examinations administered by US-based organizations: selected subject area examinations given by the College Entrance Examination Board - College Level Examination Program (CLEP) and Advanced Placement Examinations (AP); Defense Activity for Non-Traditional Education Support (DANTES); selected proficiency examinations sponsored by certain colleges, and for Excelsior College (formerly Regents College) examinations.

Credit is generally not given for required courses or for science, business and economics courses taken through the CLEP program. The maximum number of credits accepted in any category is twelve, except for AP, for which the maximum is 30. However, the overall maximum number of credits by examination that the University accepts is 30.

Credit and/or advanced standing is typically awarded for scores of 4 or 5 on the Advanced Placement (AP) examinations taken before graduation. No credit will be awarded for tests taken after the completion of high school. In order to receive credit, students must have official score results sent directly from the College Board to the Office of Admissions—Touro University's code is 2902.

Credit and/or advanced standing is typically awarded for grades of 6 or 7 on the International Baccalaureate (IB) higher-level examinations taken before graduation. No credit will be awarded for tests taken after the completion of high school. In order to receive credit, the student must have official score results sent directly from the International Baccalaureate Organization to the Office of Admissions.

Life Experience Credits

Touro University Berlin recognizes that students can acquire college-level knowledge outside the classroom. Baccalaureate degree students may request that the Life Experience Committee award up to 40 college credits for documented learning through experience.

Life Experience credits are awarded only for specific Touro University courses. They may not be used to satisfy a required liberal arts general education requirement or courses in the student's major or concentration. Life Experience credits will not be awarded for courses already completed at Touro University or other accredited institutions of higher learning.

For guidelines and assistance in completing the necessary forms, please contact the Admissions Officer, admissions@touroberlin.de.

Appealing Transfer Credit Decisions

All transfer credits are reviewed by trained evaluators who work closely with faculty in determining ongoing transfer credit and course equivalencies. If a course is not acceptable for transfer credit or will not fulfill a Touro University requirement due to a determination that it is not equivalent to a required course, students may appeal that decision directly to the appropriate department chair by supplying additional information such as syllabi, textbooks, etc. The department chair will then inform the evaluator, in writing, of any change(s) to be made to the evaluation.

Foreign Transcript Evaluation

All international applicants must have an original transcript of their secondary and/or college record, with a certified English translation, if necessary, sent to the Office of Admissions.

Students who attended college outside of Germany or the United States are generally required to have them evaluated by a Touro-approved agency. A list of agencies is available by logging onto https://www.naces.org/members

GRADES

Attendance and Class Participation

Students are expected to attend lecture and laboratory sessions on a regular and punctual basis and to complete assignments in a timely fashion in order to obtain the educational benefits that each meeting affords. Excessive absences or failure to complete assignments may lead to a reduction of grade or failure of the course. Repeated absences may lead to dismissal from the University.

Students are required to take all examinations at their scheduled times and are strongly advised not be absent from examinations. Some instructors, as a matter of policy, do not give make-up exams. A student will only be allowed to take a make-up exam if one of the two following applies:

- s/he has petitioned to be officially excused from the original exam. The petition must be approved by both the course instructor and the Dean.
- s/he missed the original exam because of illness or other compelling reasons for which documentation must be provided. Approval must be given by both the course instructor and the Dean.

Students who are allowed to take make-up exams should consult their course instructor about scheduling. Unless continued illness or other circumstances prohibit, the make-up exam must be taken within two weeks of the date of the original exam.

Grade Types

Non-Credit Courses

Pass/Fail grades of four types are assigned to Developmental Math classes:

P: student is ready to move to the next course level

F: student's work was unsatisfactory; demonstrated insufficient effort; student must repeat course

The Developmental Math course may be repeated only once.

Credit Courses

Passing grades for credit-bearing course are A, B, C and D with plus and minus, and P. For the numeric equivalents of these grades, see "Grade Values" below. Failing grades are F and WU.

Grade Definitions

P: Passing

F: Student attended/participated in 60% or greater of scheduled classes per semester, but did not achieve passing grades on examinations and assignments, or stopped attending/participating after 60% or greater of scheduled classes in the given semester.

W: (No penalty.) This grade is assigned when a student withdraws from a course and files an Add/Drop form (see "Dropping a Course," p. 114) with the Office of the Registrar, signed by an academic advisor. A student who does not file this form will receive a failing grade of F or WU depending on the number of class sessions attended and the amount of work completed.

WU: Student stopped attending/participating before 60% or less of the scheduled classes per semester.

WNA: Student never attended class. This grade is not included in calculating the student's grade point average (GPA).

INC: May be issued to a student who did not complete all assignments in a course according to the procedures (see 'Grade of "Incomplete") below.

Grade Values

The following grade values are assigned for each credit-bearing hour:

Excellent	A+=4.000	A = 4.000	A = 3.667
Good	B+=3.333	B = 3.000	B- = 2.667
Average	C+=2.333	C = 2.000	C = 1.667
Poor but Passing	D+=1.333	D = 1.000	D = 0.667
Failing	F and WU = 0		

(**Note:** the grade of "P" is not included in the GPA.)

Grade Point Average (GPA)

The GPA is obtained by dividing the total number of grade points earned at Touro University by the total number of course credits completed, except for those with the grade of "P". Example: A student receives the following credits and grades:

Grade	Credit Hours	Grade Value	Grade Points
A	4 x	4.000 =	16.000
A -	3 x	3.667 =	11.001
B +	4 x	3.333 =	13.332
В-	3 x	2.667 =	8.001
С	4 x	2.000 =	8.000
Totals	18		56.334
Calculated GPA: 56.334 ÷18 = 3.130			

Grade of "Incomplete"

For Undergraduate courses:

A grade of Incomplete (INC) may be given to students who have acceptable levels of performance for a given course, but have not completed all course requirements, such as an examination, a paper, or a field work project. Grades of Incomplete should not be used for students who are doing substandard work in order to give them the opportunity to redo their projects/exams so that they can achieve an acceptable grade.

The procedure for granting an Incomplete generally begins with the student requesting this grade from the faculty member (which the faculty member may deny). Students who wish to appeal an instructor's denial should follow procedures concerning Grade appeals outlined in the Catalog and Student Handbook. A student who otherwise satisfies course requirements but misses a final examination for last-minute emergency reasons may be given an INC grade by the faculty member, at their discretion.

The time allowed for the completion of any single project may vary at the instructor's discretion. However, a grade of Incomplete should be converted to a letter grade not later than six (6) weeks after the scheduled final examination of the course. Individual units of the Undergraduate Division may schedule a make-up day on which students who had an excused absence for the final would be expected to take the final examination, or units may adopt other policies concerning make-up finals. If the course is a prerequisite for other courses, students will not be allowed to use the course as a prerequisite or continue in a further course unless the incomplete grade is resolved. The INC grade for such a course must be converted to a letter grade no later than the end of the add/drop period or three (3) weeks after the final exam.

If the student has not met the requirements or a Change of Grade form has not been submitted by the instructor, the incomplete grade will automatically be converted to a grade of "F" six (6) weeks after final exam of the semester. If a student subsequently seeks to complete the missing work, they will need to complete an Extension Contract, which must be approved by the Dean of the School and the faculty member. A copy of this contract can be obtained from the Office of the Registrar or downloaded from the TouroOne portal. The approved Extension Contract must be filed with the Registrar's Office.

Courses that receive an "Incomplete" grade will be counted toward the total number of credits attempted, but not earned. The course will not be calculated in the student's term or cumulative GPA until the Incomplete grade is resolved. If the INC grade is subsequently changed to an F, the

F grade will be calculated into the student's GPA and will appear on the transcript. Incomplete grades can, therefore, affect a student's financial aid status at the University, but will not initially affect the student's GPA.

For Graduate courses:

A grade of "Incomplete" (INC) may be given to students who have acceptable levels of performance for a given course, but have not completed all course requirements – such as an examination, a paper, a field work project, or time on a clinical rotation. "Incomplete" grades are routinely allowed only for the completion of a relatively small percentage of work in a course (e.g., 25%). Grades of "Incomplete" are not issued to students who are doing substandard work in order to give them the opportunity to redo their projects/exams so that they can achieve an acceptable grade.

The procedure for granting an "Incomplete" begins with the student requesting a meeting with the faculty member in which the faculty member will review the student's progress and decide whether it is appropriate for the student to receive the grade of "Incomplete." If the faculty member decides that the student does not meet the requirements for the grade of Incomplete, they may deny the student's request. The student may contest the faculty member's decision by appealing in writing to the department/program chair. Policies regarding the consequences of missing a final exam may differ in individual schools or programs, and will govern the student's right to request a grade of "Incomplete."

If the student is permitted to apply for an Incomplete, they will fill out a *Contract for Grade of Incomplete*. The *Contract* is considered a request until it is approved and signed by the student, faculty member, and department/program chair. Signed copies of the *Contract* are given to the student, the faculty member, the departmental/program chair, and a copy is forwarded to the Registrar's Office. The faculty member is asked to record the grade of "Incomplete."

Although the time allowed for the completion of any single project may vary depending on the magnitude of the project, a grade of Incomplete should not be allowed to stand longer than one semester from the end of the semester in which the course was given. The faculty member will specify the amount of time allowed to finish an incomplete project in the contract. The amount of time should be appropriate to the project. For instance, a faculty member may only want to allow a relatively short amount of time to complete a missing exam. Under special circumstances, the Dean may extend the deadline beyond one semester. In such a case, the contract should be revised to reflect the change. Once the student completes the required project, the faculty member determines the final grade for the course and notifies the Registrar by using the standard Change of Grade form.

Courses that receive an "Incomplete" grade will be counted toward the total number of credits attempted, but not earned. The course will not be calculated in the student's term or cumulative GPA until the Incomplete grade is resolved. If the INC grade is subsequently changed to an "F," the "F" grade will be calculated into the student's GPA and will appear on the transcript. Incomplete grades can, therefore, affect a student's financial aid status at the University, but will not initially affect the student's GPA.

Grade Appeals

A student who receives a grade that s/he believes does not reflect the quality of work that was done should contact the course instructor and attempt to resolve the matter informally. If the student is not satisfied with the outcome and still wishes to challenge the grade, s/he may institute a grade appeal by submitting a formal written request for a change of grade to the faculty member who issued the grade. If the faculty member rejects the student's request for a change of grade, an appeal may be made to the Examination Board (EB). The EB will change the faculty member's decision only if it was determined to be clearly erroneous, arbitrary, or capricious. The student's appeal to the EB must be typed or clearly handwritten and include the following:

- A statement identifying the course, the course number, the semester the course was taken, and the name of the instructor.
- The date, time and place of the student's appeal of the grade to the instructor, a copy of the appeal, and information about the dialogue between the two concerning the grade challenge.
- The grade being challenged, the reason for the challenge, and the documentation presented by the student may all influence the outcome of the appeal.
- A copy of the student's appeal should also be submitted to the Office of the Registrar.

