

YESHIVA GEDOLAH  
ZICHRON LEYMA

**2035 Vauxhall Road  
Union, NJ 07083  
(908) 587-0502**

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**Catalog Supplement**

**2024-2025**

## ACADEMIC CALENDAR

Fall Semester            September 04, 2024 – December 26, 2024  
Spring Semester        December 30, 2024 – March 29, 2025  
Summer Semester       April 29, 2025 – July 24, 2025

Fall Break:              October 11, 2024 - November 03, 2024  
Spring Break:          March 14, 2025

## 2024-2025 COST OF ATTENDANCE

### Cost of Attendance for the Academic Year (Fall and Spring)

#### **Direct Costs**

Tuition and Fees	\$11,350
Housing and Food	\$2,200

#### **Indirect Costs (allowances)**

##### Resident

Books and Supplies	\$200
Additional Food Expenses	\$692
Transportation	\$1,172
Miscellaneous Personal Expenses	\$2,272

##### Commuter - Living with Parents

Books and Supplies	\$200
Housing	\$1,240
Food - for students not getting meals from school	\$2,064
Additional Food Expenses	\$692
Transportation	\$2,548
Miscellaneous Personal Expenses	\$2,272

##### Commuter - Off Campus

Books and Supplies	\$200
Housing	\$9,436
Food - for students not getting meals from school	\$2,064
Additional Food Expenses	\$692

Transportation	\$2,548
Miscellaneous Personal Expenses	\$2,272

**Cost of Attendance (Summer)**

**Summer Direct Costs**

Tuition and Fees	\$3,700
Housing and Food	\$1,100

**Summer Indirect Costs (allowances)**

Resident

Books and Supplies	\$100
Additional Food Expenses	\$346
Transportation	\$586
Miscellaneous Personal Expenses	\$1,136

Commuter - Living with Parents

Books and Supplies	\$100
Housing	\$620
Food - for students not getting meals from school	\$1,032
Additional Food Expenses	\$346
Transportation	\$1,274
Miscellaneous Personal Expenses	\$1,136

Commuter - Off Campus

Books and Supplies	\$100
Housing	\$4,718
Food - for students not getting meals from school	\$1,032
Additional Food Expenses	\$346
Transportation	\$1,274
Miscellaneous Personal Expenses	\$1,136

**WITHDRAWAL POLICY AND PROCEDURES**

Any student who withdraws from a class or classes at Yeshiva Gedolah Zichron Leyma while the semester is in progress should inform one of the Roshei Yeshiva, or the Registrar. The

notification can be made in person, emailed to Rabbi Lang at office@yzl.edu or mailed to the administrative offices at Yeshiva Gedolah Zichron Leyma, Attn: Rabbi Lang, 2035 Vauxhall Road, Union, NJ 07083. If applicable, the Roshei Yeshiva will relay this information to the Registrar's Office.

A student who withdraws from a class or classes may be entitled to a refund of tuition and fees. Adjustment of institutional charges and calculation of refunds will be based on the schedule that appears in the institutional refund policy, according to the date of withdrawal. For information on how institutional charges will be impacted by adding or dropping courses, please refer to the Add/Drop Policy.

At the beginning of each semester Yeshiva Gedolah Zichron Leyma confirms attendance in each course in which every student is registered. Attendance is confirmed again at the 60% point of the semester. This process enables the school to confirm enrollment for enrollment reporting purposes, and to determine if a student who withdraws without giving official notification has attended 60% of the semester. For information on how the student's enrollment status will be impacted by adding or dropping courses, please refer to the Add/Drop Policy.

If a student receives failing grades for all of his courses, the student will generally be considered as having unofficially withdrawn unless there is evidence that he completed the semester.

### **INSTITUTIONAL REFUND POLICY**

Institutional charges for students who withdraw are adjusted according to the following schedule:

#### **Fall 24**

If the student is enrolled:	The student is responsible for:
Through 09/20/2024	25% of institutional charges for the semester
Through 10/10/2024	50% of institutional charges for the semester
Through 11/20/2024	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 11/20/2024	

### Spring 25

If the student is enrolled:	The student is responsible for:
Through 01/16/2025	25% of institutional charges for the semester
Through 02/03/2025	50% of institutional charges for the semester
Through 02/21/2025	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 02/21/2025	

### Summer 25

If the student is enrolled:	The student is responsible for:
Through 05/22/2025	30% of institutional charges for the semester
Through 06/19/2025	60% of institutional charges for the semester
No Adjustment to Institutional charges for withdrawals after 06/19/2025	

### **RETURN TO TITLE IV FUNDS**

When a student who is receiving Title IV aid withdraws from all his classes during a semester and it has been determined that he does not meet an R2T4 exemption, the institution performs an R2T4 calculation utilizing the Return to Title IV software provided by the U.S. Department of Education. The date of withdrawal used in the R2T4 calculation is determined by the institution.