The burden of proof is on the student to demonstrate that the instructor's decision was erroneous, arbitrary, or capricious. The Examination Board will respond to the student in writing within 30 days of receipt of the appeal. The EB's decision is final. The student may also appeal to the Dean, who may also refer the matter to the Committee on Academic Standing, or give their own recommendation on the matter.

ACADEMIC PROGRESS AND STANDING

Academic Standing

A student is in good academic standing when s/he is admitted to or enrolled in a degree or certificate program. Students who are admitted provisionally are fully matriculated and in good academic standing.

Satisfactory Academic Progress

Satisfactory Academic Progress ("SAP") ensures students are able to complete their academic program in a timely manner while achieving and maintaining compliance with minimum academic standards. Federal regulations mandate that all students are required to conform to SAP standards as they work towards a degree in order for them to qualify to receive financial assistance through Touro University ("Touro") eligible Title IV federal financial aid programs. Conformance to Touro's SAP policy ensures students complete their academic program in a timely manner while achieving and maintaining compliance with minimum academic standards.

This SAP policy applies to all Touro Students including Undergraduates, Graduates and Professional students as described below. These standards are for Title IV Federal Financial Aid purposes only and neither replace nor override academic policies outlined by Touro, other state or Federal benefit programs (i.e., NYS Tuition Assistance Program) or individual program requirements. However, these standards are intended to be at least as rigorous as Touro University academic policies.

Please view the full policy at:

https://www.touro.edu/students/policies/satisfactory-academic-progress-policy/

Probationary Status

An undergraduate student who is admitted on probation may be removed from probation upon completing 12 credits with a GPA of 2.5 or 24 credits with a GPA of 2.0. A probationary student who fails to achieve a 2.0 GPA after attempting 24 credits may be dismissed from the College.

A student is placed on probation when s/he fails to maintain a cumulative 2.0 GPA. Students on probation may only carry a maximum course load of 12 credits and/or semester hours in the Fall or Spring semesters, and six credits in a Summer semester.

Probationary students are given one semester to raise their cumulative GPA to 2.5. If they do not, they advance to their second probationary semester, at the end of which their cumulative GPA must be 2.0. A probationary student who does not achieve a cumulative 2.0 GPA within these two semesters may be dismissed from the College. Students who receive academic dismissal may appeal to the Committee on Academic Standing for readmission.

Students are expected to demonstrate continued progress in their developmental courses. Students will be allowed to repeat each developmental course only once. Students who fail the same course twice are not making satisfactory progress and may be dismissed from the College. A student who withdraws after five weeks of the semester will be considered to be repeating the course upon their

next attempt at the course. Students who withdraw twice from any such course are not considered to be making satisfactory progress and may be dismissed from the College. The Committee on Academic Standing may grant a waiver to allow a student to repeat a developmental course for one additional semester.

Committee on Academic Standing

The Committee on Academic Standing deals with a wide range of academic problems of students at Touro University. It is a standing committee composed of senior staff and faculty from the various schools of the University. The Committee hears student requests for readmission, waivers of academic requirements, acceptances of course equivalents, and retroactive withdrawals from courses or leaves of absence from school. The Committee also hears appeals concerning probation and academic dismissal, and waivers regarding the New York State Tuition Assistance Program (TAP). In some cases, students may appeal grades, provided all other means of resolving grade disputes have been explored. A student who wishes to make an appeal must follow these steps:

- 1. See their academic advisor for assistance in completing a student appeal form. The appeal should:
 - a. State the student's name and Touro ID number.
 - b. Specify course(s) and/or semester(s) in question.
 - c. Explain clearly the reasons for making the appeal.
 - d. Include documentation to support the appeal.
 - e. Include the signature of the advisor.
- 2. If the reference in the petition is to a medical or personal hardship, submit documentation such as medical notes, notices of hospitalization, birth or death certificates, or other relevant documentation. Please see your advisor for additional examples.
- 3. Sign the appeal form and give it to the academic advisor, who will forward it to the Committee. Following submission, the student will receive a written response from the Committee accepting or rejecting the appeal. The Committee may also respond by detailing sanctions, listing conditions under which the appeal is to be granted, or tabling the appeal and requesting additional documentation. The decisions of the Committee are final.
- 4. Petitions must be submitted through an academic advisor at least 10 business days before a scheduled Committee meeting. The Committee normally meets every 4-8 weeks.

GRADUATION

Application for Graduation

It is the student's responsibility to schedule a graduation conference with an academic advisor during the semester before completing their certificate or degree requirements to determine whether the requirements are being met. In addition, the student has an ability to track the degree completion progress via Degree Works tool located on the TouroOne portal, under Academic tab in Degree Works portlet at any point of time during the student's study at Touro College.

After the graduation conference, the student must notify the Office of the Registrar that they are a candidate for graduation by completing the "Application for Graduation" and the "Major or Concentration" by the established deadlines:

- September graduation July 15
- January graduation November 15
- June graduation May 1

Students who complete their certificate or degree requirements in January, June, or September of a given year participate in the school program's commencement exercises.

Participation in these ceremonies does not necessarily mean that a student has graduated. Graduation is certified officially by the Office of the Registrar only after auditing the student's record for completion of all certificate or degree requirements. PLEASE NOTE: Touro College's official degree conferral dates normally do not correspond to the dates on which commencement exercises take place.

Graduation Requirements and Standards

Undergraduate students who have been admitted without a high school diploma or its equivalent must demonstrate that they have obtained this credential before being awarded a degree by the University.

Candidates for the baccalaureate degree must complete 120 credits, three-fourths of which must be in liberal arts for the Bachelor of Arts, and one half of which must be in liberal arts for the Bachelor of Science. Courses in business, computer science, education, and human services are generally considered professional courses and do not fulfill the liberal arts requirement.

In order to graduate, undergraduate students must achieve an overall GPA of at least 2.00 ("C" average) for classes taken at the University. Within the major or minor, students must achieve an average of 2.30 ("C+" average). Some departments may require a higher average in their major or minor. Students should consult each department for its requirements.

To be eligible for a certificate or a baccalaureate degree, a student must successfully complete at least 45 credits residence at the University.

For candidates pursuing a Master's Degree, completion of all requirements for the degree results in the eligibility of graduate students for graduation. A 3.00 cumulative grade-point average (GPA) is required to be eligible for graduation from any of the programs of the Graduate Division.

Students must complete at least fifty percent of the coursework for their major at Touro University Berlin.

DEGREE WORKS

Degree Works is a sophisticated and comprehensive academic advising, transfer articulation, and degree audit solution designed to help students pursuing Touro US degrees to monitor their academic progress toward degree completion. Degree Works is a web-based tool that meets the needs of all such end users, undergraduate and graduate students alike, to complete their programs in a timely fashion.

The benefits of Degree Works include:

- Helping you easily monitor your academic progress online 24/7.
- Presenting exactly what the degree/program requirements are up front with consistency and accuracy.
- Displaying the fastest and best path to graduation that exists for your degree and your interests.
- Complementing your relationship with the Advisor, by removing some administrative burdens and leaving more time for true advising and career counseling.
- If you are a transferring student, the Degree Works tool will allow you to see where your transferring credits can be applied earlier in the enrollment cycle.
- Allowing you to estimate the number of semesters it will take to graduate.
- Viewing your grades and GPA.

Degree Works can be accessed through TouroOne portal (by using TouroOne credentials) by following these steps:

- Login to the TouroOne portal at https://touroone.touro.edu/sso/login
- Go to the "Academic" tab.
- Click on the "Degree Works" button on the bottom left-side of the academic section.

If you are having difficulty accessing Degree Works, please contact Touro's Help Desk at nonstop@touro.edu. If you have any questions, or would like more information, please do not hesitate to contact youradvisor or the Registrar's Office.

LEAVES OF ABSENCE / WITHDRAWAL / DISMISSAL

Leave of Absence

A matriculated student enrolled at Touro University Berlin who chooses to interrupt their attendance but intends to return and continue their study at Touro must submit to the Office of the Registrar a completed "Leave of Absence (LOA)" request form signed by all parties noted on the form. A LOA should be requested after the semester the student is in is completed and before the following semester starts. If extenuating circumstances arise, a student may request a leave of absence mid-semester and/or beyond one semester. These circumstances include, but are not limited to, a death in the family, medical reasons, military leave and personal well-being. Any LOA requested during the semester or for a period beyond one semester will be considered as a non-reportable LOA for purposes of administering federal financial aid. PLEASE NOTE: This regulation may impact only students who wish to take leaves of absence extending beyond one semester. Therefore, students receiving Title IV financial aid funds must meet with a Financial Aid officer to discuss their situation before filing a "Leave of Absence" request form. A student whose leave of absence is approved, and who is registered for courses at the point of approval, is automatically withdrawn from all courses. Tuition will be refunded in accordance with Touro's published refund policy.

Students who are on leave must contact the Office of the Registrar and submit a Petition to Return to Classes form at least 30 days prior to the start of the semester in which they wish to resume their studies. To return from a medical Leave of Absence, the student must also submit evidence, such as a letter from the student's physician or an evaluation by a responsible medical authority, that there is no medical impairment that would prevent the student from fully participating in all phases of the program.

Withdrawal from the University

Students who wish to withdraw from their studies at the University in good standing should give official notification to the Office of the Registrar by completing a "Permanent Withdrawal" form. The date of the withdrawal is the date on which notification is received by the Office of the Registrar.

Academic Dismissal

A student who fails to meet minimum academic standards may be dismissed from the University. Students who receive an academic dismissal may appeal to the Committee on Academic Standing for readmission.

TRANSCRIPTS

Ordering official transcripts

- 1. To order an official transcript via TouroOne, click "Academic" from the left side navigation menu. In the Official Transcript portlet, click "Order Official Transcript." Alternatively, you can go directly to www.touro.edu/getmytranscript.
- 2. Students will be automatically prompted to register an account or to log into an existing account.
- 3. Students will need to enter either an electronic destination or physical shipping address.
- 4. For electronic transcripts student will need to select the program that they graduated from or attended. If you graduated from or attended multiple programs, you will need to place a separate electronic transcript order for each program.
- 5. For students waiting for a degree or grade(s) to be posted, there will be hold options to select at checkout. The order will not be processed until degree is awarded or grade(s) are posted.
- 6. Once an order is placed students will receive a confirmation email and order number. Students will also receive email once the order is processed and/or shipped.

Processing

Electronic transcript orders will process and deliver to the recipient once order information is confirmed; in most cases this is automatic. If additional information is needed, the transcript unit will reach out to you. **This may delay processing times.** Paper transcript orders are processed and shipped in 5-7 business days.

Transcript Fees

•	Electronic transcript	tree of charge
•	Official paper transcript	\$10 per copy

Shipping Fees

•	USPS First Class	free of charge, no tracking provided
•	Fed-Ex domestic overnight shipping	\$15, tracking provided
•	Fed-Ex international shipping	\$25, tracking provided

Viewing and Printing Unofficial Transcripts

- 1. Log into your TouroOne account at https://touroone.touro.edu/sso/login.
- 2. Click on the "Academic" tab and click on "View Academic Transcript (Unofficial Transcript)" under the "My Records" portlet.
- 3. If you wish to print, right-click using your mouse then select print.

If you do not have access to a computer and/or printer, you may log onto the website and print your report in any Touro University computer lab.

STUDENT SERVICES

TOURO UNIVERSITY WEB-BASED STUDENT SERVICES

Touro University's TouroOne site (https://touroone.touro.edu) enables students to do the following:

- View grades
- Print unofficial transcript
- View and print class schedule
- Search current course offerings
- Track the degree completion progress via Degree Works tool
- Check if there any holds on the account
- Check financial aid status
- Download financial aid forms
- Order an Official Transcript
- Access student's email
- Access the Canvas learning management system
- Update the address and phone

OFFICE OF THE REGISTRAR

The Office of the Registrar supports teaching and learning at Touro University by maintaining and acting as the custodian of students' academic records, coordinating the registration process, and providing the following services:

- Processes "Change of Name," "Leave of Absence" and other official forms.
- Processes transfer credit requests.
- Verifies enrollment status for insurance, certification, or other purposes.
- Handles matters pertaining to veterans.
- Verifies fulfillment of academic graduation requirements.
- Prepares official transcripts.
- Issues diplomas upon graduation.

THE SZLOMA ALBAM LIBRARY

The Szloma Albam Library (named after its generous donor Szloma Albam) serves the academic and intellectual needs of the Touro Berlin community by organizing and managing accessibility and sharing of knowledge and information resources. It provides textbook and broader scholarly book collections on open access shelves for reference and lending, as well as course materials and a vast range of virtual resources available online. The holdings support the teaching and learning related to the curriculum topics offered at Touro University Berlin, a Campus of Touro University New York, USA, and serve as a foundation for students' study and research on campus.

The library includes more than 10,000 items in the areas of Business Studies, Psychology, Liberal Arts and Sciences, Jewish Studies, and Languages. It also houses a special collection, the "Henry Marx Collection." This collection is based on the private library of German-Jewish journalist Henry Marx, which his widow Mrs. Carin Drechsler-Marx donated to the Lander Institute for Communication and Tolerance to promote studies of the Holocaust as reflected the in the Master Program Holocaust Communication and Tolerance. It started with nearly 1,300 volumes and has since expanded to 4,500 volumes and DVDs covering subjects on American and German Jewry, their persecution, resistance, exile, anti-Semitism, and the Holocaust.

In addition, the library provides access to the virtual library of Touro University New York. The virtual library is a large collection of electronic resources and services of Touro University that can be accessed at https://www.tourolib.org/ with username & password (TouroOne credentials). More than 90 proprietary databases can be searched covering all subjects taught at Touro University, with thousands of periodicals titles, dissertations, market reports, etc., and millions of full-text articles available. The eBook-databases offer more than 400,000 books in full-text. The virtual library also holds useful collections of reference works, guides, tutorials, and information materials on how to do research and write term papers.

Library staff provide many types of library instruction to introduce students to the wide range of resources and services, and to help them develop essential research and critical thinking skills.

The library's reading rooms offer 20 study carrels, including 10 networked PCs. A public copier/printer/scanner in the main library can be used for a small fee.

The library is open Mondays – Thursdays from 9 am - 5 pm, and on Fridays from 9 am - 1 pm.

COMPUTER SERVICES

Students are each issued an e-mail address by Touro Berlin, which must be used for in-college communication, i.e., communicating with faculty and the administration. All students are advised to check their e-mail accounts on a daily basis. The semester academic calendar shows specific holidays and administrative deadline information, and is sent out by email to all students' Touro email addresses before the semester begins, and when changes take place.

Students have access to the computer terminals in the campus library. These computers allow online access to Touro University Library facilities worldwide. It is also possible to access the virtual library from one's laptop.

STUDENT ID CARDS

Students are issued an ID card and this card also provides entrance to campus through the main gate. In case of loss, students should notify the administration office immediately so that the ID card can be cancelled, and a new one can be issued. The replacement cost is € 20.

LUNCH

Touro Berlin provides a hot kosher meal during the semester as classes take place from Mondays to Thursdays. The meals are delivered to the Campus and handed out in the cafeteria. Please contact the librarian for details.

STUDENT GOVERNMENT

Student Government is elected every year at the beginning of the Fall Semester. All students are encouraged to run for a position in the Student Government as long as they maintain a 3.00 GPA.

LOST & FOUND

Items found on the Touro Berlin campus grounds should be brought to the administrative office. Touro Berlin cannot be held responsible for items left in classrooms, offices, or anywhere on campus where something might be stolen or misplaced.

STUDENTS WITH DISABILITIES

Touro University ("Touro" or the "University") complies with Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act (ADA) of 1990, which protects persons from discrimination on the basis of physical or mental impairments for all educational and employment purposes. Reasonable Accommodations may be available for students who have physical or learning-related disabilities.

The University is committed to providing reasonable accommodations to students with documented disabilities who request accommodations. Policies and procedures ensure that students with a disability will not, on the basis of that disability, be denied full and equal access to academic and co-curricular programs or activities or otherwise be subjected to discrimination under programs offered by the University. Students with disabilities seeking reasonable accommodations should do so through the Office of Student Disability Services (OSDS) Coordinator for Touro University Berlin, Christiane Hergert, christiane.hergert@touro.edu.

A student requesting accommodation for a documented disability under the ADA must meet with the OSDS coordinator and submit an <u>Application for Accommodations & Services</u>. Verbal disclosure of a disability and request for accommodation is not sufficient and cannot substitute for required documentation. Students may apply for reasonable accommodations at any time. Accommodations, if granted, are only done so on a prospective basis. Reasonable accommodations are never provided retroactively.

Students seeking reasonable accommodations must:

- 1) Complete the *Application for Accommodations & Services*.
- 2) Provide documentation as described in the *Guide to Documentation Requirements*.
- 3) Participate in an interactive dialogue with the OSDS coordinator.

The process, as described above, will result in the issuance of a *Receipt of Accommodations* form, which will either approve or deny the request. This form is signed by the coordinator, the Dean or Program Director, and the student.

The process, including all submitted documentation, remains confidential. The *Receipt of Accommodations* ("Receipt") should not contain any disability-specific information; rather it only lists approved accommodations. The Receipt is shared with the program in which the student is registered to ensure that the approved accommodations are implemented.

A copy of the <u>Application for Accommodations & Services</u> may be available by contacting the Office of Student Disability Services Coordinator for Touro University Berlin, Christiane Hergert, <u>christiane.hergert@touro.edu</u>.

Student Rights and Responsibilities

Student Rights

- Confidentiality of all information pertaining to a student's disability, except where disclosure is required by law.
- Equal access to courses, programs, services, jobs, activities, and facilities available through the University.
- Reasonable and appropriate accommodations, and/or academic adjustments determined by the coordinators of OSDS.
- Access to all services and support available to all Touro students with reasonable accommodations where necessary and appropriate.

Student Responsibilities

- Request reasonable accommodations as necessary and appropriate.
- Meet University and programmatic qualifications, technical, academic, and institutional standards set for all students.
- Identify themselves as an individual with a disability when seeking reasonable accommodation (please note that the approval process takes some time, and as such students are urged to file their paperwork as soon as possible).
- Provide documentation (i.e. diagnosis, diagnostic exam results, etc.) from an appropriate professional source(s) to verify the nature of the disability and functional limitations as related to the requested accommodation(s).
- Respond in a timely fashion to the Office of Student Disability Services' requests for additional information.
- Follow specific procedures for obtaining reasonable accommodations.

- Attend all classes for enrolled courses, unless otherwise medically excused.
- Immediately report to the OSDS coordinator if previously-approved accommodations are not being made.
- Report to the OSDS coordinator if previously-approved accommodations require modification, which will result in an interactive dialogue and may result in modifications to reasonable accommodations.
- Understand that accommodations are never provided on a retroactive basis.
- Understand that receiving reasonable accommodations is not a guarantee of academic success.
- Keep a copy of their submitted documentation. Touro is not the custodian of the student's application or medical records.

Grievance Procedure

If a student feels that they have been discriminated against on the basis of their disability or disability status, they have the right to file a complaint through the grievance or student complaint mechanisms stated in the University Catalog or Student Handbook. A similar procedure can be followed by a student to appeal the University's response to a request for reasonable accommodations.

For more information and a copy of the Office of Student Disability Services Handbook, please visit https://www.touro.edu/departments/student-disability-services/.

UNIVERSITY CODES AND POLICIES

Touro University Berlin, as an academic community, has established guidelines which foster the environment and atmosphere necessary to best achieve its stated purpose and protect its academic integrity. Rules, regulations and related enforcement procedures have been developed to support and maintain an environment in which learning, growing and maturing can take place. The University has established both academic standards and reasonable standards of student conduct in order to safeguard the education process and to provide for the safety of students and staff and the protection of University property.

Touro University Code of Conduct

Students are expected to behave in a manner that is harmonious with and supportive of the activities and functions of an educational institution. The following types of actions are considered violations of the Touro University Code of Conduct and will result in disciplinary sanction:

- 1. Theft of, or damage to, University records and property, caused by intentional, negligent or irresponsible conduct;
- 2. Unauthorized use of any University property, including, but not limited to, its name, property, offices, premises, equipment (computer equipment, telephones, fax machines, copying equipment, laboratories and misuse of student ID cards);
- 3. Conduct which interferes with or obstructs any University functions or which physically obstructs or threatens to obstruct or restrain members of the University community;
- 4. The physical or sexual abuse or harassment of any member of the University community (such incidents must also be reported to the Title IX coordinator);
- 5. Threatening or actual infliction of bodily injury, assault, emotional trauma against students, faculty or staff of the University (such incidents must also be reported to the Chief Security Officer);
- 6. Disorderly, disruptive or abusive conduct in the classroom or on University premises;
- 7. Refusal to follow the directives of University officials acting in performance of their duties;
- 8. Impersonating University faculty, University officials, or University staff;
- 9. Forging signatures or other information on registration forms, financial aid forms or any other University documents;
- 10. Computer abuse, including possession of unauthorized passwords, plagiarism of programs, unauthorized destruction of files, misuse of computer accounts and disruptive or annoying behavior on the University's computer system;
- 11. Unauthorized sale, distribution or consumption of alcoholic beverages on University premises;
- 12. Distribution, purchase or possession of barbiturates, amphetamines, marijuana, hallucinogens, opiates, or any other addictive or illegal drugs or paraphernalia on University premises;

- 13. Gambling in any form on University premises;
- 14. Possession, distribution or sale of weapons, incendiary devices, or explosives on University premises;
- 15. Tampering with or misusing fire-fighting equipment and/or safety equipment (such as alarmboxes and extinguishers);
- 16. Participation in or furtherance of any illegal activity on Touro's premises;
- 17. Offensive or derogatory written or verbal statements intended to inflict harm on members of the University community, including, without limitation, racist, ethnic, or sexist remarks or references regarding any member or group of the University community;
- 18. Any abusive conduct or harassment directed at an individual or group of individuals in the University community on the basis of the actual or perceived race, gender, color, national origin, ethnicity, religion, age, disability, sexual orientation, marital or parental status, or citizenship status of such person(s);
- 19. Refusal to identify oneself to an official or security officer of the University or to present proper identification upon entering the University premises;
- 20. Actions that are not harmonious with and supportive of the activities and functions of an educational institution; actions that harm the reputation of the University;
- 21. Aiding or abetting any conduct prohibited by this University Code;
- 22. Conviction of a felony crime while enrolled at the University;
- 23. Intentionally filing a false complaint under this University Code of Conduct, and
- 24. Academic dishonesty and lack of academic integrity.