### **OFFICIAL WITHDRAWALS**

For a student who gave official notification, as described above, the date of withdrawal used for the R2T4 calculation is the date of notification. If there is documented attendance at an academically related activity at a later date, this may be used as the withdrawal date for the R2T4 calculation.

Generally, if a student officially withdraws before 60% of the semester has passed, he will be able to retain a prorated portion of the financial aid award based on the number of days attended and the number of days in the semester. If he withdraws after 60% of the semester has passed, he will most likely be able to retain all of the financial aid he has been awarded.

## UNOFFICIAL WITHDRAWALS

For a student who is confirmed to be in attendance at the beginning of the semester, and withdraws without giving official notification, the date of withdrawal is the midpoint of the semester. The student will be able to retain 50% of the Title IV funds disbursed or 50% of the amount that could have been disbursed.

If there is documented attendance at an academically related activity at a later date, this may be used as the withdrawal date for the R2T4 calculation. This will enable the student to retain a prorated portion of the financial aid award based on the number of days he attended and the number of days in the semester.

## RETURN OF TITLE IV FUNDS

If the calculation on the U.S. Department of Education's R2T4 system results in the need to return funds to the Title IV programs, funds will be returned to the various federal financial aid programs in the following order:

- i. Unsubsidized Federal Direct Stafford loans
- ii. Subsidized Federal Direct Stafford loans
- iii. Federal Direct PLUS received on behalf of the student

Any funds that need to be returned to a lender will be returned by the school on behalf of the student. If unearned funds remain to be returned after repayment of outstanding loan amounts, the remaining funds will be returned in the following order:

- i. Federal Pell Grants
- ii. FSEOG

Refunds and returns of Title IV funds will be made as soon as possible but no later than 45 days after the date of the institution's determination that the student withdrew. Institutional charges that were previously paid by FSA funds might become a charge that the student will be responsible for paying.

## RETURNING UNEARNED AID

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, the school will notify the student that he must repay the overpayment or make satisfactory arrangements to repay it.

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

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

- a. The student may repay the overpayment in full to the school.
- b. The student may sign a repayment agreement with the school. **Two years is the maximum time a school may allow for repayment.**

The school will immediately refer for collection (to the Default Resolution Group) any student who violates the terms of the repayment agreement (including failing to repay the full amount within two years).

- c. The student may sign a repayment agreement with the Department.

If the student fails to take one of the positive actions listed above during the 45-day period, the school will report the student's overpayment to NSLDS and refer the student to the Default Resolution Group for collection.

#### POST WITHDRAWAL DISBURSEMENTS

The R2T4 calculation will determine if a student earned more funds than funds disbursed at the time of withdrawal. In this case, he qualifies for a post withdrawal disbursement of those funds.

No post withdrawal funds for loans will be drawn down and disbursed without the borrower's authorization. In the case of a Federal Direct Loan the school will obtain confirmation from the student before disbursing any loan proceeds. In the case of a Federal Direct PLUS Loan the school will obtain confirmation from the parent before disbursing any loan proceeds.

A post withdrawal disbursement of Title IV funds may be credited to a student's account for current-year allowable charges such as tuition, fees, room and board, up to the outstanding amount of these charges. Current-year funds may also be used to satisfy prior-year charges of not more than \$200 for tuition, fees, and food and housing (provided by the school).

Any amount of the post withdrawal disbursement that is in excess of the balance of allowable charges will be disbursed to the student as soon as possible, but no later than forty five days after the date of determination of withdrawal.

## CREDIT BALANCE PROCEDURES

If the R2T4 calculation results in a Title IV credit balance on the student's account, the amount of the credit will be disbursed to the student within fourteen days of the date of the R2T4 calculation.

## TIMELY PROCESSING OF REFUND CHECKS

Yeshiva Gedolah Zichron Leyma reviews bank accounts monthly, to ensure that all refund checks have cleared the account. In the event that a check has not cleared, the institution will notify the student that his refund check is outstanding. The student may also request a duplicate check if he misplaced the original check. Title IV funds will be returned to the Department of Education in the event they are left in the account 240 days from when the original check was issued.