Touro University Social Media Policy

Touro University policies apply to students' online conduct. University staff members do not "police" online social networks and the University is firmly committed to the principle of free speech. However, when the University receives a report of inappropriate online conduct it is obligated to investigate. This is true even when a student posts to a personal social media account using their own phone or computer while off-campus or during a break. The University has the right to discipline students for misconduct or lack of professionalism wherever it occurs, including online.

Individuals who violate any of the provisions of the Code of Conduct are subject to disciplinary action at the discretion of Touro University. Student organizations violating the above regulations may be penalized by having their charter revoked. Furthermore, disciplinary sanctions may also be imposed against the officers and members of student organizations at the discretion of Touro University.

Adjudication of University Code of Conduct Violations

[Please note that there is a separate adjudication process for academic integrity violations (#24 in the Code of Conduct) in the section below entitled "Procedures in Response to Violations of Academic Integrity"].

Any member of the University Community may notify the Student Contact Officer or their designated representatives of a Code of Conduct infraction by submitting a written statement describing the alleged infraction to the Office of the Student Contact Officer within ten (10) school days of the alleged violation or within ten (10) school days from the time the charging individual learned of the alleged code violation, but no later than within three (3) months of the violation.

The Student Contact Officer, or one of their designated representatives, shall inform the individual charged with the infraction, in writing, of the nature of the charges against them and designate a time and place for a meeting in the Office of the Student Contact Officer.

After meeting with the individual charged with the infraction, the Student Contact Officer or their designated representatives (individuals or committee) will conduct a preliminary investigation of the charges and determine what course of disciplinary action is appropriate. The Student Contact Officer and/or their designated representatives (individuals or committee) can:

- bring the parties together for informal mediation;
- impose any of the disciplinary sanctions listed in the section entitled "Sanctions," except that the Student Contact Officer (and/or their representatives) cannot require payment of restitution or order expulsion;
- refer the charges to the Student Affairs Committee for a disciplinary hearing;
- dismiss the charges.

DISCIPLINARY HEARINGS

The Student Contact Officer may institute disciplinary proceedings by referring a matter to the Student Affairs Committee within fourteen (14) school days of notification of the alleged infraction. Once referred to the Student Affairs Committee a hearing must be commenced within twenty-one (21) school days unless a disciplinary hearing date is adjourned for good cause. Once a disciplinary hearing is commenced it must be completed within ten (10) school days.

SANCTIONS

After a hearing, the Student Affairs Committee may take one or more of the following actions:

- 1. **Dismiss the Charges**: After reviewing all relevant information, evidence and record materials, the Student Affairs Committee may decide to dismiss the charges against the student.
- 2. **Impose disciplinary sanctions**, which include but are not limited to the following:
 - (a) **Warning** A written reprimand putting the student on notice that they have violated the Code of Conduct and indicating that further misconduct may result in a more severe disciplinary action. A copy of this warning will be placed in the student's file.
 - (b) **Disciplinary Probation** A student may be placed on disciplinary probation for a definite period of time. While on probation, students may not hold office in Student Government Organizations, Clubs or Societies or represent the University in any capacity.

Further violations while on probationary status will result in suspension or expulsion from the University. A copy of the probation notice becomes a part of the student's file.

- (c) Counseling and Treatment A student's continued enrollment at Touro University may be conditioned on their participation in counseling or treatment at outside counseling and treatment agencies. A student's failure to participate in such a program after being advised that their enrollment is conditioned on participation may result in other disciplinary sanctions.
- (d) **Restitution** A student may be required to pay restitution to the University or to fellow students for damages and losses resulting from their action.
- (e) Suspension A student may be suspended and may be barred from attending classes for a definite period, not to exceed two years. Notification of the suspension will appear on the student's academic transcript and will remain until the end of the suspension period. A notification of the suspension will remain in the student's file. A student may not be automatically re-enrolled at the end of their suspension and they must apply to the Student Affairs Committee for reenrollment.
- (f) **Expulsion** This is termination of the student's enrolled status at the University. A student who has been expelled from the University is not permitted to complete their courses and may not re-register for a future semester. Notification of the expulsion will appear on the student's academic transcript.
- 3. **Impose Additional Sanctions** The Student Affairs Committee may impose the following sanctions in addition to those listed above:
 - (a) A **fine** to be paid to the University, in addition to restitution.
 - (b) **Service to the University community** for a designated number of hours. The required service cannot interfere with the individual's course schedule.
- 4. **Legal Action** In addition to imposing the disciplinary sanctions outlined above, the Student Affairs Committee may recommend that students be turned over to law enforcement authorities for legal action. The final decision on referring student cases to the authorities is made by the Office of Security.
- 5. **Other Sanctions** The Student Affairs Committee may impose other sanctions that it deems appropriate and fair.

APPEALS OF DISCIPLINARY SANCTIONS IMPOSED FOR CODE OF CONDUCT VIOLATIONS

Any disciplinary action taken by the Student Contact Officer or their representatives for a violation of the Code of Conduct may be appealed by filing a written appeal with the Student Affairs Committee within ten (10) school days. The Student Affairs Committee will set a date for a hearing within fourteen (14) school days of receipt of the student's written appeal. The Student Affairs Committee may overturn the decision of the Student Contact Officer only if it was clearly erroneous, arbitrary or capricious. The burden of proof is on the student to demonstrate that the decision of the Student Contact Officer was clearly erroneous, arbitrary or capricious.

The Student Affairs Committee will respond to the appealing individual, in writing, within thirty (30) school days of receipt of the written appeal.

In cases in which the disciplinary sanction was initially imposed by the Student Affairs Committee, the student may file a written appeal with the Student Contact Officer within ten (10) school days of the committee's decision. The Student Contact Officer shall appoint a **Special Appeals Panel** consisting of the Dean of Faculties (or their representative), three full-time faculty members, and a Student Affairs staffer, to hear the student's appeal. This hearing must be scheduled within fourteen (14) school days of the receipt of the student's written appeal. The Special Appeals Panel may overturn the decision of the Student Affairs Committee only if it determines that the committee's action was clearly erroneous, arbitrary or capricious.

Protocols for Disciplinary Hearings

Hearings conducted by committees designated as representatives of the Student Contact Officer, the Student Affairs Committee, and the Special Appeals Panel will be governed by the following protocols:

- (a) All hearings are closed to the public.
- (b) A quorum of the committee membership, defined as 51% of the total membership, must be present.
- (c) Attorneys are not allowed to be present at any hearings.
- (d) Students have the right to bring witnesses on their behalf, to present any evidence they deem relevant, to make opening and closing statements and to ask questions during the proceedings.
- (e) The preponderance-of-evidence rule will govern the decision-making process.
- (f) Decision will be made by a majority of participating members.
- (g) The committee deliberations will be in camera.

TOURO UNIVERSITY ACADEMIC INTEGRITY POLICY

Touro University is a community of scholars and learners committed to maintaining the highest standards of personal integrity in all aspects of our professional and academic lives. Because intellectual integrity is a hallmark of scholarly and scientific inquiry as well as a core value of the Jewish tradition, students and faculty are expected to share a mutual respect for teaching, learning and the development of knowledge. They are expected to adhere to the highest standards of honesty, fairness, professional conduct of academic work and respect for all community members.

Academic dishonesty undermines our shared intellectual culture and our ability to trust one another. Faculty and administration bear a major responsibility for promoting a climate of integrity, both in the clarity with which they state their expectations and in the vigilance with which they monitor students. Students must avoid all acts of dishonesty, including, but not limited to, cheating on examinations, fabricating, tampering, lying and plagiarizing, as well as facilitating or tolerating the dishonesty of others. Academic dishonesty lowers scholastic quality and defrauds those who will eventually depend on the knowledge and integrity of our graduates.

Touro University views violations of academic integrity with the utmost gravity. Such violations will lead to appropriate sanctions, up to and including expulsion from the University community. We commit ourselves to the shared vision of academic excellence that can only flourish in a climate of integrity.

Touro University's policy on academic integrity, which is outlined in this document, is designed to guide students as they prepare assignments, take exams, and perform the work necessary to complete their degree requirements, and to provide a framework for faculty in fostering an intellectual environment based on the principles of academic integrity. It is presented here in order to educate the faculty on the enforcement of the policy.

The International Center for Academic Integrity (ICAI), of which Touro University is a member, identifies five fundamental values of academic integrity that must be present if the academic life of an institution is to flourish: Honesty, Trust, Fairness, Respect, and Responsibility. To sustain these values, the TU Academic Integrity Policy, 4 requires that a student or researcher:

- Properly acknowledge and cite all ideas, results, or words originally produced by others;
- Properly acknowledge all contributors to any piece of work;
- Obtain all data or results using ethical means;
- Report researched data without concealing any results inconsistent with student's conclusions;
- Treat fellow students in an ethical manner, respecting the integrity of others and the right to pursue educational goals without interference. Students may neither facilitate another student's academic dishonesty, nor obstruct another student's academic progress;
- Uphold ethical principles and the code of the profession for which the student is preparing.

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⁴ This policy is modeled after that of Rutgers University.

Adherence to these principles is necessary to ensure that:

- Proper credit is given for ideas, words, results, and other scholarly accomplishment;
- No student has an inappropriate advantage over others;
- The academic and ethical development of students is fostered;
- Touro University System is able to maintain its reputation for integrity in teaching, research, and scholarship.

Failure to uphold the principles of academic integrity threatens not only the reputation of Touro, but also the value of each and every degree awarded by the institution. All members of the Touro community bear a shared responsibility for ensuring that the highest standards of academic integrity are upheld.

Touro University administration is responsible for working with faculty and students to promote an institutional culture of academic integrity, for providing effective educational programs that create a commitment to academic integrity, and for establishing fair procedures to deal with allegations of violations of academic integrity.

Violations of Academic Integrity

The following are considered to be violations of academic integrity and are prohibited by the Touro University. Students, faculty, and other members of the Touro University community who commit one of the offenses listed below, or similar such offenses, or those who assist in the commission of such offenses, may be subject to sanctions (i.e. classed as A, B, or C, as described below in the section "Procedures in Response to Violations of Academic Integrity").

Plagiarism

Plagiarism is defined as the unauthorized use of the writings, ideas and/or computer-generated material of others without appropriate acknowledgement and the representation of them as one's own original work. Plagiarism encompasses acts of inadvertent failure to acknowledge sources, as well as improper attribution due to poor citation.

When using ideas/words from other sources, the student must clearly define the sources using standard methods of citation. Plagiarism can occur even when one does not use the exact words of another author. Paraphrasing written material by changing or rearranging words without the proper attribution is still considered plagiarism (even if it eludes identification by plagiarism detection software). It is therefore critically important that students understand how to cite. If students have any questions about the proper use and citation of material from other sources, they should seek help from their professors.

Intentional Plagiarism

Plagiarism takes many forms. **Flagrant forms**, or **intentional plagiarism**, include, but are not limited to: purchasing a paper; commissioning another to draft a paper on one's behalf; intentionally copying a paper regardless of the source and whether or not that paper has been published; copying or cutting and pasting portions of others' work (whether a unique phrase,

sentence, paragraph, chart, picture, figure, method or approach, experimental results, statistics, etc.) without attribution; and in the case of clinical documentation, copying clinical notes/materials without personally performing the patient examination. Plagiarized sources may include, but are not limited to, print material, computer programs, CD-ROM video/audio sources, emails and material from social media sites and blogs, as well as assignments completed by other students at Touro University and elsewhere. A subtler, but equally flagrant, form is paraphrasing or attempting to put in one's own words the theories, opinions or ideas of another without proper citation.

Additionally, students may not reuse their own previous work without appropriate citation. This is a form of plagiarism called self-plagiarism, and may mislead the reader or grader into the erroneous belief that the current submission is new work to satisfy an assignment.

If students are unsure as to whether a fact or idea is common knowledge, they should consult their instructor or librarian, or else provide appropriate citations.

<u>Unintentional Plagiarism</u>

Plagiarism is not only the failure to cite, but the failure to cite sources properly. If a source is cited but in an inadequate way, the student may still be guilty of unintentional plagiarism. It is therefore crucial that students understand the correct way to cite. The rules are relatively simple:

- For exact words, use quotation marks or a block indentation, with the citation.
- For a summary or paraphrase, indicate exactly where the source begins and exactly where it ends.

In its policies and disciplinary procedures, the Touro University will seek to recognize and differentiate between intentional plagiarism, as defined above, and failure to cite sources properly (unintentional plagiarism). While both forms are violations of the Academic Integrity Policy, a student's first instance of unintentional plagiarism may only be penalized with a Class C sanction (see sanctions below).

Cheating On Examinations And Other Class/Fieldwork Assignments

Cheating is defined as improperly obtaining and/or using unauthorized information or materials to gain an advantage on work submitted for evaluation. Providing or receiving assistance unauthorized by the instructor is also considered cheating.

Examples of cheating include, but are not limited to:

- Giving or receiving unauthorized assistance to or from another person on quizzes, examinations, or assignments;
- Using materials or devices not specifically authorized during any form of a test or examination;
- Exceeding the restrictions put in place for "take home" examinations, such as unauthorized use of library sources, intranet or Internet sources, or unauthorized collaboration on answers;

- Sitting in for someone else or permitting someone to sit in for a student on any form of test or examination;
- Working on any form of test or examination beyond the allotted time;
- Hiding, stealing or destroying materials needed by other students;
- Altering and resubmitting for re-grading any assignment, test or examination without the express written consent of the instructor;
- Copying from another individual's examination or providing information to another student during an examination;
- Soliciting, obtaining, possessing or providing to another person an examination prior to the administration of the examination.

Examples of unauthorized assistance include:

- Giving or receiving assistance or information in any manner, including person-to-person, notes, text messages, or e-mails, during an examination or in the preparation of other assignments without the authorization of the instructor;
- Using crib sheets or unauthorized notes (unless the instructor provides explicit permission);
- Copying from another individual's exam.

Failure to comply with any and all Touro University test procedures will be considered a violation of the Academic Integrity Policy.

Research Misconduct and Other Unethical Conduct

The integrity of the scientific enterprise requires adherence to the highest ethical standards in the conduct of research and research training. Therefore, students and other trainees conducting research are bound by the same ethical guidelines that apply to faculty investigators, based on the Public Health Service regulations dated May 17, 2005.

Research misconduct is defined in the USPHS Policy as "fabrication, falsification, or plagiarism in proposing, performing, or reviewing research, or in reporting research results."

These terms are defined as follows:

- (a) fabrication making up data or results and recording or reporting them;
- (b) falsification manipulating research materials, equipment or processes, or changing or omitting data or results such that the research is not accurately represented in the research record;
- (c) *plagiarism* the appropriation of another person's ideas, processes, results, or words without giving appropriate credit. Research misconduct does not include honest error or honest differences of opinion.

Misleading or Fraudulent Behavior

Misleading or fraudulent behavior, put simply, is lying, and includes acts contributing to or associated with lying. It takes on any form of fabrication, falsification or misrepresentation.

Examples include, but are not limited to:

- Reporting false information to gain an advantage;
- Omitting information or data resulting in misrepresenting or distorting findings or conclusions;
- Providing false information to explain lateness or to be excused from an assignment, class or clerkship function;
- Falsely accusing another of misbehavior, or otherwise misrepresenting information about another;
- Providing false information about oneself, such as on an application or as part of some competition;
- Taking credit for accomplishments achieved by another;
- Omitting relevant information about oneself.

Tampering

Tampering is the unauthorized removal or alteration of University documents (e.g., library books, reference materials, official institutional forms, correspondence), software, equipment, or other academic-related materials, including other students' work. It should be noted that tampering as a form of cheating may also be classified as criminal activity and may be subject to criminal prosecution.

Examples include, but are not limited to:

- Tearing out the pages of an article from a library journal;
- Intentionally sabotaging another student's work;
- Altering a student's academic transcript, letter of recommendation, or some other official University document;
- Electronically changing another student's or colleague's files, data, assignments, or reports.

Copyright Violations

Academic integrity prohibits the making of unauthorized copies of copyrighted material, including software and any other non-print media. Individuals, under the legal doctrine of "fair use," may make a copy of an article or copy small sections of a book for personal use, or may use an image to help teach a concept. Examples of copyright violations include:

- Making or distributing copies of a copyrighted article for a group (on paper or electronically)
- Disseminating an image or video of an artist's work without permission (such as a Netter® or Adam® anatomical drawing)
- Copying large sections of a book

The "fair use doctrine" regarding use of copyrighted materials can be found at the following link: https://www.law.cornell.edu/uscode/text/17/107

Sanctions

The following sanctions may be imposed for violation of this Policy. Sanctions of one class may be accompanied by sanctions of a lesser or greater class. Except in the case of a student's expulsion or dismissal, any student found to have violated this Policy is required to take additional ethics tutorials intended to assist student to avoid future misconduct.

Class A Sanctions:

- Expulsion/dismissal
- Revocation of awarded degree in the event that the violation is identified after graduation

Class B Sanctions:

- Suspension (up to twenty-four months)
- Indication of the violation in a letter of reprimand, in reference letters, licensure and regulatory forms, etc.
- Notification of the violation to the other schools within Touro University
- Indication of 'disciplinary action for academic integrity violation' on the permanent transcript

Class C Sanctions:

- Placement on Academic Probation
- Failure in the course, with consequences as determined by the individual program's rules and regulations
- Reduction of the grade for a particular submitted piece of work, segment of work required for a course/clerkship, or the entire course/clerkship with or without the option of redoing the work or the course/clerkship
- Requiring the student to redo the assignment

Repeat offenders may be subject to more stringent sanctions.

Procedures in Response to Violations of Academic Integrity

This Touro University Academic Integrity Policy applies to all Touro students. Any act in violation of this Policy or any allegation of misconduct related to this Policy involving a student must be reported and addressed in accordance with the adjudication procedures outlined below or those of the student's school, which may not be less stringent than the requirements and standards set forth in this Policy Statement.

The Dean of each school shall designate a member of the administration as Chief Academic Integrity Officer (herein referred to as the "CAI Officer") to oversee the adjudication of violations and to maintain appropriate documentation. The CAI Officer must be an assistant dean or higher, or another appropriate responsible individual approved by the Provost or Vice President. The Provost shall designate a Dean responsible for hearing formal resolution appeals (herein referred to as the "Appeals Dean"). The CAI Officer and the Appeals Dean cannot be the same individual.

Reporting a Case of Suspected Plagiarism or Cheating

Faculty members, students, or other members of the Touro community who encounter suspected academic integrity violations should contact the Chair of the relevant department. The Chair will consult with the faculty member, and if a violation is identified the faculty member will inform the student. The Chair will also report all violations in writing (using the *Academic Integrity Violation Reporting Form*) to the CAI Officer. No permanent grade may be entered onto the student's record for the course in question before the issue is resolved.

If an instructor strongly suspects cheating during an exam, the instructor should stop the student's exam and collect all evidence of cheating. The incident should be immediately reported to the Chair, who will investigate and report in writing to the CAI officer.

Resolution of Academic Integrity Violations

Incidents of academic integrity violations are reported to the department Chairperson, and a report by the Chair is submitted to the CAI Officer. The method of resolution of the violation may be either informal or formal. Students who are found to have violated the Touro University's Standards of Academic Integrity are subject to the sanctions listed above.

Should a student action be of such a serious nature that it is felt that they may be considered a danger in a clinical setting, the CAI Officer or the department Chair may remove such a student from a clinical assignment, not to exceed fourteen (14) days pending the outcome of a formal resolution. A student shall not be removed from a didactic course while an allegation of an academic integrity violation is ongoing.

Informal Resolution

After consulting with the department Chair (as per "Reporting a Case of Suspected Plagiarism or Cheating"), the faculty member may attempt to resolve the issue informally with the student. Once an informal resolution is agreed to between the faculty member and the student, the faculty member must present such resolution and the sanctions imposed to the department Chair for approval. The faculty member, in consultation with the department Chair, may impose any range of Class C sanctions, but must include requiring the student to take additional ethics tutorials intended to

assist that student avoid future misconduct. Once accepted by the student, the informal resolution is binding on both the student and faculty member, and cannot be appealed by the student.

The outcome of the informal resolution should be reported in writing by the department Chair to the CAI Officer, who will maintain the record for the duration of the student's academic career.

The informal resolution process is not available to individuals who have been previously reported.

Formal Resolution

In the event that (1) the student denies the charge, (2) the student and faculty member do not agree to informal resolution, (3) the student has been accused and found guilty before, or (4) for any other reason for which informal resolution is not appropriate as determined by the department Chair or the CAI Officer, then the matter shall be submitted for formal resolution.

The Touro University has developed the following formal method of resolution to deal with academic integrity allegations and complaints.

To institute formal resolution, the following procedures shall be followed:

- The Chief Academic Integrity Officer receives a written statement from the instructor or any other complainant, as the case may be.
- The written statement must include the name of the involved student, the name and status of the reporting person, and the nature of the alleged act.
- The CAI Officer shall arrange a hearing which, generally speaking, should take place no earlier than five (5) calendar days and no later than twenty (20) calendar days after receipt of the complaint.
- The hearing shall take place before the Standing Committee on Academic Integrity of the School.
- All persons involved in a hearing shall be given adequate notice of all hearing dates, times and places. Such notice, which will be sent both by e-mail and mail, will be given at least two business days prior to any hearing, unless waived by the parties involved.
- Postponements of Committee hearings may be made by the interested parties or the administration. The student may be granted a postponement if pertinent information or interested parties cannot, for good cause, be present at the appointed time. Any postponement may not extend beyond a three-month period.
- The reported student and the person who reported the student will be afforded the following opportunities:
 - To review, but not copy, all pertinent information to be presented to the Committee.
 The length of time for review shall be reasonable, as determined by the Committee Chair.
 - To present fully all aspects of the issue before the Committee.

Committee Hearings will proceed under the following guidelines:

- All Committee hearings and meetings are closed to the public.
- The Committee may hear the student, the faculty member, and any other individual who may be knowledgeable or may have information to share with the Committee regarding the suspected offense. Each person will meet with the Committee on an individual basis.
- The Committee may consider relevant written reports, discussions with involved parties, examinations, papers, or other related documents.
- The Committee must be comprised of a minimum of three people, who must be present either in person or via video-conference.
- All decisions shall be made by majority vote.
- The student has the right to appear in person before the Committee in order to present their case, but, after proper notice of a hearing, the Committee may proceed, notwithstanding the student's absence.
- The hearing is academic in nature and non-adversarial. Student representation by an attorney or other counsel is not permitted.
- Audio recordings of the Hearing are not permitted.
- The chair of the committee shall prepare an executive summary that includes a written record of the charges that were reviewed, evidence that was considered, the decision that was made, and any instructions for follow-up.
- All information supporting the charges made against a student shall be presented first. Following this presentation, the student who has been accused of a violation will present their side of this issue, submitting to the Committee information that they choose to submit to support the student's stance or position. The CAI Officer, or their designee, or other members of the Administration may also meaningfully participate in this information exchange. Pursuant to the Touro University Code of Conduct, the student is expected not to obstruct the investigation or proceedings.
- The student, their accuser, the Committee, and/or Touro University's representatives may raise questions about the information under review so that all aspects of the case are clarified.

The Committee shall reach a decision using the following guidelines:

- The Committee will meet in closed session to reach a decision, including recommended sanctions, if applicable. Such meeting will generally be held within one school day following the hearing.
- If the Committee seeks additional information following commencement of its deliberations, it will notify the parties within two school days, and reconvene the hearing

within five school days of the conclusion of the original hearing. The Committee's final decision must then be made.

- The Committee may impose a range of Class A, B, or C sanctions.
- The Committee's decision must be based solely on the evidence presented at the hearing and will be the final disposition of the issues involved, including sanctions. The decision of the Committee will be presented in writing to the CAI Officer, the student, and the department Chair. The Committee's letter will contain the following elements: Charge; Hearing Date; Findings; List of Sanctions; and the Right to Appeal and to whom.

Appeal Process

Following a Formal Resolution Hearing and notification of the Committee decision, a student may appeal the decision. An appeal may only be granted on the basis of:

- 1) evidence of bias of one or more of the members of the Committee;
- 2) new material documenting information that was not available at the time of the decision;
- 3) procedural error.

The student has three (3) business days within which to submit a formal written appeal of the decision to the Appeals Dean for the School. The appeal should be accompanied by the Hearing Committee's letter and by a narrative explaining the basis for the appeal. The narrative should fully explain the student's situation and substantiate the reason(s) for advocating a reversal or modification of the decision by the Committee.

- The Appeals Dean may request to meet with the student.
- After consideration of the Appeal, the Appeals Dean may accept, reject or modify the Committee's decision, and will notify the student in writing of the decision.
- The Appeals Dean, when notifying the student of the decision, shall inform the student of their right to appeal an adverse decision to the Chief Academic Officer.

A copy of the Appeals Dean's final decision will be transmitted to the CAI Officer and the department Chair.

A student has three (3) business days from receipt of written notification to submit a formal written appeal of the decision to the respective Chief Academic Officer (CAO) (e.g., the Provost or Senior Provost) or their designee. The CAO may grant an appeal only on the basis of one of the following:

- Evidence of bias of one or more of the members of the Committee or of the Appeals Dean.
- New material documenting information that was not available to the Committee or the Appeals Dean at the time of the initial decision.
- Procedural error.

The CAO may conduct interviews and review materials, as appropriate. The CAO will notify the student, the CAI Officer, and the Appeals Dean in writing of the appeal decision. The decision of the CAO shall be final.

Status of Student Pending Action

Pending resolution on charges, the status of the student will not be altered except in cases where the student may be considered a danger in a clinical setting. Such a student may be suspended only from the clinical aspect of their program pending the outcome of a formal resolution. If a student is suspended for any reason, all as-yet-undisbursed financial aid may be withheld unless or until the action is fully resolved and the student is reinstated. If reinstated, the financial aid funds can be released to the student. If the student is dismissed, the funds will be returned to the proper agency or lender.

Recordkeeping

The CAI Officer of each school will maintain records of all violations and resolutions, both informal and formal. On an annual basis, the CAI Officer will submit data on academic integrity violations to the TU Academic Integrity Council.

Such records shall be kept in accordance with the Record Retention Policy as it relates to student records.

A student may see their file in accordance with Touro University regulations concerning inspection of records (see "Confidentiality of Student Education Records," section below).

The complete Touro University Academic Integrity Policy can be found online at www.touro.edu/students/policies/academic-integrity/.

ALTERNATIVE DISPUTE RESOLUTION

For purposes of this policy, "Dispute" means all legal and equitable claims, demands, and controversies, of whatever nature or kind, whether in contract, tort, under statute or regulation, or some other law or theory; the application, potential enrollment, enrollment, matriculation, continued enrollment and matriculation, and graduation (or denial thereof), suspension, dismissal, expulsion, separation or any other academic, disciplinary or other action or termination of such student by Touro; any other matter related to or concerning the relationship between the student and Touro including, by way of example and without limitation, allegations of: discrimination or harassment based on race, religion, national origin, age, veteran status or disability, sex, gender, sexual orientation, retaliation, defamation, infliction of emotional distress, violation of The Americans With Disabilities Act of 1990, Sections 1981 through 1988 of Title 42 of the United States Code, The Immigration Reform and Control Act of 1986, New York State Human Rights Law, New York City Human Rights Law, or any other federal, state or local civil, Family Educational Rights and Privacy Act of 1974 (FERPA), Campus Sex Crimes Prevention Act, Title VI or Title IX of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, as amended, as well as any other law related to students, not-for-profits and higher educational institutions. Disputes do not include collections actions of tuition or other fees payable by the student and owed to Touro University.

Touro's Alternative Dispute Resolution ("ADR") policy was created with the intention of providing a program for the quick, fair and accessible resolution of Disputes between Touro, and Touro's current and former students (as well as applicants) related to or arising out of a current, former or potential academic relationship with Touro. The policy provides the exclusive mechanism for the final and binding resolution of all Disputes that cannot otherwise be resolved internally through the academic and disciplinary methods described elsewhere in this handbook.

A student's acceptance, registration, enrollment, matriculation and/or petition for graduation and matriculation at Touro acts as their consideration and consent to these terms.

All Disputes (as defined below) between Touro, on the one hand, and any current or former student or applicant on the other, which cannot be resolved internally, shall first be submitted to non-binding mediation (the "Mandatory Mediation"). The Mandatory Mediation shall be conducted by a neutral mediator selected at Touro's sole discretion. Touro shall be responsible for paying 50% of the costs associated with the Mandatory Mediation. The student shall be responsible for paying 50% of the costs associated with the Mandatory Mediation. Touro and the student shall each be responsible for paying their own respective attorney's fees (if any) incurred in conjunction with the Mandatory Mediation.

If upon completion of the Mandatory Mediation all or any part of the Dispute is still unresolved, the remaining Dispute shall proceed to binding arbitration (the "Mandatory Arbitration"), as described below.

In accordance with the Federal Arbitration Act and to the extent not inconsistent with the primacy of federal law, all Disputes remaining after completion of the Mandatory Mediation shall be exclusively conducted and heard by a single arbitrator, affiliated with JAMS or another reputable ADR organization, who shall be an attorney or judge. The arbitrator and location of the Mandatory Arbitration shall be selected at Touro's sole discretion. Touro shall be responsible for paying 50%

of the costs associated with the Mandatory Arbitration. The student shall be responsible for paying 50% of the costs associated with the Mandatory Arbitration. Touro and the student shall each be responsible for paying their own respective attorney's fees (if any) incurred in conjunction with the Mandatory Arbitration. The results of the Mandatory Arbitration shall be binding and final.

The Mandatory Mediation and Mandatory Arbitration of any claims by a student or applicant as part of a Dispute shall be limited to their individual claims. The student or applicant shall not assert, prosecute, or obtain relief on, and expressly waives, any and all class, collective or representative claims which purport to seek relief on behalf of other persons. Any judgment upon the award rendered by the arbitrator shall be final and non-appealable, and may be entered in any court of competent jurisdiction.

If any provision of this ADR policy is determined by any arbitrator or court of competent jurisdiction to be invalid or unenforceable, said provision shall be modified to the minimum extent necessary to render it valid and enforceable, or if modification is not possible, the provision shall be severed from the policy, and the remaining provisions shall remain in full force and effect, and shall be liberally construed so as to effectuate the purpose and intent of the policy.

For the avoidance of doubt, this policy prohibits a student or applicant from filing or prosecuting any Dispute through a civil action in court before a judge or jury involving any Dispute. The student's acceptance, registration, enrollment, matriculation and/or petition for graduation and matriculation at Touro acts as a knowing and voluntary waiver by the student of the student's right to seek judicial relief in any manner inconsistent with this policy.

ADR Procedures

To initiate ADR, the student or applicant must send a written demand for ADR to the Office of Institutional Compliance ("OIC"). The demand shall set forth a statement of the facts relating to the Dispute, including any alleged act(s) or omission(s) at issue; the names of all person(s) involved in the Dispute; the amount in controversy, if any; and the remedy sought. The demand must be received by the OIC within the time period prescribed by the earlier of Touro policy or the statute of limitations applicable to the claims(s) alleged in the demand. If a student or applicant fails to file a request for ADR with Touro within the required time frame, the Dispute will be conclusively resolved against the student or applicant without any right to appeal same.

Within thirty (30) days of receiving such demand, or as soon as possible thereafter, if Touro and the student/applicant are unable to resolve the Dispute informally, the Student shall indicate their desire to proceed to the Mandatory Mediation. As described above, to the extent any Dispute remains thereafter, the Dispute shall proceed to the Mandatory Arbitration.

FAILURE-TO-EDUCATE AND LIABILITY DISCLAIMER

The payment of tuition entitles a student to register and matriculate in the courses and programs available and offered by Touro University. In order for a degree to be earned, passing grades must be achieved and any other prerequisites required by the school and program must be fulfilled. While students expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors, Touro University makes absolutely no assurances or representations of guaranteed success, merely that it will provide students with the tools needed to accomplish their academic goals.

Touro University's liability (as well as its faculty, staff, and third parties action by, through or on its behalf) is limited in all respects, no matter the cause of action or theory of liability, to the amount of tuition actually paid by the student in the one year prior to which the claim is made. No award of incidental, consequential, punitive or lost profits damages may be awarded.

TITLE IX GRIEVANCE POLICY

The Touro University, specifically: Touro University, Touro University California, Touro University Nevada, New York Medical College and Hebrew Theological College (hereinafter collectively referred to as "Touro"), seek to maintain a safe learning, living, and working environment for all members of its community. In addition, as individual educational institutions, Touro subscribes to all federal, state, and institutional laws of the United States and regulations necessary to ensure that goal. Please note that Title IX is limited to persons and conduct within the United States and therefore situations that occur in Berlin may fall under Touro's Sexual Misconduct policy and not Touro's Title IX Grievance policy.

Title IX of the Educational Amendments of 1972 prohibits any person in the United States from being discriminated against on the basis of sex in seeking access to any educational program or activity receiving federal financial assistance. The U.S. Department of Education, which enforces Title IX, has long defined the meaning of Title IX's prohibition on sex discrimination broadly to include various forms of sexual harassment and sexual violence that interfere with a student's ability to equally access our educational programs and opportunities.

This Title IX Grievance Policy became effective on August 14, 2020, and only applies to formal complaints of sexual harassment alleged to have occurred on or after August 14, 2020. Alleged conduct that occurred prior to August 14, 2020 will be investigated and adjudicated according to the Title IX and Sexual Misconduct Policy then in effect.

Title IX Coordinator

Any person may report sex discrimination, including sexual harassment (whether or not the person reporting is the person alleged to be the victim of conduct that could constitute sex discrimination or sexual harassment), in person, by telephone, or by electronic mail, using the contact information listed for the Title IX Coordinator, or by any other means that results in the Title IX Coordinator receiving the person's verbal or written report.

Contact Information for the Title IX Coordinator: Matthew Lieberman 50 West 47th street, 14th Floor New York, NY 10036

Phone: 646-565-6000 x55667

Email: Matthew.Lieberman@touro.edu

Such a report may be made at any time (including during non-business hours) by using the telephone number or electronic mail address, or by mail to the office address listed for the Title IX Coordinator.

When Title IX Applies

The Title IX process will apply when all of the following elements are met:

- 1. The conduct is alleged to have occurred on or after August 14, 2020;
- 2. The conduct is alleged to have occurred in the United States;
- 3. The conduct is alleged to have occurred in Touro's education program or activity; and
- 4. The alleged conduct, if true, would constitute covered sexual harassment, as defined under Title IX, as:
 - 1. an employee conditioning educational benefits on participation in unwelcome sexual conduct (i.e., quid pro quo);
 - 2. unwelcome conduct that a reasonable person would determine is so severe, pervasive, and objectively offensive that it effectively denies a person equal access to the educational institution's education program or activity; or
 - 3. sexual assault (as defined in the Clery Act); or dating violence, domestic violence, or stalking (as defined in the Violence Against Women Act (VAWA)).

If the alleged misconduct meets these requirements, then the Title IX grievance process applies and the Potential Complainant may file a Formal Complaint or their prior Complaint submission will become a Formal Complaint. For the purposes of this Title IX Grievance Policy, "formal complaint" means a document – including an electronic submission - filed by a complainant with a signature or other indication that the complainant is the person filing the formal complaint, or signed by the Title IX Coordinator, alleging sexual harassment against a respondent about conduct within Touro's education program or activity and requesting initiation of the procedures consistent with the Title IX Grievance Policy to investigate and adjudicate the allegation of sexual harassment.

If the alleged misconduct does not meet these Title IX requirements, it requires a mandatory dismissal under Title IX, but it may be addressed by the broader Touro Sexual Misconduct Policy or another applicable Touro policy.

For more details surrounding the Title IX Grievance Policy please see: https://www.touro.edu/title-ix-policy/

POLICY ON SEXUAL MISCONDUCT

This policy applies to all members of the Touro University ("Touro") community, including students, faculty, and administrators as well as third parties (i.e., vendors, and invitees). Discrimination or harassment of any kind in regard to a person's sex is not tolerated at our institution. Information and/or training regarding this policy is available to students, faculty, and staff.

Touro promotes an environment in which the dignity and worth of all members of the community are respected. It is the policy of Touro that sexual intimidation of students and employees is unacceptable behavior and will not be tolerated.

Sexual Misconduct

Touro prohibits discrimination based on sex, including sexual harassment. The prohibition against discrimination extends to employment and third parties. Sexual harassment is unwelcome conduct of a sexual nature and can include rape, assault, sexual advances, request for sexual favors by intimidation or promise of benefits, and other verbal, non-verbal, or physical conduct. Environmental harassment (sometimes referred to as hostile environment) is sexually harassing conduct that is sufficiently severe, persistent or pervasive to limit an individual's ability to participate in or receive benefits, services, or opportunities at Touro. This can include persistent comments or jokes about an individual's sex, sharing or distributing private and personal explicit images or video footage; verbal behavior, including insults, remarks, epithets, or derogatory statements; nonverbal behavior, including graffiti, inappropriate physical advances short of physical violence such as repeated and unwanted touching; and assault, including physical violence or the threat of physical violence.

Retaliation against any individual who made a complaint will not be tolerated. Retaliation includes intimidation, threats, harassment, assault and adverse employment or educational actions. Retaliation may be committed by the Responding Party, the Reporting Party, third parties, or any other individual or group. Retaliation may be found even when an underlying report made in good faith was not substantiated. Retaliation does not include good faith actions pursued in connection to a report of gender-based misconduct, or in connection with an investigation or proceeding under this policy.

To officially file charges for an act of sexual assault or rape, please contact the Office of Institutional Compliance If the alleged perpetrator is a student, you can initiate disciplinary action against this individual. All incidents must be reported within six (6) months of their occurrence.

Complaints may be filed by contacting the Office of Institutional Compliance:

Phone: 646-565-6000, ext. 55330 Email: compliance@touro.edu

or by contacting Title IX Coordinator:

Matthew Lieberman 50 West 47th street, 14th Floor New York, NY 10036 Phone: 646-565-6000 x55667

Email: Matthew.Lieberman@touro.edu

All divisions of Touro seek to foster a collegial atmosphere in which students are nurtured and educated through close faculty-student relationships, student camaraderie, and individualized attention. Discrimination or harassment of any kind is anathema to Touro's mission, history, and identity. Touro will resolve any identified discrimination in a timely and effective manner, and will ensure that it does not recur. Compliance with Touro's policies and procedures is a necessary step in achieving a safe environment in our educational community. The policies set forth were developed to promote a safe educational environment and a high-quality campus life.

Those believing that they have been harassed or discriminated against on the basis of their sex, including sexual harassment, should contact the Office of Institutional Compliance immediately. When Touro has notice of the occurrence, Touro is compelled to take immediate and effective corrective action reasonably calculated to stop the harassment, prevent its recurrence, and as appropriate, remedy its effects.

This policy applies to all members of Touro, including students, faculty, and administrators as well as third parties (including, but not limited to, vendors, invitees, etc.). Information and/or training regarding this policy are available to students, faculty, and staff. In addition, information about this policy will be available on Touro's website.

For Further Information: Students are strongly urged to read the full policy at https://www.touro.edu/sexual-misconduct-policy/

Students are also urged to read the Annual Security and Fire Report at https://www.touro.edu/departments/campus-security/clery-reports/TOURO U-2022 ASFSR.pdf

Inquiries regarding any form of discrimination or harassment or legal processes in Germany may be directed to:

Antidiskriminierungsstelle des Bundes 030 18555-1855

STUDENT COMPLAINTS

Touro University is committed to safeguarding the interests of all students. Students are entitled to be treated with fairness and respect in accordance with the University's policies and procedures. The University does not condone unfair treatment of students by administration, faculty and/or staff.

Students who believe that they have been aggrieved by the University, and that such occurrence is not governed by another complaint mechanism, may seek redress through the complaint procedure outlined below. No adverse action will be taken against any person who files a complaint because of the filing of such complaint.

This student complaint procedure is available to any Touro University student who seeks to resolve a legitimate grievance directly affecting that student, provided that such circumstance is not

governed by another complaint mechanism (see Exception to policy below). The procedure only applies to complaints that are the result of actions by another member of the University community while acting in an official capacity (e.g. faculty member, administrator, or staff) in contravention of the written policies of the University or the school in which the student is enrolled.

If any student believes that their rights have been violated or infringed upon, or that Touro's policies and procedures have not been followed, that student may file a formal complaint with the Dean of the school or division in which they are enrolled. When a complaint concerns an administrative function of the University, including, but not limited to, tuition refund and student financial assistance, a student may file a formal complaint with the University-wide director or supervisor of the administrative unit in question, or their designee. Prior to filing the formal complaint, the student should attempt to remedy the situation via an informal mediation (described in Phase One of "Student Complaint Procedure Phases," viewable on the Touro website at https://touro.app.box.com/v/studentgrievancepolicy). If the informal mediation is unsuccessful, or if the student is uncomfortable attempting an informal resolution, then a formal complaint may be filed. The complaint should state, with particularity: the person(s) involved, the nature of the claim, the date, witnesses (if any), documents (if any), and the circumstances under which the alleged claim may have been committed.

Limitation Period

Claims under this policy may only be brought within sixty (60) calendar days of the alleged misconduct.

Exception to policy

This policy is not applicable to situations that are governed by other policies. For example, complaints of sexual harassment are governed by Title IX; the University currently has a robust policy and procedure for dealing with such allegations. Therefore, all such incidents are considered under that anti-harassment policy/process. Other examples of exceptions to the Grievance policy include, but are not limited to, race discrimination, Code of Conduct violations, and ADA Reasonable Accommodations requests and complaints.

Additionally, this policy is separate and distinct from the Touro University or program-specific grade appeals polices. Therefore, this policy may not be used for appealing grades, dismissals, or academic decisions by any Touro University programs. Such appeals are governed by the Student Handbook or Catalog for the program in which the student is enrolled.

All students are urged to read the entire policy at https://touro.app.box.com/v/studentgrievancepolicy

POLICY ON DRUGS & CONTROLLED SUBSTANCES

The United States Department of Education has issued regulations implementing the provisions of The Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226). In compliance with Federal Law and New York State Law, this policy includes information to ensure that all members of the Touro Community are aware of the dangers of substance abuse and to outline the sanctions for violating this policy.

Students, faculty and staff who distribute or use illegal drugs or illicitly use drugs which would otherwise be legal, including alcohol, while on Touro campuses, locations and facilities, or as part of any Touro activities, are violating German Laws, and the regulations of Touro.

Touro is committed to educating and informing students, faculty and staff about the dangers and effects of substance abuse. Touro recognizes that drug addiction and alcoholism are illnesses that may not be easily resolved and may require professional assistance and treatment.

Touro will seek to identify confidential counseling and referral services when indicated for students, faculty and staff with drug and/or alcohol problems. All inquiries and requests for assistance will be handled with confidentiality.

Touro University also has a Biennial Review that is used to document the progress made by Touro and also provide insight into how Touro's Alcohol and Drug policy and programs could be improved.

Touro seeks to safeguard the health and well-being of all members of Touro: students, faculty and staff. All members of Touro are accountable to know the law and to understand the policies and procedures of Touro.

In order to better educate students, faculty and staff, Touro wishes to provide all members of Touro with an education regarding the effects of substance abuse. The mind-altering substances to be discussed here are: marijuana, cocaine, heroin (and their derivatives); amphetamines (uppers); barbiturates (downers); hallucinogens; and alcohol. Many individuals take such drugs to escape from their problems; but doing so only creates more problems.

For the complete policy, see https://touro.app.box.com/v/ControlledSubstancespolicy

Students are urged to view pages 26-28 in the Annual Security and Fire Report at https://www.touro.edu/departments/campus-security/clery-reports/TOURO U-2022 ASFSR.pdf

TOURO UNIVERSITY CAMPUS SECURITY POLICIES

Safety and security are concerns commonly shared by the students, faculty and staff employees of Touro University. The University is committed to keeping its campus locations, centers and sites secure.

Access to the Campus

Students must show a valid identification card to enter Touro University facilities. Visitors must receive a temporary pass from guards on duty to enter Touro facilities.

Security Services

The Touro University Berlin campus is gated and secured. Vehicles, other than those of approved employees, can gain access to the campus only through the Facility Manager. All students, staff, and lecturers have ID cards which allow for keyless entry through the campus gate. Information encoded on lost ID cards is deleted from the system. All Touro University Berlin employees and students are trained in how to react to emergencies, including a 'strange person' on campus, unattended backpacks, etc.

All visitors must be announced in advance; entry is permitted by the Facility Manager. A police car canvasses the campus every two hours during class times, and does so periodically when the campus is closed. For special events, an additional police presence on campus is arranged. Finally, in the event of an emergency, Berlin Police will arrive quickly as Touro University Berlin has a heightened security status.

STUDENT RESPONSIBILITIES AND RIGHTS

CAMPUS CITIZENSHIP

Students of Touro University are expected to be considerate of all individuals at the University – fellow students, faculty, staff and administrators – and to help maintain a harmonious and supportive environment conducive to learning and the furtherance of academic pursuits. While specific regulations are listed on the following pages, it is expected that all members of the University community demonstrate respect for their colleagues, sensitivity to their needs, and tolerance for their ideas and views. Please cooperate with University officials by observing the rules and regulations of the University, and by exercising respect for University values and property.

STANDARDS OF CLASSROOM BEHAVIOR

The faculty has primary responsibility for managing the classroom. Students who create a disruption in the classroom may be directed by the instructor to leave the class for the remainder of the class period. Behaviors defined as disruptive include persistently speaking without being recognized, using a cell phone in the class, eating in the classroom, interfering with the class by entering and leaving the room without authorization, carrying on private conversations, and refusing to follow the directions of the course instructor.

Eating and drinking are strictly prohibited in all laboratories. To assure a clean and healthy environment, students are asked to eat and drink only in designated areas and to refrain from eating in classrooms and auditoriums.

Students are strictly forbidden to bring pets or other animals into any facilities of the University, unless they have obtained specific authorization in advance from the dean of their division/school.

Additionally, please see Touro's Policy on Weapons in the 2022 Annual Security and Fire Safety Report, https://www.touro.edu/departments/campus-security/clery-reports/TOURO_U-2022_ASFSR.pdf

ACCEPTABLE USE POLICY FOR INFORMATION TECHNOLOGY

The Acceptable Use Policy provides for users of the institutional technology resources, facilities, and/or equipment to act responsibly, to abide by Touro's policies, and to respect the rights and privileges of other users. Each user of Touro technology resources is responsible for adhering to all legal and ethical requirements in accordance with the policies of Touro and applicable law.

All users of Touro technology resource users must submit, upon commencement of their relationship with Touro, or at another appropriate time, acknowledgement of the Acceptable Use Policy (AUP). In submitting the AUP Acknowledgement Form, each individual will be certifying that they have read and will comply with the AUP.

Students are urged to read the complete policy, which can be found at touro.app.box.com/v/AcceptableUsePolicy.

INTERNET SERVICES AND USER-GENERATED CONTENT POLICY

As an educational institution, we recognize that these Internet-based services can support your academic and professional endeavors, but we are also aware that, if not used properly, they can be damaging. In both professional and institutional roles, students, faculty and staff should follow the same behavioral standards online as they should offline, and are responsible for anything they post to a social media site regardless of whether the site is private (such as a portal open to the Touro community only) or public. The same laws, professional expectations, and guidelines for interacting with students, parents, alumni, donors, media and other college agents apply online as apply offline.

Student are urged to read the complete policy, which can be found at https://touro.app.box.com/v/InternetService-UserGenContent.

ANTI-HAZING REGULATIONS

No student or group of students shall encourage or participate in any form of hazing. Hazing is defined as action taken or situations created to produce excessive mental or physical discomfort, embarrassment, harassment or ridicule. This covers coercive activities and mentally degrading games.

NO-SMOKING POLICY (INCLUDING THE USE OF ELECTRONIC CIGARETTES OR VAPOR DEVICES)

Touro University recognizes the health, safety and benefits of smoke-free air and the special responsibility that it has to maintain an optimally healthy and safe environment for its faculty, students, employees and guests. Touro is committed to the promotion of good health, wellness and the prevention of disease and to comply with New York State law regarding smoking indoors. Out of respect and loyalty to the University and its mission, smoking (including electronic cigarettes) is not permitted inside any campus building, any of our healthcare facilities where patient care is delivered, or inside University vehicles. Violators are subject to disciplinary action. In addition, smoking materials shall not be sold or in any way distributed under the auspices of Touro University.

CONFIDENTIALITY OF STUDENT EDUCATION RECORDS

Touro University Berlin abides by all European Union Data Protection regulations. Further, while Touro University Berlin is not governed strictly under US regulations, the University strives to protect student records to the highest degree possible. As such, the University's policies regarding the protection of student records are consistent with United States FERPA guidelines:

THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 (FERPA)

The Family Educational Rights and Privacy Act of 1974, as amended, grants all eligible students the right of access to their own educational records as defined in the law. The law prohibits access to or release of personally identifiable information without the prior written consent of the student except under certain limited circumstances. Touro University policy does not permit access to or release of student records to any party except as authorized by this law. It should be noted, however, that this legislation concerning privacy is affected by Section 510 of the Veterans Education and Employment Act of 1976, which provides that, P.L. 93-568 notwithstanding, records and accounts pertaining to veterans, as well as those of other students, shall be available for examination by government representatives. It is also affected by Sections 507 and 508 of the Patriot Act of 2001, which provides that officials designated by the U.S. Attorney General may petition the court to examine records deemed relevant to certain authorized investigations or prosecutions. If a student wishes to inspect or review their records, they may contact the Office of the Registrar, which can also provide complete information concerning this policy.

The Family Educational Rights and Privacy Act of 1974 as amended (FERPA), was designed to protect the privacy of education records. Education records include records, files, documents, or other materials in hard copy or in electronic format, maintained by Touro University or a party acting on behalf of Touro University, which contain information directly related to a student. FERPA specifies some limited exceptions including certain personal memory aids and certain employment records.

FERPA affords students certain rights with respect to their education records. These rights include:

- 1. The right to inspect and review the student's education records within a reasonable period of time, but not more than 45 days after the University receives a request for access. Students should submit to the Office of the Registrar written requests that identify the record(s) they wish to inspect. The Office of the Registrar will make arrangements for access and notify the student of the time and place the records may be inspected.
- 2. The right to request an amendment to the student's education records that the student believes contains information that is inaccurate, misleading, or in violation of the student's rights of privacy. Students may ask the University to amend a record that they believe is inaccurate. They should write to the Office of the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate. If the University decides not to amend the record as requested by the student, the University will notify the student of the decision and advise the student of their right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

- 3. The right to provide signed and dated written consent before the University discloses personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent.
 - a. One exception that permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the University in an administrative, supervisory, academic or research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the University has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing their tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill their professional responsibility.
 - b. A second exception that permits disclosure without consent is disclosure of Directory Information. Directory Information is information that is generally not considered harmful or an invasion of privacy if released.

The following is considered "Directory Information" at Touro University and may be made available to the general public unless the student notifies the Office of the Registrar in writing before the last day to add classes in a semester:

- Name
- Address
- E-mail address
- Telephone listing
- Date and place of birth
- Photograph
- Major field of study
- Dates of enrollment
- Enrollment status
- Classification (freshman, etc.)
- Honors and awards
- Degrees and dates of conferral
- Most recent prior educational agency or institution attended
- 4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by Touro University to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue SW, Washington, DC 20202-4605.

AUTHORIZATION FOR NON-DISCLOSURE OF DIRECTORY INFORMATION

Enrolled students may refuse to permit disclosure of Directory Information. To do so, they must submit a completed "Authorization for Non-Disclosure of Directory Information" form to the Registrar before the last day to add classes in a semester. This request is valid only for the academic year in which it is made. A new form requesting non- disclosure must be submitted each academic year.

TOURO UNIVERSITY ADMINISTRATION

OFFICE OF THE PRESIDENT

Rabbi Doniel Lander, Chancellor

Alan Kadish, M.D., President

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CAMPUS & BUILDINGS

The Campus and buildings are open Mondays - Thursdays: 8:00 - 19:30 and Fridays: 8:00 - 15:00

Opening hours during semester breaks vary. Please inquire at the Main Office.

Undergraduate courses may be scheduled Mondays through Thursdays between 8:30 and 18:30 and Fridays between 8:30 and 13:00. See the semester course schedule for specific class times.

